



Debre Markos University

**Determinant Factors' Affecting Employees Job Performance in the Case of
Bibugn Commercial Bank, East Gojjam, Bahirdar district, Ethiopia**

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**A Thesis Submitted to Debre Markos University Department of Management
in Partial fulfillment for the requirement of Masters of Degree in Business
Administration**

April, 2019

Debre Markos, Ethiopia

DECLARATION

I Melkamu Mussie registration, number / I.D. GSS/ 635/08, do here by declare that this thesis is my original work and it has not been submitted partially; or in full, by any other person for an award of degree in any other university.

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APPROVAL

This thesis is to certify that the thesis is prepared by Melkamu Mussie Nebiyu, entitled: The determinant factors that affect employees' job performance in Bibugn branch, Bahirdar district, commercial bank of Ethiopia and a thesis submitted in partial fulfillment of the requirements for master of science in business administration complies with the regulation of the University and meets the accepted standards with respect to originality and quality.

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ACKNOWLEDGMENTS

First I would like to thank God Almighty; it is not exaggeration to say that without insisting the Almighty God would not have been in place to complete successfully this paper. I feel great pleasure to express my special gratefulness to my thesis major advisor, Tazebachew Achenef (PhD) for his assistance and insightful comments from which I benefited much.

I will never forget his kind and friendly treatment. Without his professional assistance, the task would have been more difficult to me. My great appreciation goes to my friend Mesel Alene for his enlightening ideas and strong support. I have also benefited from their valuable comments and suggestions right from the beginning up to the final research work. I sincerely recognize employees' hospitality in study area, and patience to answer questions.

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LIST OF ACRONYMS AND ABBREVIATIONS

ANOVA	Analysis of Variance
ATM	Automated Tailor Machine
BBCBER	Bibugn Branch Commercial Bank of Ethiopia Report
CBE	Commercial Bank of Ethiopia
CBER	Commercial Bank of Ethiopia Report
HR	Human Resource
HRM	Human Resource Management
OJT	On the job training
PM	Performance management
TC	Training content
TNA	Training Need Assessment
SPSS	Statistical package for social Science: version
VIF	Variance inflation factors

ABSTRACT

The purpose of this research was to examine the determinant factors affecting employees' job performance in the case of commercial bank of Ethiopia Bibugn branch. To achieve this study, both qualitative, quantitative research approach and census sampling method were used. Descriptive analysis, inferential statistics of correlation and regression analysis were used to analyze the empirical data. Primary data were collected using five point Likert-Scale questionnaires with 63 responses were properly filled and returned. Also this study uses key informant interview and observation questions to point out the factors that affect the employees' job performance in the best manner. SPSS was used to analyze empirical data collected through the close ended questionnaire. The independent variables are training, motivation, leadership, organization culture, working environment and job stress whereas the dependent variable is employees' job performance. The mean, frequency, and percentile of the dependent and independent variables were computed and interpreted. Pearson correlation Coefficient (r) was used to determine the relationship between each independent variable with the dependent variable. The finding results indicated that the mean value for training (mean=3.812), motivation (mean=3.420), leadership (mean= 3.63), organizational culture (mean=3.721) working environment (mean=3.51), job stress (mean=2.46) were above average except job stress but still limitation in implementing this practice in commercial bank of Bibugn branch Ethiopia. The correlation results indicated that there was positive relationship between independent variable and dependent variable, rejecting the null hypothesis except job stress accepting the null hypothesis. This implies that any increase or decrease in the independent variables will bring corresponding change on employees' job performance. And it is found that the independent variables has a 56.8 % influence on the dependent variable while the remaining 43.2% is influenced by factors which are not covered in this study. Hence, the management of Bibugn commercial bank and the board of the bank should periodically review its practice on training, motivation, leadership, organizational culture, working environment and job stress in order to improve the limitation and to identify the effectiveness of independent variable on employees' job performance.

Keywords: training, motivation, leadership, organization culture, working environment, job stress and employees job performance

CHAPTER ONE

INTRODUCTION

1.1. Back Ground of the study

Banks play a vital role in economic development through engaging themselves in an intermediary role which enhances investment and growth. Bashir 2007, observe that commercial bank contribute positively to economic growth by channeling surplus to their most productive use. The literature not only the greater function of banks in the economic but also stressed that without the existence of sound and efficiently banking system, the economy can't function well. When bank fails, the whole of a nation's payment system is thrown in to jeopardy (Ikhida, 2000).

The successes and failure of bank depend on human resources. Human resource is vital and the back bone of the whole performance of it. Human resource (HR) is considered to be the most valuable asset for the world in any organization particularly in service oriented organization like bank. It is the most important pillar of economic, social and cultural developments. Employee performance is influenced to a large extent, by motivation and job satisfaction, in other words employees' opinion about the organization they work for is very important and their performance depends on their satisfaction of the work (Uyargil, 2010).

Human resource is an important factor of the production process and needs to motivate for the successfulness of an organization specifically in the Bank industry. A well trained; motivated work force makes it possible to achieve the organization's success. For this reason management has to supply not only raw materials, facilities, and equipment, but also has to motivate its employees. Productivity, quality and customer relations are the key areas of success and these depend on performance of the employees. Employees will perform well if they are motivated (Stone, 2008).

Motivate employees whether in financial or non-financial is necessary in an organization especially in bank who are devote much time in there. Motivation is done by Performance

standards designed based on information from job analysis which is systematic process of determining the characteristic of job, skills and knowledge required to performing jobs and evaluate employees performance based on the standard. It indicated that there is no one type of system or set of objectives that is best suited for all organizations. Organizations must be design and administer performance of employees in line with organization purpose and objective. All organization needs employee's job performance in order to achieve pre stated objectives (Kirkpatrick, 2006). Employees' performance is individual result depended on the size and behavioral procedures for job related and which followed to result particularly behavior which can change the surrounding in certain procedures (Chaplin, 2005).

Banks motivate employees based on their performance but, performance of employees is affected by different factors at work place. Job performance assess whether a person performs a job well. Employee performance indicates the effectiveness of employee's specific action that contributes to attain organizational goals. It is defined as the way to perform the job tasks according to the prescribed job description. Performance is the art to complete the task within the defined boundaries (Aliya I. *et al.*, 2015).

An organization should motivate employees based their performance. Assumes that if organization hairs poor performers, it cannot be successful even if it has perfect plan, a sound organizational structure and finely turned control systems. Competent people must be in post to ensure the organizational goals are attained. Even though many organizations have access advanced information technology, the people are the one who make real differences (Paulos, 2001).

In the case of Ethiopia unpublished researches and few published researches have been done on issue of employees' job performance (Gebreegziabher, 2009). And his study shows that even though employees' are great for Banks success their performance is affected by mainly by age, ability and motivation in a positive manner but training and education adverse effect. Moreover, it is also tested and proved that motivation and training has significant positive effect on employee' job performance (Mulatu, 2014).

Another comparative study on private and public banks studied that training, empowerment, compensation, performance appraisal and promotion has a positive significant relationship was

achieved with employees' performance in the case public bank. On the other hand result on specific private bank shows that only performance appraisal has positive significant relationship with employees' performance but remaining have no significant (Haile, 2013).

Among the public bank there is a study in commercial bank of Ethiopia. As the study show that, the history of commercial bank of Ethiopia dates back to the establishment of the state bank of Ethiopia in 1942. CBE was legally established as Share Company in 1963 and in 1974, CBE merged with the privately owned Addis Ababa bank. Since then, it has been playing significant roles in the development of the country. It is pioneer to introduce modern banking to the country and it has more than 1280 branches stretched across the country. It is the leading African bank with in assets of 565.5billion birr as June 30th 2018 and the first bank in Ethiopia to introduce ATM service for local users. CBE combines a wide capital base with more than 33,000 talented and committed employees (CBER, 2018).

Among 1280 branches, in Amhara region there are 205 branches from these branches 31 of them found in east Gojjam zone. Bibugn branch is found in Bahirdar district. It is rural, have cold environmental condition, no adequate electricity access and it has 63 employees with 45 males and 18 females (BBCBER, 2018).

Thus the study would point out the determinant factors affecting employees' job performance in the case of bibugn commercial bank, Ethiopia.

1.2. Statement of the Problem

Employees are the invaluable resource in any kind of organization which engaged in whether profit making, nonprofit service giving or manufacturing industry. The successful of any organization in the long run depends very much on the quality of human resource. This is especially true in the service oriented industry like banking where improvements in service have to be continuously made to meet the rising expectations of the customers (Rajendrn, 2005).

According to NgowI (2014), it is true that employees' performance is valuable to be studied for. However, job security and loyalty to the commercial banks are challenged by external market pressure and changing social norms for employees' performance. Notably, employees must be committed to their organization. They must be willing and able to give great effort to help their

organizations to succeed. They must be prepared to go beyond what is expected of them to deliver outstanding work. Good employees feel inspired by their work and care about the future of their organization being successful. The 'carrot and stick leadership' do not work presently and managers must find new ways to motivate the employees. A successful and highly productive business can be achieved by engaging them in improving their performance. Not all employees 'are equal in their working and they have different modes of working in that some have the highest capability regardless of the incentive while others may have an occasional jump-start. If they are handled effectively, the result can be greater productivity and increase employee morale. Employees in a firm are required to generate a total commitment to desired standards of performance to achieve a competitive advantage at least for prolonged period of time, if not forever.

Despite the commercial bank practice the six most elements of motivation like rewards, pay, profit sharing, promotion, recognition, and job enrichment. But from informal discussion still employees are highly dissatisfied with their monthly salary which is not equitable as compared to employees in the same qualification and service year in other banks. According to the banks rule and regulation document stated that a person who get a score of 95% and above performance evaluation has to receive a recognition letter but still not implemented inconsistence manner as employees in the discussion explain which tends to the staff dissatisfied and negative impact on individual performance (Green,2000).

As Getamesay (2016), suggested that employees performance may be predicted based on person organization fit. Fit between individual preference and organizational culture leads to improved performance because both job satisfaction and organizational commitment can be predicted with this fit. Moreover, the banks has good infrastructure high tech service, working tools and inter personal relationship in the working environment but still it has not a standardized office lay out which employed throughout all branch offices. Such irregular office lay out has negative effect on employees performance to vary in different branches since not well designed lay out has consume time and effort. Therefore, employees' performance is great for one organization to achieve its objective, for survival, to compete with other organization, to maximize its profit and to gain competitive advantage for a long as the above explanation. But there are factors that

affect employees' performance in any organization. Different researchers try to investigate those factors that affect employees in their study.

Iskandar M. *et al.*, (2014), studies the determinants for employee performance in Islamic Banks. According to this study, the three factors considered as the important elements influence the employees' performance that need to be investigated. This research question lies in whether each of those factors has simultaneous and partial effect on the employees' performance or otherwise. Using the quantitative method, the population of this study is 47 respondents with N=32. The primary data gathered in the form of questionnaires with a Likert typed-scale where then analyzed using multiple regression method. So, this study assesses on only three factors that is communication, job stress and motivation so, the variables are limited it does not include other variables like leader ship, training, job stress, working condition and organizational culture.

Aliya I. *et al.*, (2015), studies the factors that affect the performance of employees at work place. These variables include working hours, training, communication barriers, stress and financial rewards. Financial rewards and trainings have positive impact on the performance of the employees but stress, working hours and communication barriers hinders the performance of employees. This study is quantitative in nature and sees the effect of these variables in the banking sector of Pakistan focusing Faisalabad banks as a sample based on 200 employees. The study analyzed by applying multiple regression analysis using SPSS software because there are 5 independent variables and their effects has to be seen on the performance of the employees which is the sole dependant variable. So, the study focuses on five factors that affect employees' performance that is long working hours, training, communication barriers, stress and financial rewards.

Rashid S. *et al.*, (2013), this study focuses on variables that affect the performance of employees at workplace. These variables include manger's attitude, organizational culture, personal problems, job content and financial rewards. All of these variables have positive impact on the performance of the employees except personal problems of the employees that hinder the performance of the employees. This study is quantitative in nature and sees the effect of these variables in the Banking sector of Pakistan focusing Sahiwal banks as a sample based on 200

employees. The study analyzed by applying multiple regression analysis using SPSS software because there are 5 independent variables and their effects have to be seen on the performance of the employees which is the sole dependent variable. And the study focuses on five factors that affect employees' performance.

Getamesay B. (2016), this study has been examined on factors affecting employees' job performance in Wegagen Bank S.C. In the implementing of these internal practices the bank faced a problem of formal follow up after training was conducted; inequitable salary and unfair promotion; and limitation in participating employee in decision making. Data gathered from head office and 36 Addis Ababa city branches. The research is quantitative approach using cross sectional survey method and the researcher have used stratified sampling method since the population is large. Therefore, this study focuses on five factors that affect employees' job performance that is leadership, motivation, training, working condition and organizational culture.

The main purpose of this study was what were the determinant factor that affect employees job performance by taking more of this factors mentioned in the above that studied by different researchers and adding new independent variables to assess the employees job performance in the study area which seen as a gap of limited variables. The other gap is there is no research conducted in commercial bank of Bibugn branch so, this study would solve this gaps.

1.3. Research Questions

This study intended to answer the following basic questions:

- What is the relationship between the selected factors and employees job performance in commercial bank of Bibugn branch?
- What is the contribution of each selected internal factors on employees' job performance in commercial bank of Bibugn branch?
- To what extents the overall bundles of the selected determinant factor affect employees' job performance in commercial bank of Bibugn branch?

1.4. Objective of the Study

1.4.1. General Objective of the Study

- ❖ The general objective of this study was to assess the determinants factors affecting employees' job performance in commercial bank of bibugn branch, Bahirdar District Ethiopia.

1.4.2. Specific Objectives

This study specifically focused on:

- To point out the relationship between the selected factors and employees job performance in commercial bank of bibugn branch.
- To examine the contribution of each selected factors on the performance of employees in the study area.
- To point out the extent of overall determinant factors effect on employees job performance.

1.5. Hypothesis of the Study

Hypothesis is simply an educated and testable guess about the answer to your research question. It is often described as an attempt the researcher to explain the phenomenon of the interest and also can take various forms, depending on the question being asked and the type of study being conducted. There are two types of hypothesis with which one should be familiar are the null hypothesis and the alternate (experimental) hypothesis. The null hypothesis always predicts that there will be no difference between the groups being studied. In contrast, the alternate hypothesis predicts that there will be a difference between the groups (Geoffrey, 2005).

Usually a research hypothesis must contain at least, one independent and one dependent variable. The hypotheses assume that employees' job performance is affected by multiple factors including leadership, organizational culture, working environment, motivation, training and job stress. This study aims to figure out the effect of the above-mentioned variables on the performance of employee in which it is based on and adopted from the journal (Le Tran, 2002).

Based on the problem and the research questions of the study, the following hypotheses will be developed and tested. The hypothesis assumes that employee performance is affected by and dependent on multiple factors including leadership, organizational culture, working environment, motivation, training and job stress. This study aims to figure out the effect of above-mentioned variables on the performance of employee in addition to evaluate the level and sphere of influence that contribute toward heightened or poor performance of employees within an organization.

Hypothesis: 1

- H1: Training has appositive relationship and significant effect on employees' job performance.
- H0: Training has no appositive relationship and significant effect on employees, job performance.

Hypothesis: 2

- H1: Motivation has appositive relationship and significant effect on employees' job performance.
- H0: Motivation has no positive relationship and significant effect on employees 'job performance.

Hypothesis: 3

- H1: Leadership has appositive relationship and significant effect on employees' performance.
- H0: Leadership has no positive relationship and significant effect on employees' job performance.

Hypothesis: 4

- H1: Organizational culture has appositive relationship and significant effect on employees, job performance.
- H0: Organizational culture has no appositive relationship and significant effect on employees' job performance

Hypothesis: 5

- H1: Working environment has appositive relationship and significant effect on employees' performance.

- H0: Working environment has no appositive relationship and significant effect on employees' job performance.

Hypothesis: 6

- H1: Job stress has appositive relationship and significant effect on employees' job performance.
- H0: Job stress has no appositive relationship and significant effect on employees' performance.

Hypothesis: 7

- H1: The overall bundle of determinant factors has an effect on employees' job performance
- H0: The overall bundle of determinant factors have no effect on employees' job performance

1.6. Significance of the Study

The study was focused on factors affecting employees' job performance in commercial bank of Bibugn branch. So, this study is identifying the exact factors that determine employees' job performance and it would provide insights for the improvement job performance of the staff. The result of the study would help the company to re-examine the system and to take appropriate action.

This study also would be helpful for other organization to reconsider their workers performance and to understand the implication of factors on employees' performance. In addition to this, the study would serve as a reference for researchers who are interesting to conduct research on the topic.

1.7. Scope of the Study

This study was conducted to the commercial bank in Bahirdar district specifically in Bibugn branch. The study would also focus only on determinant factors affecting employees' job performance of the named company. For this particular study qualitative and quantitative data would be used and limited to one point of data collection through cross-sectional survey.

There for, the scope of this research is only delimited to the commercial bank of Bibugn branch.

1.8. Limitation of the study

This research was undertaken to point out the determinant factors that affect employees' job performance in Bibugn branch commercial bank of Ethiopia. It is difficult to study all aspects of factors that affect employees' performance due to time and financial constraints. There were other limitations, that factors that affect employees' job performance was difficult to measure with in Likert scale.

1.9. Organization of the Study

This study contains five major chapters. The remaining part of this thesis is organized as follows. Chapter two which presents a literature review provides the reader with an over view on the main previously published papers related to factors that affect employees' job performance in banks and other organizations. The third chapter presents the methodology. It describes the methodological choice made in this work. Chapter four analyzes the empirical data which are collected by the means are questionnaire, interview and observation. This study ends with chapter five in which the main findings of the study are concluded and some important policy implication are discussed.

Operational definition:

Bank: It is a financial institution that accepts deposits from the public and creates credit.

Employee: A person who is hired to provide service to a bank on a regular basis in exchange for compensation and who does not provide these services as a part of an independent business.

Employee performance: Employees' contribution to the bank to achieve its objectives.

Performance: It is the completion of banks task within the application of skill and abilities.

1.10. Definition of dependent and Independent variables

The dependent variable of this study is employees' job performance in Bibugn branch commercial bank. The dependent variable will assume to be influenced by the following independent variables

Leader ship: It is a process whereby an individual influences a group of individuals to achieve common goals (Northouse, 2007). Leadership style is the combination of attitude and behavior of a leader, which lead to certain patterns in dealing with the followers (Durbin, 2004). The

leadership style within an organization has a bearing on encouraging or inhibiting employee's performance (Armstrong, *et al.*, 2001).

And also, "Leadership is the ability to persuade others to seek defined objectives enthusiastically. It is the human factor which binds a group together and to improve their performance and to direct them towards goals" or Leadership is to deal and cope with change, focusing on the long-term and the big picture, not always doing to save himself in fact to take risks, and concentrating on people and their values, not just the bottom line (Adair 2002).

This study is about the leadership attitude that affects employee performance. If the leaders coach, empower or enhance the employees' participation to the job, the employees are willing to work energetically. The performance of the employees is raised positively if the control and attitude of leaders are interactive and promoting, then the employees work in betterment of the organization. If the manager is unbiased towards employees, these organizations progress more than others. It is necessary that manager is unbiased and treats every employee without discrimination (LeTran T. *et al.*, 2002)

Organizational culture: The success of an organization, depend in part on the match between individuals and the culture of the organization. Organization culture is the set of operating principles that determine how people behave within the context of the company. Underlying the observable behavior are beliefs values and assumption (Khan 2005).

According to the Stewart (2010), norms and values of an organization culture highly effect on those who are directly or indirectly involved with the organization. These norms are invisible but have a great impact on the performance of employees and profitability. The most important characteristic is shared value.

Motivation: This is a positive charge that produces motivation current that moves an individual to expend effort that will lead to attainment of organizational goal and meet personal needs (Ankashova 2013).

As Green (2000) has described motivation to be proactive in the sense of; in dealing with employees who are higher performers, motivation is essential, otherwise their performance will decline or they will simply leave the job. While dealing with lower performers, motivation is a prerequisite; otherwise these employees will drag results down, lower productivity and certainly would not leave the organization, as they will have nowhere else to go.

A motivated work force is essential because the complete participation of the employees will certainly drive the profitability of the organization (Carlsen *et al.*, 2003) believe motivation the educating of employees of employees to channel their efforts towards organizational activities and thus increasing the performance of the said boundary spanning roles.

Training: It is one of the major areas of human resource management function that are particularly relevant to the effective utilization of human capita of the organization. Hardly any organization this days disagree with the significance of training influencing to success of an organization. Training is the use of systematic and planned instruction activities to promote learning. It involves the use of formal process to communicate knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily. It described as one of several responses an organization can undertake to promote learning. Training has a complementary role to play in accelerating learning it should be reserved for situations that justify a more directed, expert-lead approach rather than viewing it as a comprehensive and all-pervasive people development solution (Armstrong, 2010).

According to Wright & Geroy (200), notes that employee competencies change through effective training programs. Training has been proved to generate performance improvement related benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior.

Most of managers give training to their employees for three main purpose (Belcourt et al.,2000), which are (1) to increase productivity or the performance of employees; (2) to achieve organizational goals; and (3) to invest in employees to succeed in the un predictable and turbulent business environment. There are 3 most important types of training: training need assessment (TNA), training content (TC), and delivery approaches, on the job training (OJT).

Working condition: The influence degree of working environment is the counterpart requirement of a creative job. Higher job satisfaction and lower intensions to leave where found for those individuals whose work environment accompanied the creative requirements of jobs. Enhancing the creative performance of employees has been recommended as dire for remaining

competitive in a dynamic environment and for enhancing the overall innovations of an organization (Janssen O. *et al.*, 2004).

Working environment: It can be divided in to two components namely physical and behavioral components. The physical environment consists of elements that relate elements that relate to the office occupiers' ability to physically connect with their office environment. The behavioral environment consist of components that relate to how well the office occupiers connect with each other, and the impact the office environment can have on the behavior of the individual (ibid).

According to Haynes (2008), the physical environment with the productivity of its occupants falls in to two main categories office lay out (open-verses-cellular offices) and office comfort (matching the office environment to the work processes), and the behavioral environment represents the two main components namely interaction and distraction.

Job stress: It is a status which happens when individuals recognize the conditions or strains facing them may be more than their endurance. The term job stress can be defined as a group of external harmful factors in the work environment, which may be psychological, physical or social (Greenberg & Baron, 2007).

While (Ivancevich & Matteson 2002), defined job stress as an individual's reactions and interactions to characteristics of the work environment that seem morally, emotionally and physically threatening, mediated by individual differences and psychological actions.

On the other hand other study that have been performed on the impact of job stress in words of medical problems just like gastroenteritis, sleep disorders, heart disease and a lot of other accidents which will reduce the level of job performance, and the enhanced rate of job displacement and absence (McVicar, 2003).

Employees job performance : It is associated with quantity of output, quality of output, timelines of output, presence/attendance on the job, efficiency of the work completed and effectiveness of the work completed (Mathis&Jacson 2009).

Employee performance is the successful completion of tasks by a selected individual or individuals, as a set and measured by a supervisor or organization, to pre-defined acceptable

standards while efficiently and effectively utilizing available resources within a changing environment (ibid).

Thus, the review of literature shows there have been several studies around the globe focusing on employees' job performance and organizational performance. However, very limited numbers of studies have been conducted on factors affecting employees' job performance and organizational performance in the context of Ethiopia. This study will be filling this obvious research gap.

CHAPTER TWO

REVIEW OF RELATED LITRATURE

2.1. Overview of employees' performance

Organizational performance is a symbol of the ability of an organization to achieve efficiency of individuals' objective. One component which is measurable of the employees' performance throughout production stage (Venkatraman and R amnujam, 1986).

According to Otley (1999), organizational success and productivity depends on the employee performance. Employee performance will be higher level on the organizational achievements.

Numerous researches have been launching various procedures to assess employees' job performance .This comprises the job stress, motivation and communication of individual towards the completed works which are in agreement with the job during a particular time period-in further words, the measurement classifications must have a few standard formations which can be relied upon. Employee performance is also recognized as job performance an employee at work place. It is thought as an essential component in the organizational success (Wong *et al.*, 2007).

Herzberg (1959) in words of managerial perspective of the performance of like as “let an employee do what I want him to.”

On the other hand, another study defines that, the ability of any person to accomplish its target and goals as well as fulfilling the anticipation of his directors or completing the organizational goals followed by the top management is said about employee performance (Lewis *et al.*, 2011).

2.2. Performance management

Performance was the accomplishment of a given task measured against preset known standards of accuracy, completeness, cost, and speed. Employee's performance is the contribution of employees for the achievements of organizational objective. Employees expected to perform acceptable level of standard and managers follow up, and evaluate the performance of employees to attain the stated objective of an organization (Armstrong .M, 2009).

One of the most important concepts of performance management is that it is continuous process that reflects normal management practices of setting direction, monitoring and measuring performance and taking action accordingly. Performance management should not be imposed on managers as something 'special' they have to do. It should instead be treated as a natural function that all good managers carry out. 'Special' they have to do. It should instead be treated as a natural function that all good managers carry out (ibid).

According to Pam J. (2000), performance management is about getting results. It concerned with getting the best from people and helping them to achieve their potential. It is an approach to achieving a shared vision of the purpose and aims of the organization. It is concerned with individuals and teams achieve their potential and recognize their role in contributing to the goals of the organization.

2.3. Objectives of performance management

Luecke (2006) stated that competitiveness in many industries is based on the effectiveness of human assets and in order to make the most out of the human assets there should be effective performance management.

In 2009, Aguinis has indicated the following six purposes of performance management.

Strategic: PM is a means to link the organization's goals with individual goals that can reinforce behaviors consistent with the attainment of organizational goals. Linking it with strategic goals serve as a means to communicate the most crucial business strategic initiatives and objectives and achieve them.

Administrative: It serves as a based to make decisions on salary adjustments, promotions, employee retention or termination, recognition of superior performance, identification of poor performers, layoffs merit increases.

Communication: It is a means to employees to identify the areas that they are doing right, and the areas that they should improve. It also allows them to understand the organization's and the supervisor's expectations and the most important parts of their work.

Developmental: It is a means to give regular feedback to employees by managers on how they are performing and as a result it allows managers to coach employees and help them improve performance on an ongoing basis.

Organizational maintenance: It is a source of information about skills, abilities, promotional potential and assignment histories of current employees to be used in work force planning as well as assessing future training needs, evaluating performance achievements at the organizational level, and evaluating the effectiveness of human resource interventions (for example, whether employees perform at a higher level after participating in a training program).

Documentation: It is a source of data that can be used to assess the predictive accuracy of newly proposed selection instruments as well as important administrative decisions. This information can be especially useful in the case of litigation.

Similarly, Kruasert (2009) indicated that PM enables employees to identify the knowledge and skill that are required to perform their job. Effective PM System boosts performance which resulted in empowerment, motivation and implementation of an effective reward system. It also means to identify and resolve obstacles of PM through monitoring, coaching and capacity building.

In addition PM helps managers on making administrative decisions, promoting a two-way communication with subordinates and on managing and clarifying expectations about the roles and accountabilities required to attain the standard of work performance (Denisew, 2014).

Likewise, Bratton and Gold (2007) indicated the purpose of PM as a means to make administrative decisions concerning pay, promotion and careers, and work responsibilities and to enhance performance by identifying development needs, providing training and development opportunities.

2.4. Measuring performance

According to Armstrong (2005) individual performance can be measured by reference to key performance indicators (KPIs) and metrics. KPIs define the results or outcomes that are identified as being crucial to the achievement of high performance. Strictly speaking, metrics are measurements using a metric system, but the term is used generally for any form of measure. It can be argued that what gets measured is often what easy to measure. And in some jobs what is meaningful is not measurable and what s measurable is not meaningful. Measuring performance is relatively easy for those who are responsible for achieving quantified targets, for example sales. It is more difficult in the case of knowledge workers, such as scientists.

But this difficulty is alleviated if a distinction is made between two forms of results- outputs and outcomes. Performance is a multidimensional construct, the measurement of which varies depending on a variety of factors. A more comprehensive view of performance is achieved if it is defined as embracing both behavior and outcome. Employees' performance is an important factor that contributes to improve the outcomes, behavior and traits of the employees. It helps to improve the productivity of the organization (ibid).

2.5. Factors affecting employees, job performance

As LeTran, (2002), mentioned in his journal according to some researchers and practitioners, there are certain factors individually and collectively affect the performance of employees in a positive way including:

2.5.1 Leadership

Many scholars give different definitions for a single word leadership. Leadership is a process by which an executive can direct, guide and influence the behavior and work of others toward the accomplishment of specific goals in a given situation. Leadership is an ability of a manager to induce the subordinates to work with confidence and zeal. Leadership can be defined as the capacity to influence a group realization of the goal. Leaders are required to develop the future vision and to motivate the organizational members want to achieve the vision and to improve performance (Iqbal N. *et al.*, 2015).

2.5.2 Leadership style

An effective leader has responsibility to provide guidance and share the knowledge to the employee to lead them for better performance and make them expert for maintaining the quality. And to become head of all the team members is such a great responsibility. The introduction of clear standards of leadership promotes the core values and maturity on their role and responsibility. As the situation affects which functions the leaders carries out, it would also affects the manner in which the functions are performed.

There are broadly three types of leader ship styles according to Carter (2005) and explains the different traits of each style that significantly affects the employees performance.

I. Autocratic /Authoritarian:

Both words describe the type of leaders who give orders and expect instant obedient without argument. Plans and polices are made in isolation from the group. Orders are given without explanation for the reasons or of future intentions. The autocratic leaders do not become part of them at all, but merely direct it traits of autocratic style. All decision making power is theirs, un realistic in demands, uses excessive discipline and punishment, does not allow others to question decisions or authority, feels he or she is the abilities, critical of differing opinions, early gives recognition, is easily offended is offended, uses others for his or her benefit, action oriented, highly competitive, useful in the short term focus.

II. Democratic/Passive:

Theoretically the best type of leaders. The democratic leaders make no suggestions but ask for the group opinions. The group is left to make its own decisions democratically which, are then “rubberstamped” by the leader.

III. Participative:

The participative leadership style in which employees takes part in the decision making process. Opinions of the groups are sought by the participative leader who uses this information to make decisions. The group is kept informed about the future and are allowed to debate and proposed changes to long term policy. The participative leader is a leadership style in which employees takes part in the decision making process. Opinions of the group are sought by the participative leader who uses this information to make decisions. The group is kept informed about the future and are allowed to debate and proposed Changes to long term policy

IV. Transformational leader ship:

Transformational leader ship is the ways of the leader inspire subordinates to transcend subordinates self-interest, subordinates' self-actualization and produce excellent results for organization (Meng Zhou, 2012).

Empirical evidence indicates that leaders, who are able to apply behaviors that have the capability intrinsic motivation of employees, remodel their values, build a clear long-term vision, promote creative solution and lead followers to performance beyond expectations (Jung *et al.*, 2000).

VI. Transactional leadership

Transactional leadership is refers to a quantity of leader ship frameworks which collection the exchange takes place between the leader and employees which brings and shared benefit to them (North house, 2010).

According to Bass & Riggio, (2008) Transactional leader ship meant that followers agree with, accept or comply from the leader in exchange for praise, rewards and resources or in order to avoid disciplinary action. After rewards and recognition to provide the followers, can make the followers to carry out their roles successfully and assignments. Robbins (2003) contends that transactional leadership through role clarification and task request to create the goal orientation and also encourage subordinates through these activities.

VII. Laissez-fair leader ship “laissez-fair”

Laissez-fair leader ship “laissez-fair” is a French term mostly used in economics and political science to define a policy of minimum governmental interference in the economic affairs of individuals and society. In leader literature, laissez-faire refers to a “hands of, let things right” approach to influencing individuals in the work place (Northouse, 2010). This leader ship style resembles “impoverished management” leader exerting minimal effort to get required work done and showing minimal concern for subordinates (Einarsen *et al.*, 2007). Although Schyns and Schilling (2013) disagree with this claim, Einarsen *et al* (2007) regards laissez-fair leader ship as a form of destructive leadership. Einarsen and colleagues (2007) argue that laissez-fair leader ship violates the legitimate interests of the organizations and their employees by undermining organizational objectives or subordinates well-being.

2.5.3 Organizational culture

Organizational culture is the set of important assumptions-often unstated-that members of an organization share in common. There are two assumptions in common; beliefs and values. Beliefs are assumptions about reality and are derived &reinforced by experience. Values are assumptions about ideals that are desirable and worth striving for. When beliefs and values are shared in an organization, they create a corporate culture (Azhar, 2003).

Robbins (2013) defines organizational culture as a relatively uniform perception held on the organization, it has common characteristics, it is descriptive, it can be distinguish one organization from another and it integrates individuals, groups and organizations system variables. Organizational culture refers to asset of some commonly experienced stable characteristics of an organization which constitutes the uniqueness of that organization and differentiates it from others.

2.5.4 Working Environment

According to Leblebici (2012), nowadays a relationship between employees and employers may be seen upside down. Since there are number of job opportunities available for employees has been increasing in a growing worldwide economy, not just employees but also employees readjust themselves in order cope up with the dynamic of business life. Therefore, HR executives need to consider new strategies for recruiting and retaining best fit talents for their organizations. Higher salaries and compensation benefits seem the most likely way to attract employees. However, quality of the physical work place environment may also have a strong influence on a company's ability to recruit and retain talented people. Some factors in work place environment may be considered keys affecting employee's engagement, productivity, moral, comfort level etc both negatively and positively.

2.5.5 Motivation

When we raise key question at this stage is what the relationship between motivation and job performance? Job performance is as a result of motivation and ability. Ability includes training, education, equipment and simplicity of task, experience and both inborn mental and physical capacity. Given all of these factors at their peak, an employee may still not perform well on the job if the motivation is not directed at that particular task (Lewis G. *et al.*, 2009).

Abonam (2001) supports this in stating that people need both motivation and ability. Highly motivated workers will not achieve results if they do not have the necessary skills, expertise and attitude that the organization required of them. Similarly, employees with expertise, knowledge and skill will not do well if they are unmotivated. He further says that the most widely accepted reason people are motivated to work and perform is rooted in expectancy theory.

Sajuyigbe (2013) forwards the view that if successful performance does in fact lead to organizational rewards, such performance could be a motivational factor for employees. Under such condition, they can see that their efforts result in rewards.

Consequently they may be motivated to exert high level of effort on the job. In summary, not only can motivation influence performance, but also that performance –if followed by rewards can influence motivation.

2.5.6 Training

LeTran, (2002) cited on his journal that the developing process of employees' skill in order to improve the performance is called training. Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively. Existing literature presents evidence of an existence of obvious effects of training and development on employee performance (Swanson, 1999).

According to Wright & Geroy (2001) noted that employee competencies change through effective training program. Training has been proved to generate performance improvement related to benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skill, ability, competencies and behavior.

2.5.7 Job stress

Stress has become a worldwide phenomenon, which occurs in various forms in every work place. In today's work life, employees are generally working for longer hours, as the rising level of responsibilities require them to exert themselves even more strenuously to meet rising expectations about work performance (Mark. A. Dwamena, 2012).

Omolara, (2008), described occupational stress as the adverse psychological and physical reactions that occur in an individual as a result of their being unable to cope with the demands being made on them.

Job stress is created when any one cannot appropriately harmonize job demands and available resources with in personal capabilities (French, 1975). He defines that job stress is taken from a condition of job environment which shows threat to any one or individual. Some organizations may require achieving certain work level, while their employees might be incapable to manage assigned works.

It is explained that the demand surpasses an individual capacity which concurrently fails to make happy to upper management. Furthermore job stress has been identified generally as a social issue which has a mixture of components which interrupts the workers psychologically and physically and de stress whole health care (Conway, 2008).

2.3. Empirical review

Deferent scholars and researchers conducted study to assess what factors affect employees' job performance in order to discharge their responsibilities in the case of different nations and sector of industries. Mostly, they focused on factors such as training, motivation, and reward in specific manner, age, experience, marital status, etc that has effect on job performance. We can summarize this all individual factors in to three categories like individual related factors, work related factors and organizational related factors. Thus, in this section the researcher tries to discuss some specific factors that have a numerical result of relationship and effects on employees' job performance.

The result of Farooq and Aslam (2011) study depicts the positive correlation between training and employees performance as $r=.233$ sig=.000. Thus, we can predict from this finding that is not possible for the firm to gain higher return without best utilization of its human resource, and it can only happen when firm is able to meet its employees' job related needs in timely fashion. Training is the only ways of identifying the deprived need of employees and the building their required competence level of that they may perform well to achieve organizational goals. Ways of identifying the deprived need of employees and then building their required competence level so that they may perform well to achieve organizational goals.

Moreover, the result of the study of Sultana (2012) conducted in service sector of telecom Pakistan, states the R^2 as 0.501 which means that 50.1% of variation in employee performance is brought by training programs. Further the T-value was 8.58 that explain training is good predictor of employee performance. As depicted by the work of Harrison (2000), learning

through training influences the organizational performance by greater employee performance and is said to be a key factor in the achievement of corporate goals.

However, implementing training programs as a solution to covering performance issues such as filling the gap between the standard and the actual performance is an effective way of improving employees' performance (Swart, 2005).

Rashid S. *et al.*, (2013), studied on factors that affect the performance of employees at workplace. These variables include manager's attitude, organizational culture, personal problems, job content and financial rewards. This studies showed that the correlation result of organizational culture with job performance ($r = 0.496$, B value was $= 0.44$ and Managers attitude ($r = 0.467$ and B value was 0.461). In their journal found out the organization culture is positively correlated with employees' performance at the value of 0.000 , in this study, personal problem are also correlated with employees' performance at the value of 0.000 . In regard to, manager's attitude is correlated with employees' performance at the value of 0.000 which has significant. Lastly, financial rewards found that significant at the level of 0.002 . Therefore in this study employees' performance is correlated with organizational culture, manager's attitude, financial rewards and personal problems.

Iqbal N. *et al.*, (2015), states that the leader ship practices have effect on employees' job performance of the work force. Similarly Rochelle J. (2013), in his journal stated that different leadership practice has effect on job performance of the work forces. And the result where Transformational leader ship, Transactional leader ship, and Laissez-faire Leader ship has p-values of 0.0003 and 0.001 respectively. The result clearly indicates leader ship practice has positive significant relationship with employees in the study firm.

A recent research conducted by Nina M. *et al.*, (2013), aims to investigate the effect of work place environment's factors towards employee's in which the researchers revealed that the work environment has strong positive and significant relationship with employees job performance with the correlations of 0.828 .

According to Getamesay study (2016), Training & Motivation has person correlation coefficient ($r = 0.359$, $p < 0.01$) and ($r = 0.403$, $p < 0.01$) which show positive and significant relation with employees' job performance as hypothesized. And he got the regression result (Beta= 0.137) with (sig. = 0.000) (Beta= 0.118) with (sig. = 0.039) respectively which can infer that Training and

motivation has positive and significant effect on employees job performance as stated in the alternative analysis.

Muhammad R. *et al.*, (2017) stated in the study of factors that affect employees' performance Stress is negatively correlated (B value= -0.164) with employees' performance at the value of 0.113. The results are not significant. And they stated there is a relationship between stress and employees performance in the banking sector of Pakistan.

Therefore, from above all empirical research discussion we can observe that job performance of employees can be affected by numerous factors. Among that factors which are included in this research such as training, motivation, leadership, organizational culture, working environment positive and significant relationship with employees' job performance but not job stress. This helps us to conclude that a positive change in one of the above factors may offer positive significant effect on job performance of employees.

2.4. Conceptual Frame work

The study is mainly based on the conceptual frame work which adopted from the journal LeTran, (2002) and some modification is taken as depicted in figure below by observing other models from (Mohammad R. *et al.*, 2017), this research aspires to examine the three variables that affect employees' performance that is communication, motivation and job stress in Islamic Banks. Based on the literature argued, the three components assessed as the essential factors persuade the employees' performance which requires to be considered. The study question reclines, although each of those elements has an immediate and limited consequence on the employees' performance.

But this study not consider communication as a major factor affecting employees performance in the study area and also the study observing other model that is (Le Tran T. *et al.*, 2002), the research aimed to identify and measure the level of factors affecting the effectiveness of the job performance of the employees working at Petro Vietnam Engineering Consultancy J.S.C. through identifying the variables include leadership, organizational culture, working environment, motivation and training. and from Getamesay, (2016) in factors that affect employees performance in Wegagen bank that is leadership, motivation, training, working

environment and organizational culture but this study add one major variable that affect the employees performance, job stress in Bibugn commercial bank and develop this model.

This study has mainly six independent variables namely leadership, organizational culture, training, motivation, work environment, job stress and one dependant variable i.e. employees' job performance. This conceptual frame work developed by taking as a model of the other study as mentioned in above and the study would find out the relationship between independent variables and dependant variable. Moreover, to see to what extent these independent variables affect employees performance in Bibugn commercial bank and which factor contribute significantly

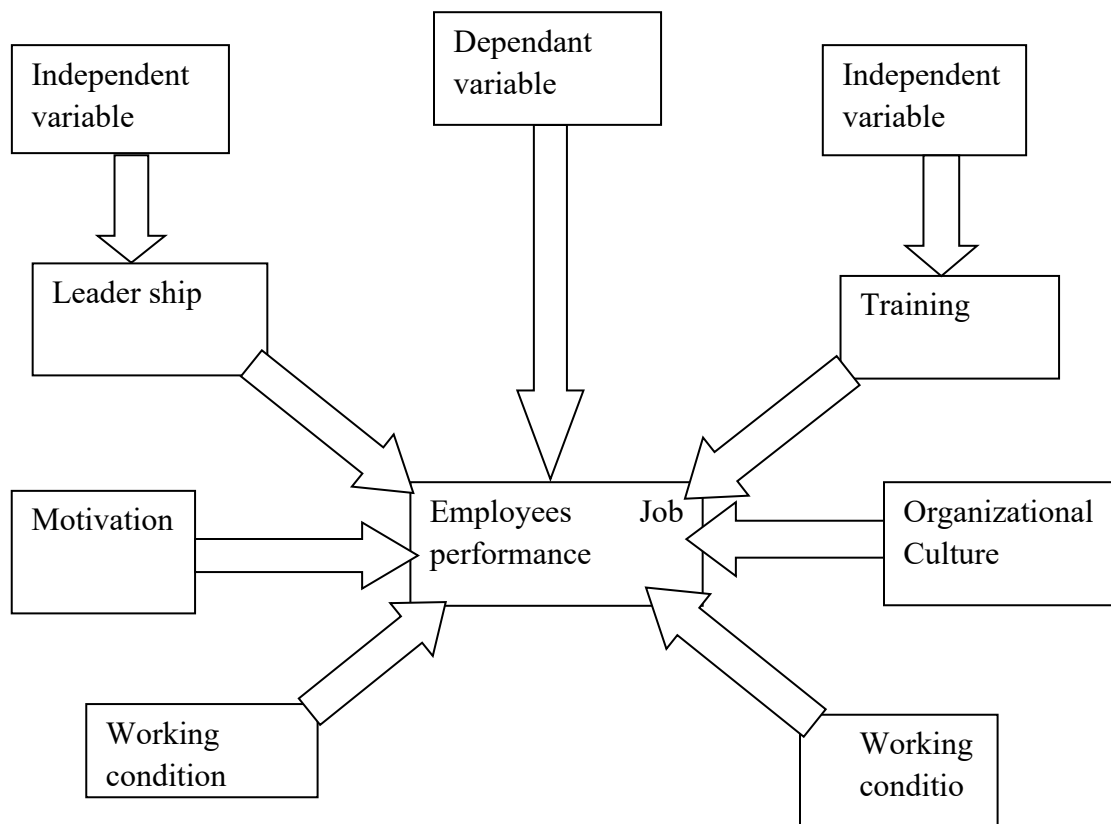


Figure: 1 Conceptual framework in the study area

Source: Own derivation based on literature

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1. Description of the Study Area

3.1.1. Location

The study was conducted in Bibugn woreda, at Digo Tsion town commercial bank, which is part of the east Gojjam Zone of the Amhara national regional state. Ecologically, Bibugn woreda is found at 80 km far from Debre Markos on the south-east and 155km far from Bahirdar on the North-West and 379km far from Addis Ababa. The bank is found in Digotsion town it has a 63 employees' from this 45 are males and 18 are females who are working in there.

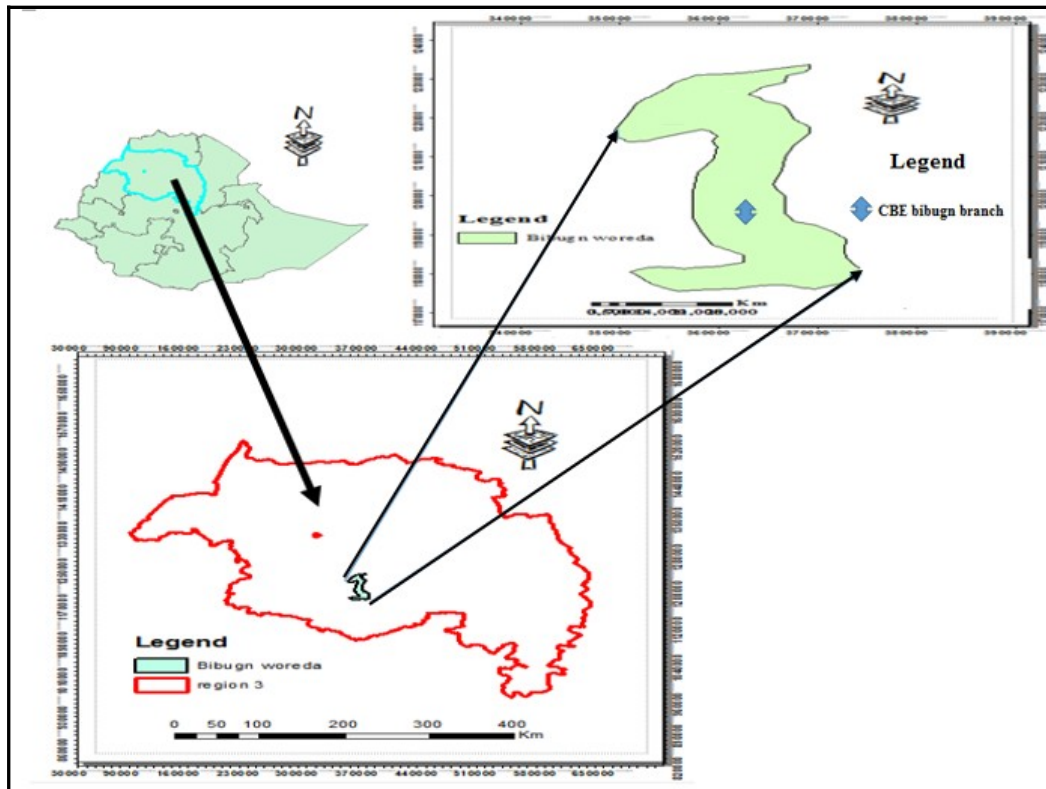


Figure: 2 Map of Bibugn branch commercial bank

Source: GIS construction, 2019

Bibugn branch commercial bank of Ethiopia employees' & customers photo description



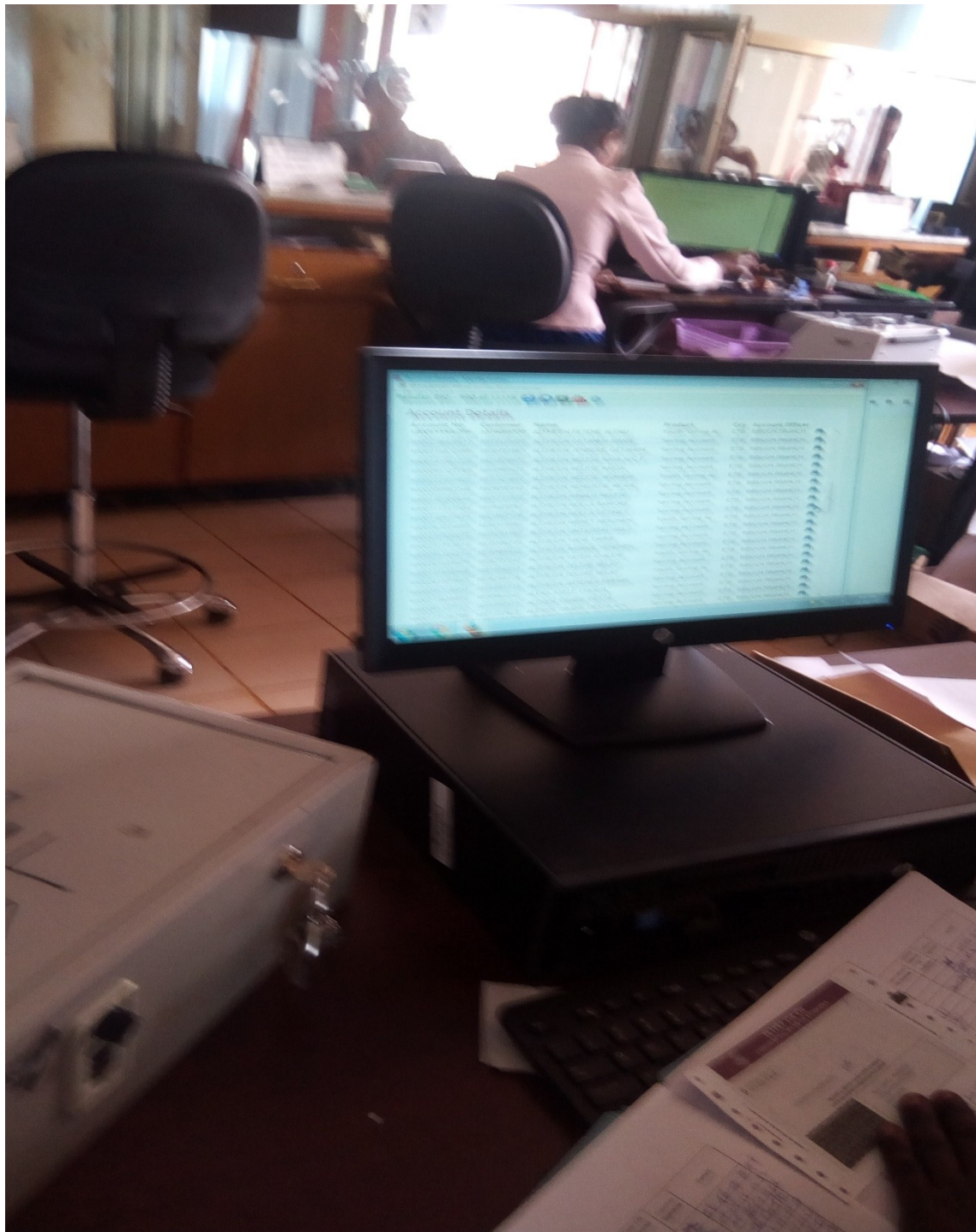








Figure: 3 Bibugn branch commercial bank of Ethiopia employees' & customers photo
description

Source: Own construction picture

3.1.2. Research design

Research design is a frame work or blue print for conducting a study. It is the general plan of research and details the procedures necessary for obtaining the information needed to structure or solve research problems.

According to Kumar (2011), definition a research design is a plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problems. It includes an outline of what the investigator was doing from writing the hypothesis and their operational implications to the final analysis of data. The study would both descriptive and explanatory research design. And mixed research method is a technique for conducting research that involves collecting, analyzing and integrating quantitative and qualitative research in a single study. This study of research design used for the mixed method and the objective of this study is to point out the determinant factor that affect employees' job performance in Bibugn branch commercial bank, Bahirdar district, Amhara region, Ethiopia.

Hopkins (2000) suggested that quantitative research work connects independent and dependant variables. Thus, the study was conducted using Quantitative and Qualitative type in which it appeared to be more appropriate to find out the effect of determinant factors on job performance.

3.1.3. Target population

The study would cover the commercial bank workers at bibugn branch. This study would bases on both primary and secondary data collection system from bank employees. The target population of the study would be including clerical and professional employees of the commercial bank Bibugn branch located at Bibugn town and with the size of 63 employees.

The study would include employees of non-clerical like janitors and securities who are working in the organization & managerial post employees since, they are appointed by the bank. The study aimed to investigate the factors that affect employees' job performance in the commercial bank of Bibugn branch Ethiopia.

3.1.4. Sampling Technique

The scope of the study would be on Bahirdar district at commercial bank of Bibugn branch employees' who are influenced by different factors. The study would use census sampling method and purposive sampling technique. The study would use this technique for the following reasons:

- It is appropriate for the sample.
- It will minimize bias.
- It is easy to administer.
- It removes sampling errors.

3.1.5. Sample size determination

The area of this study was commercial bank of Bibugn branch; this study area has different factors that affect employees' job performance for instance, it is rural, lack of adequate electricity, extremely cold environment & difficult to give training for the employees from other banks. The bank has 63 employees; from this 45 are males and 18 of them are females. The study would use census sampling technique that is taking the whole employees' who are working in the commercial bank of bibugn branch. In order to achieve the objective of this study, the following data collection instruments include questionnaires, key informant interview (13) focused group out of 63 respondents and observation check list will be employed for the primary data sources.

3.1.6. Source and Instrument of Data Collection

The study employed both primary and secondary sources of data collection. In order to realize the target, the study would be used well-designed questionnaire, interview and observation as a best instrument.

The questionnaire would contain close ended questions with 5 Likert scale from "Strongly Disagree" =1 to "Strongly Agree" =5 and according to Zaidaton & Bagheri (2009) the mean score below 3.39 is considered as low, the mean value from 3.40 up to 3.79 is considered as moderate and mean score above 3.8 is considered as high as illustrated by comparison bases of mean score of five point Likert scale is administer by the researcher. Employees of the bank

would be taken to serve as the main source of primary data. And, it would be fulfilled by the commercial bank of bibugn branch employees.

Secondary data on the company's records and on the previous works conducted in the subject matter will be collected mainly from reference books, journals and companies annual report and web sites will be reviewed to make the study a complete picture .

3.1.7. Data Processing

Data processing implies editing, coding, classification of collected data so as to make suitable for further analysis, classification implies ranging or organizing real fact group in to basic of to reduce group.

3.1.8. Methods of Data Analysis

To achieve its objective, this study would use both descriptive and inferential statistics using STATA and the study since there is more than one independent variable that affect the dependant variable. Mathematically $EP = \beta_0 + \beta_1 T + \beta_2 M + \beta_3 L + \beta_4 OC + \beta_5 WE + \beta_6 JS + e$Multiple regression model (1) (Adopted from journal of Lydiaiah W. Wambugu, 2014). Where;

Ep=Employees performance

T=training

L=Leadership

M=motivation

OC=organizational culture

WE=working environment

JS=Job stress

e=error

Mathematically $Y_i = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + e$

Where Y is the dependent variable-employee job performance x_1 is training, x_2 is leadership, x_3 motivation, x_4 is organizational culture, x_5 working environment and x_6 is job stress where β_1 is the intercept term or average effect on Y of all the variables excluded from the equation, although it is mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_1 , β_2 , β_3 , β_4 , β_5 and β_6 refer to the coefficient of their respective independent variable β_1 training, β_2 Leadership, β_3 motivation β_4 organizational culture, β_5

working environment and β_6 job stress (The regression co-efficient) which measures the change in the mean value of Y, per unit change in their respective independent variables.

The descriptive statistics (frequency distribution, percentile, minimum, maximum, mean and standard deviation) and inferential statistics (regression and correlation analysis) which will help the researcher to examine the general level of job performance and the selected determinant factors affecting employees job performance.

3.1.9. Reliability of the Instrument

According to Kothari (2004), a measuring instrument is reliable if it provides consistent results. Cronbachs alpha is a coefficient of reliability. It is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. For testing the reliability of the data instrument, Cronbachs Alpha was calculated to test the reliability of the research instrument.

According to Zikmund, Babin and Griffin (2010) scales with coefficient alpha between 0.8 and 0.95 are considered to have a very good quality, and coefficients alpha between 0.6 and 0.7 indicates fair reliability.

The reliability of the construct items were evaluated using Cronbach's coefficient alpha. The result of the reliability test was 0.983 which exceeds the minimum acceptable cut-off point. One of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. Ideally, the Cronbach's alpha coefficient of a scale should be above 0.7 (Pallant, 2005). All 63 items measured to test reliability showed that there was internal consistency reliability as indicated in table 1.1 below.

This suggested that the internal reliability in this study was acceptable and signified to be good.

Table: 1.1 Reliability Analysis of Variables

Reliability Statistics	
Cronbach's Alpha	N of Items
.983	63

Source: own survey, 2019

3.2. Validity instrument

Content validity involves the degree to which the study is measuring what is supposed to measure. More simply, it focuses on the accuracy of the measurement (Johan *et.al*, 2007). All measures used to construct the instruments have shown acceptable level of construct and content validity in previous studies with slight modification. The questioners adapted from journal of Rashid *et.al*, (2013); Mulatu M. (2014); Getamesay (2016) under related research title. And simple questionnaires were administered before distributing finalized one for 20 respondents and adjustments were made to the questionnaire items based on the comments of the respondents.

3.3. Ethical Consideration

According to Creswell (2012) “as the researchers anticipate in the study data collectors, they need to respect the participants and sites for research”. In the study the researcher maintained objectivity, courtesy and high professional standards through scientific process and no falsification, alteration or misrepresentation of data for biased or other purposes. The study would be conducted by considering ethical responsibility. This includes providing information to the respondents for the purpose of study and the use of the information as well. Information obtained would held in strict confidentiality by the researcher. Respondents’ anonymity will be kept so that participants will feel free and safe to express their ideas.

Table: 1.2 Summary of description and expected relationship between independent and dependent variables

Variable name	Increase (positive)	Relationship with employees job performance	Decrease (negative)	Relationship with employees performance job
Training	+	+	—	—
Leadership	+	+	—	—
Motivation	+	+	—	—
Organizational	+	+	—	—
Working condition	+	+	—	—
Job stress	+	—	—	+

Source: Owen construction (2018)

Chapter Four

Data Presentation and Interpretation

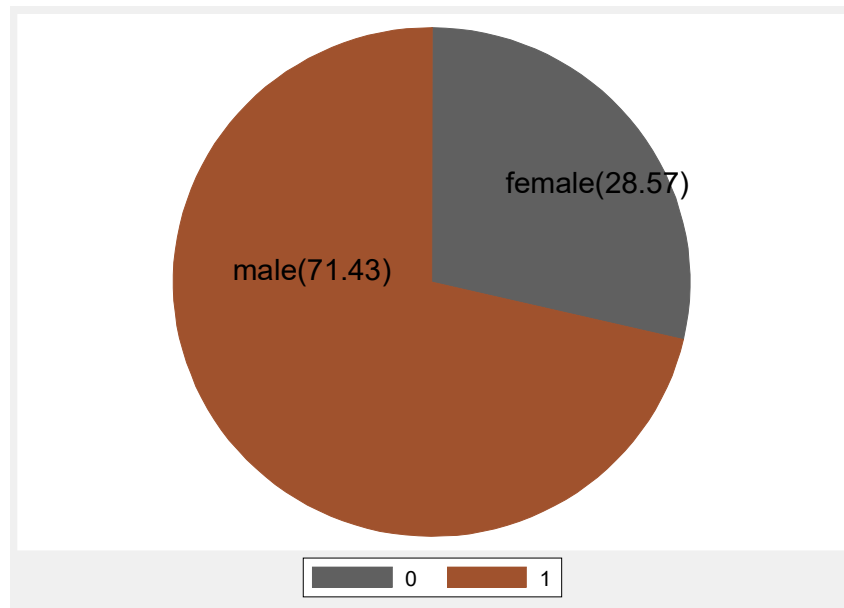
4.1. Introduction

The data collected from commercial bank of Bibugn branch, Ethiopia using questionnaires, key informant interview and observation where presented and analyzed in this chapter. This section of the study deals the statistical testing of hypothesis and interpretation of the result using SPSS version 20. As stated in the previous chapters of this paper, questionnaire where designed and distributed to a total of 63 employees of the Bibugn commercial bank located in East Gojjam zone Bahirdar district. Accordingly, 63 questionnaires were filled and returned which gives 100% return rate. The respondents' responses were collected successfully. So, the response rate is enough to carry out the analysis.

4.2. Demographic characteristics of respondents

The first part of the questionnaire consists of six items about the demographic information of the respondents. It covers the personal data of respondents, such as gender, age, educational qualification, marital status, year of service and current job position. The following tables, figures depicted each demographic characteristic of respondents.

4.2.1. Gender of Respondents



1 indicates Male

0 indicates Female

Figure: 4 showing respondents' gender

The demographic data for gender shows that out of the 63 respondents there were 45 male and 18 female. From figure 4 shows that the male respondents formed majority of the target population with a percentage of 71.43%, while female respondents were representing 28.57%.

4.2.2. Age of respondent

Table: 4.1. Respondents Age Characteristics

No.	Age	Frequency	Percent
1	25	6	9.52
2	26	2	3.17
3	27	7	11.11
4	28	8	12.70
5	29	8	12.70
6	30	1	1.59
7	31	4	6.35
8	32	3	4.76
9	33	4	6.35
10	34	5	7.94
11	35	4	6.35
12	36	6	9.52
13	37	5	7.94
14	Total	63	100.00

Source: Own survey, 2019

The sample population age distribution was clearly depicted at table 4.1 above is largely dominated by respondents who are the age of 25-37 years old covering 63 (100%). Therefore high frequency 29 and 28 age level hence age is a continuous variable, adults have great performance for banks job. Here the data indicated that most of employees in the bank are in the adult age that where productive and can contribute for the achievement of company objectives.

4.2.3. Educational Qualification of Respondents

Table: 4.2. Level of education

Level of education	Frequency	Percent
Diploma	8	12.70
Bachelor degree	55	87.3
Total	63	100.00

Source: own survey, 2019

It can be seen from table 4.2 that respondents hold a range of educational qualification from Ethiopian University certificate to Diploma and Bachelor degree. The majority of the sample group holds a bachelor degree which accounted 8 (12.7%), 55 (87.3%) out of 63 respondents where college diploma and bachelor degree holders respectively. Therefore, the majority of the

respondents were educated. It can be concluded that the majority of them are degree holders and have all most all employees capable of using new technology, realizing and doing the objectives, vision and mission of the commercial bank of Ethiopia.

4.2.4. Marital status of Respondent

Table: 4.3. Marital status

Marital status	Frequency	Percent
Single	23	36.51
Married	17	26.98
Divorce	3	4.76
Windowed	20	31.75
Total	63	100.00

Source: own survey, 2019

Table 4.3 above indicates, single respondents dominated which covers 23 (36.51%), married respondents covers 17 (26.98%), divorce respondents covers 3 (4.76%) and Windowed respondents covers 20 (31.75%) of this study.

4.2.5. Year of Service

Table: 4.4. Respondents' service in Bibugn commercial bank of Ethiopia

Year of service	Frequency	Percent
1	3	4.76
2	2	3.17
3	7	11.11
4	4	6.35
5	10	15.87
6	11	17.46
7	11	17.46
8	9	14.29
9	5	7.94
10	1	1.59
Total	63	100.00

Source: own survey, 2019

Table 4.4 shows that the respondents have served in Bibugn branch from 1 year up to 10 years. From the respondents, 1(1.59%) of them have worked 10 years in the Bank. Respondents worked

between 1-5 years which consist of 26 (41.27%) of the study group. The other respondents were between 6-9 years which consist of 36 (57.14%). According to this description, employees of the bank were largely dominated by workers who have been working in the bank between 1-5 and 6-9 years. Since most of the respondents are youngsters they have few years of work experience. Therefore they have the interest to do more their task effective and efficient manner.

4.2.6. Current Job Position of Respondent

Table: 4.5. The position of respondents

Current job position	Frequency	Percent
Customer service office maker	25	39.7
Customer service officer checker	14	22.22
Customer service back officer	13	20.63
IT related professionals	5	7.93
Other state here	6	9.52
Total	63	100.00

Source: own survey, 2019

Table 4.5 illustrate that the position of respondents 25 (39.7%) of the were customer service office maker, 14 (22.22%) respondents were customer service office checker, 13 (20.63%) customer service back officer 5 (7.93%) were IT professionals, 6 (9.52%) were other professionals'. This data indicated that almost all employees of the Bibugn branch commercial bank were involved in the study and this might give a good result of the study and full representation of the respondents.

4.3. Descriptive statistics

In this section various statistical data analysis tools as mean, standard deviation, frequency and percentile are used to analyze the collected data. The summery of descriptive statistics of all variables that are evaluated based on a 5-point Likert scale ("1" being strongly disagreed to "5" being strongly agreed). According to Zaidaton & Bagheri (2009) the mean score below 3.39 was considered as low, the mean score from 3.40 up to 3.79 was considered as moderate and mean score above 3.8 was considered as high as illustrated by comparison bases of mean of score of five Likert instrument. Thus, detail of the analysis is presented as follows.

4.3.1. Training

Table: 4.6. Employees' response to training practice

Item	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree		Mean	St. Dev.	Min	Max
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%				
Q1	2	3.17	5	7.94	18	28.57	23	36.51	15	23.81	3.698	1.02	1	5
Q2	5	7.94	3	4.76	2	3.17	27	42.86	26	41.27	4.047	1.16	1	5
Q3	2	3.17	2	3.17	12	19.05	15	23.81	32	50.79	4.188	0.91	1	5
Q4	7	11.11	1	1.59	17	26.98	20	31.75	18	28.57	3.821	1.02	1	5
Q5	3	4.76	11	17.46	14	22.22	15	23.81	20	31.75	3.892	1.16	1	5
Q6	2	3.17	14	22.22	13	20.63	13	20.63	21	33.33	3.833	1.13	1	5
Q7	5	7.94	9	14.29	14	22.22	16	25.40	19	30.16	3.795	1.17	1	5
Q8	3	4.76	1	1.59	15	23.81	20	31.75	24	38.10	3.517	1.32	1	5
Q9	2	3.17	12	19.05	11	17.46	17	26.98	21	33.33	3.706	1.12	1	5
Q10	1	1.59	7	11.11	11	17.46	16	25.40	28	44.44	3.869	0.93	1	5
Q11	3	4.76	11	17.46	13	20.16	17	26.98	19	30.16	3.617	1.13	1	5
Q12	1	1.59	11	17.46	15	23.81	18	28.57	18	28.57	3.755	1.08	1	5
Average		4.76		11.50		20.46		28.76		34.52				
All average mean 3.812, Disagree = 16.26, Undecided = 20.52, Agree = 63.22														

Source: sample Survey April, 2019

According to the above table 4.6 shows 63.22 % of respondents agreed that training programs which is given by the bank improve their job performance while 16.26% are disagreed the remaining 20.52% are undecided (neutral). This indicates the existing training practice has a good opportunity in order to improving the staff job performance but still understand there was a limitation training practice in the commercial bank of Ethiopia.

4.3.2. Motivation

Table: 4.7 Employees response to motivational practice

Item	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree		Mean	St. Dev.	Min	Max
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%				
Q13	1	1.59	13	20.63	14	22.22	17	23.81	18	22.22	3.406	1.32	1	5
Q14	1	1.59	11	17.46	13	20.63	18	25.40	20	26.98	3.595	1.25	1	5
Q15	3	4.76	9	14.29	15	23.81	17	26.98	19	30.16	3.634	1.19	1	5
Q16	5	7.94	7	11.11	11	17.46	26	41.27	28	44.44	3.476	0.77	1	5
Q17	5	7.94	11	17.46	13	20.63	16	20.63	18	25.40	3.206	1.25	1	5
Q18	2	3.17	11	17.46	13	20.63	15	20.63	22	33.33	3.333	1.13	1	5
Q19	5	7.94	9	14.29	14	22.22	16	25.40	19	29.10	3.495	1.17	1	5
Q20	3	4.76	4	9.52	13	23.81	18	31.75	22	38.10	3.317	1.32	1	5
Q21	2	3.17	11	17.46	14	19.05	15	20.63	21	33.33	3.206	1.12	1	5
Q22	1	1.59	6	11.11	14	22.22	16	25.40	26	44.44	3.269	0.93	1	5
Q23	3	4.76	12	20.63	15	26.98	15	26.98	18	30.16	3.317	1.13	1	5
Q24	1	1.59	11	17.46	15	26.98	18	28.57	18	30.16	3.555	1.08	1	5
Average		4.23		15.74		22.22		26.41		31.40				
All average mean 3.420 Disagree = 19.97 Undecided = 22.22 Agree = 57.81														

Source: sample Survey April, 2019

The above table 4.7 shows that the averages mean score of motivational practice in Bibugn commercial bank practice is 3.420% which can be considered as moderate mean score. This also explained by average percentile 19.97% were disagree, to the current motivational practice help

to contribute higher level of job performance 57.81 were agreed while the remaining 22.22% were undecided (neutral). From this response, concluded that employees were moderately satisfied with motivational practice in Bibugn commercial bank of Ethiopia.

4.3.3. Leader ship

Table: 4.8. Employees’ response to leadership practice

Item	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree		Mean	St. Dev.	M i n	M a x
	Freq.	%	Fre q.	%	Fre q.	%	Freq.	%	Freq.	%				
Q25	2	3.17	5	7.94	15	23.81	23	36.51	18	28.57	3.598	1.02	1	5
Q26	5	7.94	3	4.76	2	3.17	27	42.86	26	41.27	4.047	1.16	1	5
Q27	2	3.17	2	3.17	12	19.05	15	23.81	32	50.79	3.888	0.91	1	5
Q28	5	7.94	5	7.94	17	26.98	16	25.40	20	31.75	3.784	1.08	1	5
Q29	3	4.76	11	17.46	15	23.81	19	30.16	15	23.81	3.807	1.17	1	5
Q30	2	3.17	14	22.22	13	20.63	13	20.63	21	33.33	3.633	1.13	1	5
Q31	5	7.94	9	14.29	16	25.40	14	22.22	19	30.16	3.595	1.17	1	5
Q32	3	4.76	1	1.59	15	23.81	24	38.10	20	31.75	3.417	1.32	1	5
Q33	2	3.17	12	19.05	17	26.98	11	17.64	21	33.33	3.406	1.12	1	5
Q34	1	1.59	7	11.11	11	17.46	16	25.40	28	44.44	3.569	0.93	1	5
Q35	3	4.76	13	20.63	11	17.46	17	26.98	19	30.16	3.217	0.93	1	5
Average		4.76		11.83		20.77		28.11		34.48				
All average mean 3.63 Disagree = 16.59 Undecided = 20.77 Agree = 62.59														

Source: sample Survey April, 2019

In the above table 4.8 shows the majority of the respondents i.e. 62.59% have good attitude about the existing leadership practice but the remaining 16.59% were disagreed and 20.77% were neutral. On the other side the data shows that the mean average score 3.63 above the average Likert scale 3. This implies that the existing leader ship practice were moderately but still it needs leadership practice improvement to achieve the commercial banks objective. So, the employees’ were moderately satisfied in the leadership practice.

4.3.4. Organizational Culture

Table: 4.9. Employees' response to organizational practice

Item	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree		Mean	St. Dev.	Min	Max
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%				
Q36	2	3.17	5	7.94	15	23.81	18	28.57	23	36.51	3.698	1.02	1	5
Q37	4	6.35	3	4.76	2	3.17	27	42.86	27	42.86	4.111	1.10	1	5
Q38	2	3.17	2	3.17	12	19.05	15	23.81	32	50.79	3.888	0.91	1	5
Q39	4	6.35	5	7.94	17	26.98	17	26.98	20	31.75	3.631	1.06	1	5
Q40	3	4.76	11	17.46	15	23.81	14	22.22	20	31.75	3.492	1.16	1	5
Q41	2	3.17	14	22.22	13	20.63	13	20.63	21	33.33	3.633	1.13	1	5
Q42	5	7.94	9	14.29	14	22.22	16	25.40	19	30.16	3.595	1.17	1	5
Average		4.98		11.11		19.95		28.21		35.73				
All average mean 3.721 Disagree = 16.09 Undecided = 19.95 Agree = 62.94														

Source: sample Survey April, 2019

As table 4.9 shows more of the respondents 62.94 % were share with the existing value, belief, mission and objective of Bibugn commercial bank but 16.09 % of the respondents were disagree or not share the existing value, belief, mission & objectives of the commercial bank. The remaining 19.05 % respondents were undecided about organization culture of the bank. As the majority of the respondents were share and understood the shared values and beliefs. Therefore, employees were committed to achieve the commercial bank's mission and vision statement

4.3.5. Working environment

Table: 4.10. Employees' response to working environment practice

Item	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree		Mean	St. Dev.	Min	Max
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%				
Q43	2	3.17	5	7.94	18	28.57	23	36.51	15	23.87	3.698	1.02	1	5
Q44	3	4.76	3	4.76	2	3.17	25	39.68	30	47.62	3.206	1.04	1	5
Q45	2	3.17	2	3.17	12	19.05	32	50.79	15	23.81	3.888	0.91	1	5
Q46	6	9.52	17	26.98	20	31.75	16	25.40	4	6.35	2.920	1.08	1	5
Q47	3	4.76	11	17.46	15	23.81	20	31.75	14	22.22	3.492	1.16	1	5
Q48	2	3.17	14	22.22	21	33.33	13	20.63	13	20.63	3.333	1.13	1	5
Q49	5	7.94	16	25.40	19	30.16	14	22.22	9	14.29	3.095	1.17	1	5
Average		5.21		15.41		24.26		32.42		22.68				
All average mean 3.37 Disagree = 20.62 Undecided = 24.26 Agree = 55.10														

Source: sample Survey April, 2019

The table 4.10 that working environment in Bibugn commercial banks were 20.62% of respondents were disagreed, 55.10 % of respondents were agreed and the remaining 24.26% of respondents were undecided on this factor. From this data inferring that most of employees of the commercial bank has good attitude towards the prevailing working environment. Therefore, there is adequate facilities and resources to do their job

4.3.6. Job stress

Table: 4.11 Employees' response to job stress practice

Item	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree		Mean	St. Dev.	Min	Max
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%				
Q50	7	11.11	29	46.03	16	25.40	5	7.94	6	9.52	2.587	1.10	1	5
Q51	21	33.33	21	33.33	2	3.17	4	6.35	15	23.81	2.539	1.58	1	5
Q52	14	22.22	24	38.10	10	15.87	9	14.29	6	9.52	2.507	1.25	1	5
Q53	6	9.52	23	36.51	20	31.75	10	15.87	4	6.35	2.730	1.05	1	5
Q54	24	38.10	27	42.86	6	9.52	4	6.35	2	3.17	1.936	1.01	1	5
Q55	21	33.33	10	15.87	17	26.98	11	17.46	4	6.35	2.476	1.01	1	5
Average		24.60		35.45		18.78		11.37		9.78				
All average mean 2.46 Disagree = 60.05 Undecided = 18.78 Agree = 21.15														

Source: sample Survey April, 2019

The table 4.11 shows that job stress in Bibugn commercial bank, 60.05% of respondents were disagreed on job stress, 21.15% of respondents were agreed and the remaining 18.78% of respondents were undecided on this factor. This data shows that most of employees' of the commercial Bank had negative response on job stress. Therefore, conclude that job stress had negative impact on employees' job performance in Bibugn commercial bank of Ethiopia

4.3.7. Job performance

Table: 4.12 Employees' response to job performance practice

Item	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree		Mean	St. Dev.	Min	Max
	Fre q.	%	Fre q.	%	Fre q.	%	Fre q.	%	Fre q.	%				
Q56	2	3.17	5	7.94	15	23.81	22	34.92	19	30.16	3.634	1.03	1	5
Q57	6	9.52	2	3.17	3	4.76	27	42.86	25	39.68	4	1.20	1	5
Q58	2	3.17	2	3.17	15	23.81	17	26.98	27	42.81	3.809	0.94	1	5
Q59	1	1.59	5	7.94	12	19.05	17	26.98	28	44.44	3.047	0.92	1	5
Q60	3	4.76	11	17.46	14	22.22	18	28.57	17	26.98	3.460	1.16	1	5
Q61	7	11.11	12	19.05	12	19.05	14	22.22	18	28.57	3.222	1.30	1	5
Q62	5	7.94	9	14.29	14	22.22	16	25.40	19	30.16	3.095	1.17	1	5
Q63	3	4.76	1	1.59	15	23.81	20	31.75	24	38.10	3.317	1.32	1	5
Average		5.75		9.32		19.84		29.96		35.11				
All average mean 3.448 Disagree = 15.07 Undecided = 19.84 Agree 65.07														

Source: sample Survey April, 2019

Furthermore, the above the above table 4.12 results shows that 65.07% of the respondents agreed that performing their specific task by following the Banks procedure, use resources effectively, avoiding lateness and absence but still 15.07% of the respondents disagree while the remaining 19.84% are neutral. We can also understand mean value 3.448 which shows the employees have good level of job performance because the mean value considered as moderate. Therefore, we can conclude that employees' in Bibugn commercial bank have more than an average level job performance because they are moderately satisfied with training, motivation, leadership, organizational culture, working environment but not job stress.

Table: 4.13 Sample size determination model

Population size	Sample size		
	low	Medium	high
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201- 3200	50	125	200
3201-10,000	80	200	315
10,001-35000	125	315	500
35,001-35000	200	500	800

Source: Getamesay Birhane (2016) and Naresh Malhotra (2007)

4.4. Part two Interview data of survey respondents (13) focused groups

Types of job

The Bank's manager

Number of employee - 1

Question- could you describe please the role of training in your organization employees' performance?

Respondents' response to interview questions:

As the bank manager says, the role of training has numerous advantages to maximize employees' performance related to their job and to achieve the bank's objectives, mission and vision. Now a day's our bank has winded training practices on the job training and off the job training of employees' and getting fruit full experiences and results. This is coming by developing new skills, knowledge, creativity related to the job, tolerance, handling customers, how to give service to customers, how to use ATM, mobile banking, money transfer and others.

According to Muhammad N. *et.al*, (2013) the study demonstrate a case of Punjab banks, to improve the organization efficiency it is necessary first to increase the efficiency of the employees by training and development practice in this bank different types of training are provided to the employees before the start of their actual positive work during the job and the bank has its own special training departments where they trained employees to meet the globalized rapid competitive environments, finally it observed that there is a direct relationship between training and employees work performance. From this concluded that, training on the job and off the job increases the performance of employees and the whole performance of the bank.

Types of job

Customer service office maker

Number of employee - 3

Question- what leader ship style practiced in your organization?

Respondents' response to interview questions:

Office makers explain the different types of leadership style and with their own quality but democratic leadership style is the best among others because has no pressure by the managers and from our friends in working area. This leadership is conducive for us to do our job confidently without the interference of others or no boss in there. Also there is fair distribution of burden and benefit in there, the manager treat all the employees equally.

So, they are successful in their job because of the bank practice this leadership style. As Elenkov (2002) indicated that the democratic leadership has a positive impact on organizational performance. The democratic leadership allows the employees to make decision along with sharing them with the group and the manager. In this type of leadership style praises and criticism are given objectively and sense of responsibility is also developed among employees. Hence, from this concluded that practicing democratic leadership style in the bank increases employees' job performance and the objectives of vision, mission and objectives of the bank.

Types of job

Customer service office checker

Number of employee - 3

Question- How do you see the importance of motivation on employees' performance?

Respondents' response to interview questions:

Officer checkers were explaining the importance of motivation to the employees' job performance. If we are motivated we have good attitude to our job, positive feeling to our job, do over time, happy to do their job, creates initiation for the employees, and creates self confidence. In general motivation is necessary the overall performance of employees and the bank's success in achieving its mission and vision. Their response similar with;

Ovidiu-Iliuta (2013) conducted a study titled employee motivation and organizational performance. The study shows that employee participation and empowerment do not only enhance efficiency, growth and innovation but also increase employee motivation and trust in the organization. If employees' feel appreciated for their work and are involved in decision making, their enhanced enthusiasm and motivation will lead to better productivity and loyalty. From this concluded that, motivate employees by any kind increases their job performance and the bank performance as well.

Types of job

Customer service officer back officer

Number of employee - 2

Question- Do employees' share the bank's values, beliefs, attitudes?

Respondents' response to interview questions:

Back officers were explaining that when we are working in there, we share common values, beliefs and attitudes of the bank and the employees'. If we are not doing this it is difficult to perform our task just like banks which needs interaction among others and give service for many customers.

Culture is manifested in norms, shared values and basic assumptions in which each is occurring at different level of depth and abstraction. Norms are also communicated to participants by stories and ceremonies that provide visible and potent example of what the organization stands

for. Sometimes, stories about people are created to reinforce the basic norms of the organization. (Hoy et. al., 2008). So, sharing employees' culture and organizations culture increases job performance of employees'. There for sharing values, attitudes beliefs mandatory to accomplish the overall task of the bank and to increase job performance of the employees.

Types of job

IT related professionals

Number of employee - 2

Question- Does your organization safe to your work?

Respondents' response to interview questions:

IT professionals say that working environment is not more comfortable because the bank is little far away from the town, the environment is extremely cold, the bank is far away from other banks such as Motta & Debre Markos, no technology access such as internet, WIFI, adequate electricity and other facilities inside the bank also there is no enough customers chair, narrow bank's room and others.

Gensler (2005) of 200 UK business managers supports the contention that an improved work place would increase employee productivity by 19 percent and their own productivity by 17 percent. These improvements have huge implications for the economy as a whole if proven. The research followed by Gensler (2006) in a survey of 2000 office workers in the USA which found that 90 percent of the survey respondent believed that better work place design and layout result in better overall employee performance. Therefore, concluded that conducive work environment increases both employees' job performance and the bank's performance.

Types of job

Customer service officer maker

Number of employee - 2

Question- What conditions you makes stressful in your work area?

Respondents' response to interview questions:

Officer makers explain there are many things that make us stressful. We are stressful when we are doing more time in the working area, when there is high number of customers in there, when there is new technology in there, if there is loaded task in the bank, customers that have no

awareness to technology and others this lowers our performance. According to Stanton *et.al*, (2001) job stress can be defined as individual perception about work environment as threatening or demanding or discomfort experienced by an individual in the work place.

Theiler *et.al*, (2012) investigated the relationship between job-related stress, health work- life balance and work- life conflict among Australian academia. The results indicated that high level of job stress to be positively associated with increased work family conflict and ill being. Therefore, concluded that job stress lowers the job performance of employees and limit growth of the bank.

4.5. Part three researcher's observation about employees in their work area

Observed Activity

To observe the employees' customer handling

The researcher observed:

In Bibugn branch commercial bank there is high number of customers who gain service from the bank because there is no other bank option which gives service to them. The researcher observed that the employees service giving was good such as orientation, advice to them, showing difficulties and ways how to gain service. But there are no enough seats for customers to gain full orientation from the employees' how to get service from the bank.

According to Kotler *et al.*, (2009), "In customer centered companies, customer satisfaction is both a goal and a marketing tool. Companies need to be especially concerned today with their customer satisfaction level because the internet provides a tool for consumers to quickly spread bad word of mouth as well as good word of mouth to the rest of the world. Therefore, good customer handling increases the performance of the bank."

Observed Activity

To observe employees' initiation in their work

The researcher observed:

As the researcher observed, there are high number of employees who are working in commercial bank of Bibugn branch relative to other bank. The employees' initiation is interesting they are

open and positive to do an activity and to satisfy customers. Their approach is positive, they are ready to understand the problem of customers and give service to them on time. But there are few windows which are not giving service. In general, employees' initiation to their work is very well. Hence, when employees' initiation increases, customer satisfaction and the bank's performance also increases.

Observed Activity

To observe service giving for the customers

The researcher observed:

As the researcher observed, the employees' ways of giving service, work ethics, ways of accepting deposit and creates credit is fast and efficient. Also their customer handling is good, they give advice, orientation and try to makes the customer disciplined was good. In general their service giving was interesting. Therefore good customer service in the bank increases its performance.

Observed Activity

To observe employees' wise of resources in the organization

The researcher observed:

Resource usage in the bank was good. The necessary materials are placed in appropriate cite which is easy to use for employees' for their task since, their job needs speed and correctness. So, the manager orientation about resource usage and removal unnecessary materials is very nice. Hence, wise use of resources in the bank increases the performance it and the employees.

Observed Activity

To observe employees interaction between themselves

The researcher observed:

Employees' interaction between the manager and one another was good no written document found issue related to conflict between themselves or between the managers. Therefore their interaction is well & they are doing an activity in a co-operative manner. So, they can run their task smoothly to achieve the bank's objective. Therefore their positive interactions among employees increase both the performance of them and the bank as well.

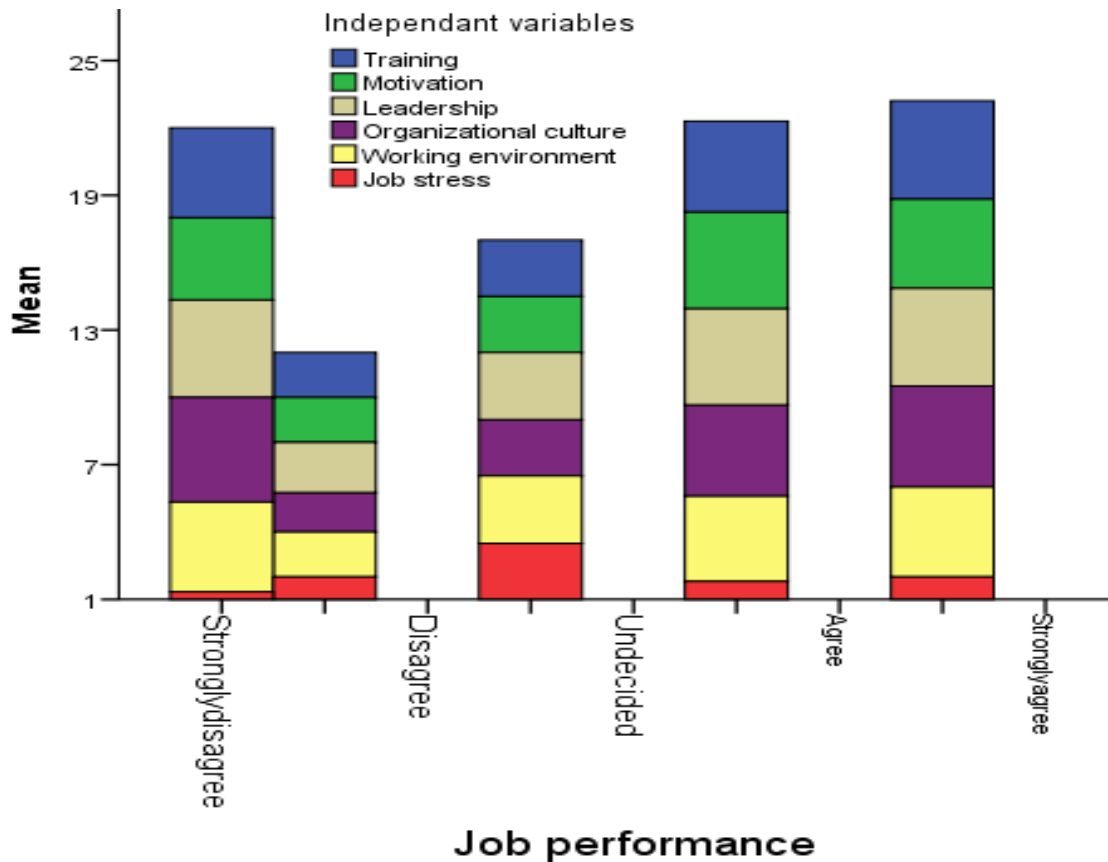


Figure: 5 shows the relationship between independent variable in mean average with job performance.

4.6. Correlation analysis

The hypotheses discussed in the first chapter aimed to point out the relation between independent variable (training, motivation, leadership, organizational culture working environment and job stress) and dependent variable (employees job performance in Bibugn commercial bank of Ethiopia). Correlation analysis is done to examine this relationship. The Pearson Product Movement correlation coefficient (+ or -) indicates the direction of the relationship between -1.00 and +1.00. variables may be positively or negatively correlated. A positive correlation indicates a direct positive relationship between two variables. A negative correlation, on the other hand indicates an inverse or negative relationship between two variables (Rudd et. al., 2012).

Table: 4.14 Correlation coefficient

Correlation coefficient(r)	Strength of the correlation
From 0.01 up to 0.09	Negligible association
From 0.10 up to 0.29	Low association
From 0.30 up to 0.49	Moderate association
From 0.50 up to 0.69	Substantial association
From 0.70 and above	Very strong association

Source: Joe W. *et al.*, (2011).

Determining the degree of association between the selected internal factors (Training, Motivation, Leadership, Organizational culture, Working environment and Job stress) and employees' job performance is the main purpose of conducting analysis using Pearson correlation. So, in this section the six hypotheses were tested based on the correlation result summarized in table 4.15 below.

Table: 4.15 Correlation analysis between Independent variable and Dependent variable

		Trainin g	Motivati on	Leaders hip	Organizatio nal culture	Working environme nt	Job stress	Job performan ce
Training	Pearson correlation	1	.395**	.473**	.655**	.458**	-.476**	.651**
	Sig.(2- taild)		.001	.000	.000	0.000	.000	.000
	N	63	63	63	63	63	63	63
Motivation	Pearson correlation	.395**	1	.357**	.299*	.200	-.368**	.431**
	Sig.(2- taild)	.001		.004	.017	.116	.003	.000
	N	63	63	63	63	63	63	63
Leadership	Pearson correlation	.473**	.357**	1	.506**	.366**	-.528**	.507**
	Sig.(2- taild)	.000	.004		.000	.003	.000	.000
	N	63	63	63	63	63	63	63
Organizatio nal culture	Pearson correlation	.655**	.299*	.506**	1	.383**	-.590**	.619**
	Sig.(2- taild)	.000	.017	.000		.002	.000	.000
	N	63	63	63	63	63	63	63
Working environment	Pearson correlation	.458**	.200	.366**	.383**	1	-.433	.456**
	Sig.(2- taild)	.000	.116	.003	.002		.000	.000
	N	63	63	63	63	63	63	63
Job stress	Pearson correlation	-.476**	-.368**	-.528**	-.590**	-.433**	1	-.387**
	Sig.(2- taild)	.000	.003	.000	.000	.000		.002
	N	63	63	63	63	63	63	63
Job	Pearson correlatio	.651**	.431**	.507**	.619**	.456**	-.387	1

performanc e	n							
	Sig.(2- tailed)	.000	.000	.000	.000	.000	.002	
	N	63	63	63	63	63	63	63

** . Correlation is significant at 0.001(2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Sample Survey April, 2019

4.6.1 Correlation Analysis between Training and Employee job performance

There are two types of hypothesis with which one should be familiar are the null hypothesis and the alternate (experimental) hypothesis. The null hypothesis always predicts that there will be no difference between the groups being studied. In contrast, the alternate hypothesis predicts that there will be a difference between the groups (Geoffrey, 2005).

H0 = null hypothesis

H1= alternate hypothesis (experimental hypothesis)

Hypothesis: 1

- H1: there is a positive relationship between training and employees' and job performance
- H0: There is no a positive relationship between training and employees' job performance

The result on the above table 4.15 shows that the existing training practice of the Bank ($r=.651$, $p<0.01$) is a substantial positive relation and statistically significant. The correlation indicates an increase in training activities will bring an increment in employees' job performance. Therefore, the null hypothesis (H0) is rejected but the alternate hypothesis (H1) is accepted. This correlation training result is similar with the result of Farooq and Aslam (2011) study depicts the positive correlation between training and employees performance as $r=.233$ sig=.000. That is as training increases job performance also increases hence the bank should give different training practices for employees' to increase their performance.

4.6.2 Correlation analysis between Motivation and Employees job performance

Hypothesis: 2

- H1: There is a positive relationship between motivation and employees' job performance
- H0: There is no positive relationship between motivation and employees' job performance.

As indicated in the above table 4.15 the correlation coefficient result of motivational in Bibugn commercial Bank is ($r=0.431$, $p<0.01$). This implies there is a moderate relationship motivational practice and employees' job performance in the Bibugn commercial bank of Ethiopia which is statistically significant. Therefore, the null hypothesis (H0) is rejected but the alternate hypothesis (H1) is accepted. This correlation result similar to Getamesay study (2016), motivation has person correlation coefficient ($r=0.403$, $p<0.01$) which show positive and significant relation with employees' job performance as hypothesized. Therefore as motivation increases job performance of employees also increases and the bank should increases any motivational practices to maximize employees' performance.

4.6.3 Correlation Analysis between Leadership and Employees job performance

Hypothesis: 3

- H1: there is a positive relationship between leadership and employees' job performance
- H0: There is no positive relationship between leadership and employees' job performance

From the above table 4.15 shows that leadership practice ($r = 0.507$, $p<0.01$) is positively correlated with employees performance. This implies there a substantial relationship between leadership practice and employees job performance in the bank which is statistically significant. The leadership practice has a correlation result ($r= 0.507$, $P<0.01$) which is similar result with Rashid. S *et al.*, (2013) manager's attitude ($r= 0.467$, $P<0.01$) and ($B= 0.461$) so, concluded that leadership practice has positive and significant effect with employees job performance. The bank

should practice the democratic leadership style for employees' freedom and to make better decision in their job. Therefore the null hypothesis (H0) is rejected but the alternate hypothesis (H1) is accepted.

4.6.4 Correlation analysis between Organizational culture and Employees' Job performance

Hypothesis: 4

H1: There is a positive relationship between organizational culture and employee' job performance

H0: There is no positive relationship between the organizational culture and employees' performance

The above table 4.15 it can be shows the organizational culture ($r=0.619$, $p<0.01$) is positively correlated with employees job performance. This implies the presence of substantial relationship between organizational culture and employees' job performance in Bibugn commercial bank which is statistically significant. So, change in organizational culture has a corresponding effect on job performance of employees. The bank should have practices which share common values, attitudes, beliefs and customs of the employees' and itself. Therefore, the null hypothesis (H0) is rejected but the alternate hypothesis (H1) is accepted.

4.6.5 Correlation analysis between Working Environment and Employees Job performance

Hypothesis: 5

- H1: There is a positive relationship between the working environment and employees' job performance.
- H0: There no a positive relationship between the working environment and employees job performance.

From **the** above table 4.15 it can be infer that working condition ($r=0.456$, $P<0.01$) is positively correlated with employees job performance. This implies there a moderate relationship between working condition and employees' job performance in the bank. So, change in working condition has a corresponding effect on job performance of employees. Working environment has the Pearson correlation coefficient ($r=0.456$, $P<0.01$) which has a positive correlation with employees' job performance with Nina M. *et al.*, (2013) which is correlation coefficient

($r=0.828$). The bank working condition was good but still there was limitation in making the working environment safe and conducive. Therefore, the null hypothesis is rejected but the alternate hypothesis is (H_1) is accepted.

4.6.6 Correlation analysis between Job stress and Employees Job performance

Hypothesis: 6

- H_1 : There is a positive relationship between the Job stress and employees' job performance.
- H_0 : There no a positive relationship between the Job stress and employees job performance.

From the above table 4.15 shows that ($r= -0.387$, $p> 0.01$) it has negative association with employees job performance. This implies there is inversely associated between job stress and employees job performance in Bibugn commercial bank.

So, when there is job stress their job performance coming down. The bank should identify conditions and situations that make the employees busy for better performance of employees. Therefore the null hypothesis (H_0) is accepted but the alternate hypothesis (H_1) is rejected

Thus, we can conclude from this correlation results any corresponding change in the independent variables such as increase in training, increase financial and nonfinancial motivational practice, improved leadership practice, share organization culture and improvement working environment will have a positive relationship on employees' job performance but, when job stress is high, job performance is low. So, minimize an activity which leads to job stress, maximizes employees' job performance.

4.7. Regression Analysis

4.7.1. Linear regression analysis

Linear regression analysis is used to measure the statistical significance of the effect of each individual independent variable on the dependent variable through F and P value. This measurement is made by inferring the value of R^2 to explain the magnitude of the effect of the independent variable on the dependent variable. Here below depicted and explained are the linear regression of various independent variable and dependent variable.

4.7.2 Training and Employees' Job performance

Table: 4.16 ANOVA regressions for Training and Employees, job performance

ANOVA ^a					
Model	Sum of squares	Df	Mean square	F	Sig.
Regression	18.988	1	18.988	44.773	.000 ^b
1 Residual	25.869	61	.424		
Total	44.857	62			

a. Dependent variable: Job performance

b. Predictors:(constant), Training

Source: Sample Survey April, 2019

On the above table 4.16, the relationship between Training and employees' job performance is significant ($P < 0.01$). F value, which is the ratio of variance between groups and variance within groups, is well above 1 (if F value is close to 1, it implies that the alternate hypothesis H1 is accepted). As a result, the null hypothesis (H0) which states that training has no effect on employees' job performance is rejected but the alternate hypothesis (H1) is accepted.

4.7.3. Motivation and Employees' Job performance

Table: 4.17 ANOVA Regression for Motivation and Employees' Job performance

ANOVA ^a					
Model	Sum of squares	Df	Mean square	F	Sig.
Regression	8.350	1	8.350	13.952	.000 ^b
1 Residual	36.50	61	.598		
Total	44.857	62			

a. Dependent variable: Job performance

b. Predictors:(constant), Motivation

Source: Sample Survey April, 2019

As table 4.17 shows that the relationship between Motivation and job performance is significant ($P < 0.01$, $F > 1$), which ultimately depicts that the null Hypothesis (H_0) which states that motivation has no effect on employees is rejected but the alternate hypothesis (H_1) is accepted.

4.7.4 Leadership and Employees' Job performance

Table: 4.18 ANOVA Regression for Leadership and employees' job performance
ANOVA^a

Model	Sum of squares	Df	Mean square	F	Sig.
Regression	11.515	1	11.515	21.066	.000 ^b
1 Residual	33.342	61	.547		
Total	44.857	62			

a. Dependent variable: Job performance

b. Predictors:(constant), Leadership

Source: Sample Survey April, 2019

As the above table 4.18 shows that, there is a significant relationship between leadership and employees' job performance ($P < 0.01$, $F > 1$). Therefore, the null Hypothesis (H_0) is rejected but the alternate Hypothesis (H_0) is accepted.

4.7.5 Organizational culture and Employees' Job performance

Table: 4.19 ANOVA Regressions for Organizational culture and Employees' Job performance

ANOVA^a

Model	Sum of squares	Df	Mean square	F	Sig.
Regression	17.210	1	17.210	37.973	.000 ^b
1 Residual	27.647	61	.453		
Total	44.857	62			

a. Dependent variable: Job performance

b. Predictors:(constant), organizational culture

Source: Sample Survey April, 2019

Table 4.19 shows that there is a significant relationship between Organizational culture and Employees job performance ($P < 0.01$, $F > 1$). Hence, from this conclude that the null hypothesis (H_0) which states that Organizational culture has no effect on employees' job performance is rejected but the alternate hypothesis (H_1) is accepted.

4.7.6 Working environment and Employees' Job performance

Table: 4.20 ANOVA Regression for Working Environment and employees' job performance

ANOVA ^a					
Model	Sum of squares	Df	Mean square	F	Sig.
1 Regression	9.316	1	9316	15.990	.000 ^b
Residual	35.541	61	.583		
Total	44.857	62			

c. Dependent variable: Job performance

d. Predictors:(constant), Working environment

Source: Sample Survey April, 2019

As the above table shows that, there is a significant relationship between Working environment and Employees' Job performance ($P < 0.01$, $F > 1$). Therefore, concluded that the null hypothesis (H_0) which states that working environment has no effect on employees' job performance is rejected and the alternate hypothesis (H_1) is accepted.

4.7.7 Job stress and Employees 'Job performance

Table: 4.21 ANOVA Regression for Job stress and employees' job performance

Model	Sum of squares	Df	Mean square	F	Sig.
1 Regression	6720	1	6.72	10.749	.002 ^b
Residual	38.137	61	.625		
Total	44.857	62			

a. Dependent variable: Job performance

b. Predictors:(constant), Job stress

Source: Sample Survey April, 2019

As the above table shows that, there is no a significant relationship between Job stress and Employees' Job performance ($P > 0.01$, $F > 1$). Therefore, concluded that the null hypothesis (H_0) which states that job stress has no effect on employees' job performance (H_0) is rejected but the alternate hypothesis (H_1) is accepted.

4.8. Multiple Linear Regression Analysis

Regression analysis is a systematic method that can be used to investigate the effect of one or more predictor variables on dependent variable. That is it allows as to make statements about how well one or more independent variable will predict the value a dependent variable. Specifically this multiple regression was conducted in order to point out the effect overall bundle of selected determinant factors on employees' job performance which is clearly stated at hypothesis 7.

Hypothesis: 7

- H_1 : The overall bundle of determinant factors has an effect on employees' job performance
- H_0 : The overall bundle of determinant factors have no effect on employees' job performance

Table 4.22 Multiple Linear Regression Model summery

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error Estimate
1	.753 ^a	.568	.521	.589

a. Predictors:(constant), Job stress, Leadership, Working environment, Motivation
Organizational culture, Training

Source: Sample Survey April, 2019

As shown in the above table 4.22 the overall bundle of determinant factors of the six independent variables such as training, motivation, leadership, organizational culture, working environment and job stress explains 56.8% ($R^2 = 0.568$) of the dependent variable (employees job performance). This suggests that 56.8% of employees' job performance level in the commercial

bank clearly depends on the independent variables while the remaining 43.2% is determined by other factors in the study.

Table: 4.23 ANOVA regression of dependent variable with independent variable
ANOVA^a

Model	Sum of squares	Df	Mean square	F	Sig.
1 Regression	25.457	6	4.243	12.247	.000 ^b
Residual	19.400	56	3.346		
Total	44.857	62			

a. Dependent Variable: Job performance

b. Predictors:(constant), Job stress, Leadership, Working environment, Motivation, Training, Organization culture

Source: Sample Survey April, 2019

Since as the table 4.23 above shows the result of $F=12.247$ which is greater than 1 and $P<0.01$, concluded the combination of determinant factors have positive effect on employees' job performance which is statically significant and confidence 95%. Thus, this study rejects the null hypothesis (H_0).

Table: 4.24 Multiple Regression Coefficient

Model 1	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std.error	Beta		
(constant)	.208	.696		.299	.766
Training	.253	.113	.285	2.242	.029
Motivation	.171	.089	.191	1.925	.059
Leadership	.143	.096	.166	1.492	.141
Organizational culture	.261	.103	.328	2.526	.014
Working environment	.143	.083	.177	1.715	.092
Job stress	.127	.086	.177	1.476	.146

a. Dependent Variable: Employees job performance a

Source: Sample Survey April, 2019

From the above table 4.24, we can easily compare the relative contribution of each of the different variables by taking the beta value under the Unstandardized coefficients. The higher the beta value, the strongest its contribution becomes. Accordingly, Training (Beta=0.253) makes the strongest contribution to explaining the dependent variable in which the result revealed that, a one unit increase or positive change in “Training” would lead to a 0.253 unit increase the level of employees’ job performance and “Organizational culture” would to (B=0.261) unit increase the strongest unique contribution and significant effect on the level of employees’ job performance’ (B=0.14) followed by Motivation (B =0.171), then Leadership and Working environment (B =0.143) unit increases and job stress (B=0.127) unit increases employees’ job performance in Bibugn commercial bank of Ethiopia. The four independent variables are significant that is (Training, motivation organization culture and working environment but not leadership and job stress in regression result).

4.8.1 Regression Mathematical model

The question of multiple regressions on this study is generally built on around two sets of variables, namely dependent variables (employee job performance) and independent variables (training, motivation, leadership, organizational culture, working environment and job stress). The basic objective of using regression equation on this study is to make the study more effective at describing, understanding, predicting and controlling the stated variables.

Independent variable

Training

Motivation

Leadership

Organization culture

Working environment

Job stress

Employee performance =f (T, M, L, OC, WE and JS)

$$EP=\beta_0+\beta_1T+\beta_2M+\beta_3L+\beta_4OC+\beta_5WE+\beta_6JS+e$$

Where:-

Ep= employee performance

Dependent variable

Job performance

T=training

M=motivation

OC=organization culture

WE= working environment

JS= job stress

E= error

Mathematically $Y_i = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + e$

Where Y is the dependant variable-employ performance x_1 is training, x_2 is, motivation, x_3 is leadership x_4 is organizational culture, x_5 working environment and x_6 is job stress where β_1 is the intercept term or average effect on Y of all the variables excluded from the equation, although it is mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_1 , β_2 , β_3 , β_4 , β_5 and β_6 refer to the coefficient of their respective independent variable β_1 training, β_2 Motivation, β_3 Leadership β_4 organizational culture, β_5 working environment and β_6 job stress (The regression co-efficient) which measures the change in the mean value of Y, per unit Change in their respective independent variables.

4.8.2 Multiple regression mathematical equation

Employees' job performance = 0.208 + 0.253Training + 0.171 Motivation + 0.143 Leadership + 0.261 Organizational culture + 0.143 Working environment 0.127 Job stress

Source: (Adopted from journal of Lydiah W. Wambugu, 2014).

4.9. Summary of Hypothesis Testing Result

H1= the alternate hypothesis (experimental hypothesis)

H0= the null hypothesis

- H0: Training has no appositive relationship and significant effect on employees, job performance. Rejected
- H0: Motivation has no positive relationship and significant effect on employees 'job performance. Rejected
- H0: Leadership has no positive relationship and significant effect on employees' job performance. rejected

- H0: Organizational culture has no appositive relationship and significant effect on employees' job performance. Rejected
- H0: Working environment has no appositive relationship and significant effect on employees' job performance. Rejected
- H0: Job stress has no appositive relationship and significant effect on employees' performance. Accepted

4.10. The Significance of the Model

Thee predictive relationship determinant factors and employees job performance in selected commercial bank of Bibugn branch analyzed by using multiple regression analysis, which all independent variable and employees job performance was considered as dependent variable. Before proceeding to regression results, the following section presented the results on important regression assumption test under the study. These are normality, Col-linearity and homoscedasticity.

4.10.1. Normality test

A very important assumption in regression analysis is that the dependent variable should be tested for normal distribution. Normality is used to describe a symmetrical, bell-shaped curve, which has the greatest frequency of scores around in the middle combined with smaller frequencies towards the extremes (Pallant, J. 2005). The dependent variable is employees' job performance. If the dependent variable is not normally distributed, there is little point performing regression analysis because a major assumption of the model is violated. Therefore, normality test computed the dependent variable in this case in figure 6 histogram shows a normal distribution.

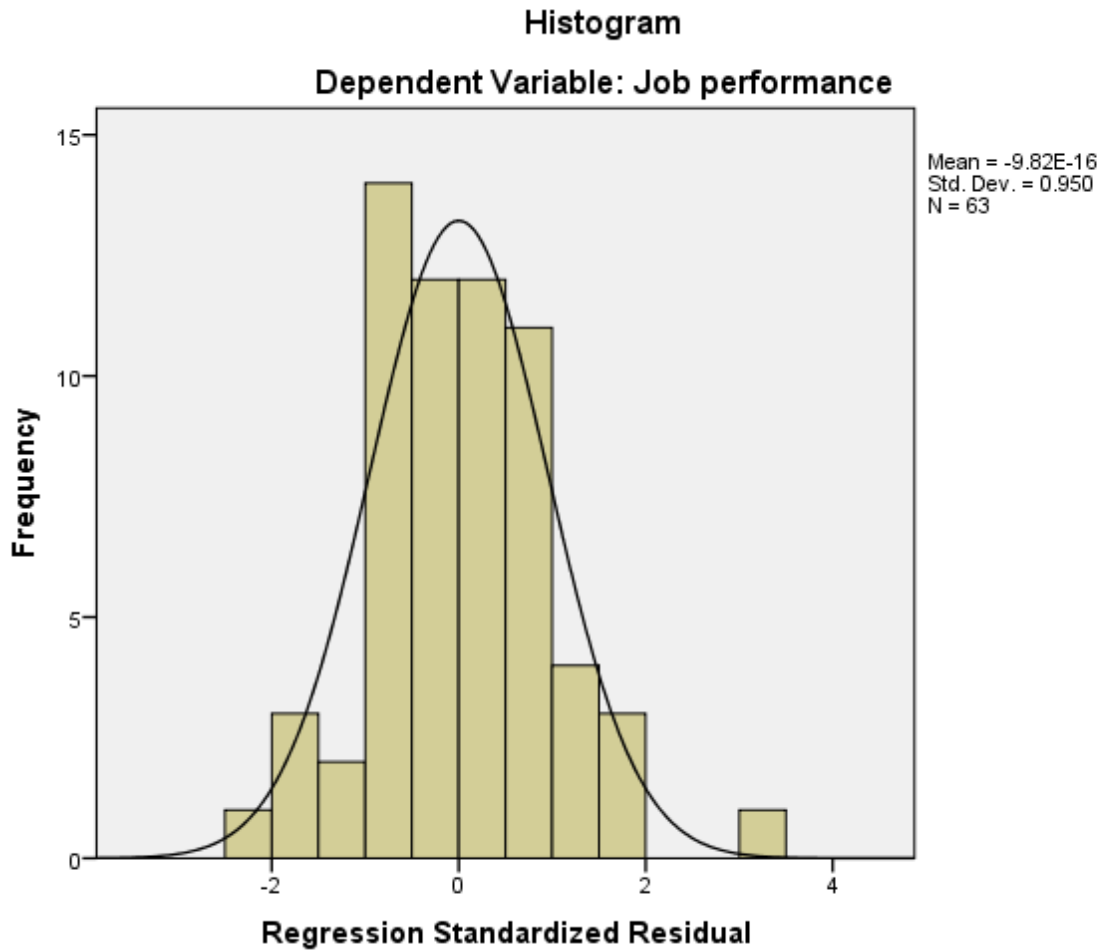


Fig. 6 Histogram regression of standardized residual of employees' job performance

Source: Sample Survey April, 2019

Scatter plots figure is used to study the relationship between variables. It shows what happens to one variable when the other variables changes. From the relationship between variables, each pair of independent-dependent variable is plotted in graphical shape, using x-axis for independent and y-axis for dependent variables. When there is appositve and linear relationship among all the variables with employees' job performance, the points in the scatter diagrams are showing a tendency around in a straight line. Scatter plots are indicating visible pattern of how two factors vary simultaneously.

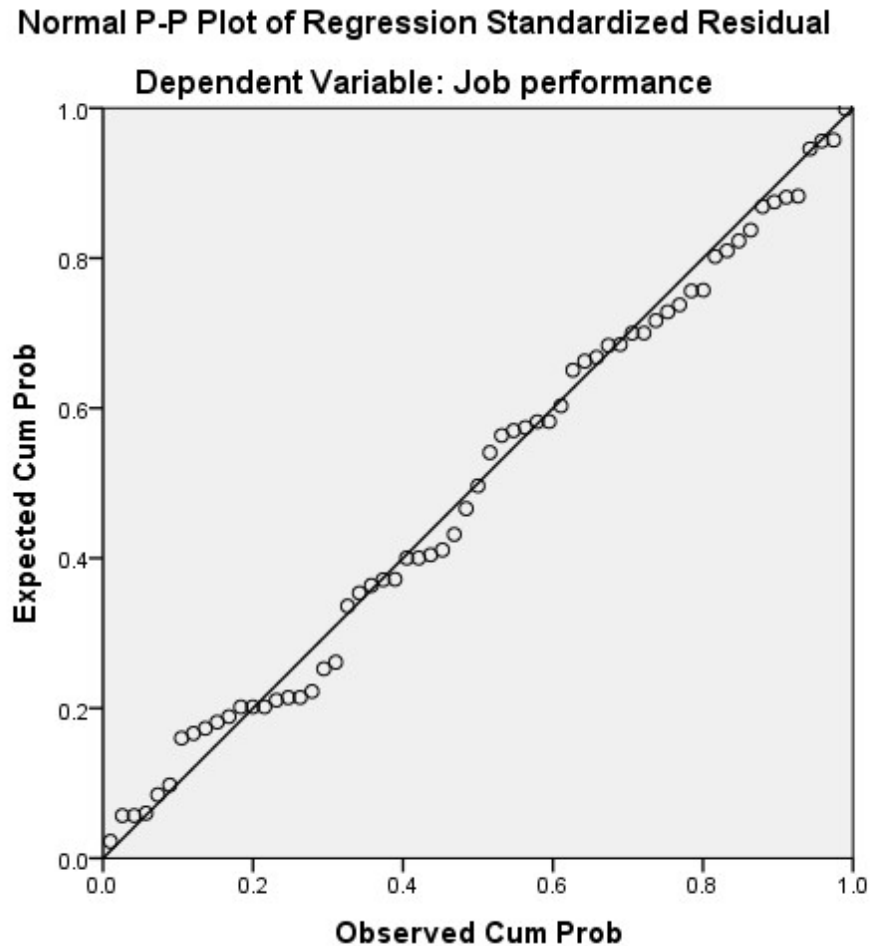


Fig. 7 shows normal P-P plot of regression of dependent and independent variable

Source: Sample Survey April, 2019

The trend of scatter plots that of upward strait line, which shows direct positive relation between dependent and independent variables. In figure: 7 scatter plots were developed between (training, motivation, leadership, organizational culture, working environment, job stress) with job performance showing positive and significance relationship except job stress.

4.10.2. Multi- Co linearity

The other assumption of multiple regressions is Multi- Co linearity. As shown table 4.25 for multiple regressions, the researcher checked the Co linearity problem with the assumption of tolerance and VIF statistics. Andy (2006) suggested that the tolerance value less than 0.1 almost

certainly indicates a serious collinearity problem. (Liu, 2010) also suggested that variance inflation factor (VIF) value greater than 10 also serious collinearity problem where, as in this research data the values are below 10 for all predictors. The tolerance values are 0.479, 0.781, 0.622, 0.457, 0.722, and 0.535 for training, motivation, leadership, organizational culture, working environment and job stress respectively. Likewise the variance inflation factors (VIF) are 2.086, 1.280, 1.609, 2.187, 1.385, 1.871 for training, motivation, leadership, organization culture, working environment and job stress respectively. According to this, there is a collinearity in determinant factors and employees job performance.

Table: 4.25 Shows Collinearity Statistics Tolerance and VIF Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.208	.696		.299	.766		
Training	.253	.113	.285	2.242	.029	.479	2.086
Motivation	.171	.089	.191	1.925	.059	.781	1.280
Leadership	.143	.096	.166	1.492	.141	.622	1.609
1 Organizational culture	.261	.103	.328	2.526	.014	.457	2.187
Working environment	.143	.083	.177	1.715	.092	.722	1.385
Job stress	.127	.086	.177	1.476	.146	.535	1.871

a. Dependent Variable: Job performance

Source: Sample Survey April, 2019

4.10.3. Homoscedasticity

The variance of the residual term should be constant. The assumption of homoscedasticity was assessed by Levene's Test of equality, when the significant value is above zero there is homoscedasticity among variables and below zero shows that heteroscedasticity among variables. In addition when the significant value is zero there is neither homoscedasticity nor heteroscedasticity of the variables. Therefore as we have seen in the table 4.26 it can be assured that there is neither homogeneity nor heterogeneity under the study. Because most independent variables have positive and only one has negative relation with employees' job performance.

Table 4.26 shows homoscedasticity among variables

Model Summary

Model	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change
1	.568 ^a	12.247	6	56	.000

a. Predictors: (Constant), Job stress, Motivation, Working environment, Leadership, Training, Organizational culture

CHAPTER FIVE

5. SUMAARY OF FINDINGS, CNCLUSIONS AND RECOMMENDATION

5.1. Summary

The data analyzed using descriptive statistics, correlation and regression major findings were presented below in a summarized as follows:

From the arithmetic mean values generated by the descriptive statistics, it shows that Training (mean=3.812), Motivation (mean=3.420), Leadership (mean=3.63), Organization culture (mean=3.721), Working environment (mean=3.37) are above average cut-point of three. From this we can understand that employees of Bibugn commercial bank are moderately agreed or satisfied with the internal factors practice. Still these practices need improvements for better performance of employees' to bring desirable change in the banks job. But as the descriptive statistics shows Job stress (mean=2.46) which is below average so it shows that job stress highly affects their job performance in the Bibugn commercial bank. Therefore it needs greater attention. As the data shows the job performance of employees in the bank in this study is good since the mean score of job performance is 3.448 which are greater than cut off value and closer to the agreement in the Likert scale.

The value generated by in the Pearson correlation for training ($r=.651$, $P<0.01$) are significant and positively correlated and high level of contribution with employees' job performance which is similar study depicts the positive correlation between training and employees performance as $r=.233$ sig= .000 conducted by Farooq and Aslam (2011). And the regression result which shows the relative contribution of training was ($B=0.253$) with sig. =0.029) makes the moderate contribution to explaining the dependent variable employees' job performance which also similar with the result of Sultana (2012), states the R^2 as 0.501 which means that 50.1% of variation in employees performance is brought by training programs. Therefore, the null hypothesis is (H_0) is rejected.

Motivation has Pearson correlation coefficient ($r=.431$, $P<0.001$) and (beta value= 0.171) which is positive and significant which is similar result with Getamesay (2016) study of motivation ($r=0.431$, $P<0.001$) and (beta value= 0.118) with (Sig. =0.059 which can infer that motivation has

positive and significant effect on employees performance as stated in the alternative hypothesis. Thus, the null hypothesis (H_0) is rejected.

The other factor leadership practice has a correlation result ($r = 0.507$, $P < 0.01$) and regression result ($Beta = 0.143$) which is similar result with Rashid. S *et al.*, (2013) manager's attitude ($r = 0.467$, $P < 0.01$) and ($B = 0.461$) so, concluded that leadership practice has positive and significant effect with employees job performance. Therefore, the null hypothesis (H_0) is rejected.

Organizational culture has ($r = 0.619$), which implies that there is a positive and significant relationship with employees' job performance as well as ($Beta = 0.261$) and ($Sig = 0.014$) which infer that there is a positive effect and high level of contribution among other practice in the bank.

Additionally, working environment has the Pearson correlation coefficient ($r = 0.456$, $P < 0.01$) which has a positive correlation with employees' job performance and with regression result ($Beta = 0.143$) which has positive and similar result with Nina M. *et al.*, (2013) which is correlation coefficient ($r = 0.828$). It has significant contribution for employees' job performance so, the null hypothesis (H_0) is rejected.

And job stress has a Person correlation coefficient ($r = -3.87$, $P < 0.01$) which has negative correlation and significant relationship with employees job performance. And regression result ($Beta = 0.127$) so, the null hypothesis is accepted.

Finally, over all bundles internal factors which include training, motivation, leadership, organizational culture, working environment, and job stress with F- value significant at 0.000 have 56.8% of variation on employees job performance is contributed in commercial bank of Bibugn branch.

5.2. Conclusions

The general objective of this study is investigating the determinant factors that affect employees' job performance in Bibugn branch commercial bank of Ethiopia. These are Training, Motivation, Leadership, Organization culture, working environment and Job stress. As the study shows these factors are not properly implemented in this bank. That means there are limitations in

implementing these practice. The bank implemented these practice moderately, that means the job performance of employees' is not bad. But the bank still not get utilize the full potentials of its human resources due to the above factors not implemented properly in the commercial bank. As the study shown from correlation and regression results the training has positive relation and significant effect on employees' job performance in Bibugn branch commercial Bank. This is consistent with the result of Le Tran in his respective study found out organization without viable training programs would fail to provide employees with frequent opportunities to practice and enhance their capabilities, which ultimately affect the performance of employees.

From the analysis shows that the researcher concludes that motivation has a positive relationship with employees' job performance and has significant effect in Bibugn branch commercial bank. From this the researcher concluded a positive change in motivational practice can bring positive improvement on employees' job performance. On the other hand, leadership has also a positive relationship with employees' job performance in the commercial bank. In this regard, positive change in leadership can bring positive improvement in employees' performance.

Additionally, organizational culture has a positive relationship and significant with employees' job performance. As result, it inferring that there is promising chance to alleviate the current employees' job performance because it has the first greater contribution than other internal factors in this study.

Working environment has also a positive significant relationship with employees' job performance. So, a positive change in working environment has a corresponding positive change in performance of employees' job which statistically acceptable and validated. On the other hand job stress has negative and in significant effect on employees job performance. Therefore, job stress has negative effect on employees' job performance in Bibugn commercial bank of Ethiopia.

In general, the overall bundles of determinant factors incorporated in this study have positive effect on employees' job performance but job stress has the least contribution on employees' job performance in the commercial bank of Bibugn branch. For this reason, employees' job performance coming good by improving training, motivation, leadership, organizational culture, working environment and job stress.

5.3. Recommendations

The study investigated the bank has limitations in implementing the internal factors properly. These are training, motivation, leadership, organizational culture, working environment and job stress. Hence, the management and the board of the bank should review their human resource management implementations in Bibugn branch commercial bank how much these factors affect employees job performance in the bank. In doing this, the participation of employees from every level in the bank is indispensable to achieve its mission and vision. This is basically helpful in developing smart HP policies that could inspire employees for enhanced job performance of them in the bank. If not the employees may not stay longer in there where: they don't get adequate training to reduce difficulties in order to discharging their responsibilities, there is no equitable salary and no fair promotion, no freedom in making decision related to their job, no common culture that share the employees in there, poorly designed office layout and if there is situations that make the employees make stress.

- ❖ Training was found to be a positive predictor of employees' job performance in Bibugn commercial bank. Management should engage in increasing the qualities and quantities of the training program so as to increase the performance of employees in gaining competitive advantage, to overcome the challenging business environment and technology, increase knowledge to be creative and problem solving skills even, it is important for the survival of the bank. Even though the training program is good in Bibugn commercial bank in the descriptive analysis, some of the respondents are dissatisfied and neutral in their response in training related questions.
- ❖ The study finding shows motivation increase the performance of employees in the bank. Motivational practice can be achieved through: increase compensation in accordance with work experience and equitable salary with others which are in the same industry, give recognition for good performers and promotion programs should be regularly considered to recognized good job performers of the bank. Promotional opportunities should also be administered based on employees performance evaluation score in fair, transparent way, equally without discrimination. Also verbal reinforcement and priority for educational opportunities for employees' those are best in their job performance.
- ❖ The study shows that leadership has positive contribution with employees' job performance. The researcher recommended that the manager of the bank should follow democratic leadership style

that give more chance for employees' participation, freedom in decision making, treating all in equal way, help to communicate freely on the goals of the bank. Moreover, democratic leadership style has great contribution to achieve the objectives of the bank.

- ❖ The management of the bank and the board of the bank should encourage culture in order to have positive effect on employees' job performance. As we know every individual has different culture, value, and beliefs from his or her own. So, in order to improve more the existing necessary culture, management should notified and share the existing important culture and modify old or bad culture that will negatively affect the employees job performance in Bibugn commercial bank because organizational culture has high contribution and significant effect on employees' job performance in this study.
- ❖ The study shows that working environment has positive significant relationship with employees' job performance thus, the management and other stakeholders should provide a better working environment for employees' which is adequate in facilities and resources to do their job effectively, conducive in terms of space, seating arrangement, ventilation, electric light in Bibugn commercial bank.
- ❖ As the study result shows job stress has negative and insignificant relationship with employees' job performance so, the management and other organizations which support the bank should give great emphasis for activities, situations that make the employees' stressful. Because if the employees stressful, they cannot perform their job very well. This makes the bank not successful in terms of profit, objective, mission, vision and others.
- ❖ The researcher was limited to six factors or practices which affect job performance of an employee but the future researchers should focus on different variables or combination of those variables included in this study. The study was conducted in service industry sector limiting its scope. The future researchers may examine the determinant factors on employees' job performance on other sectors and may compare the different sectors as well.

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APPENDIX I:

A photo in below shows employees and customers in Bibugn branch commercial bank of Ethiopia

A photos below shows employees' job performance in their work area in commercial bank of Bibugn branch



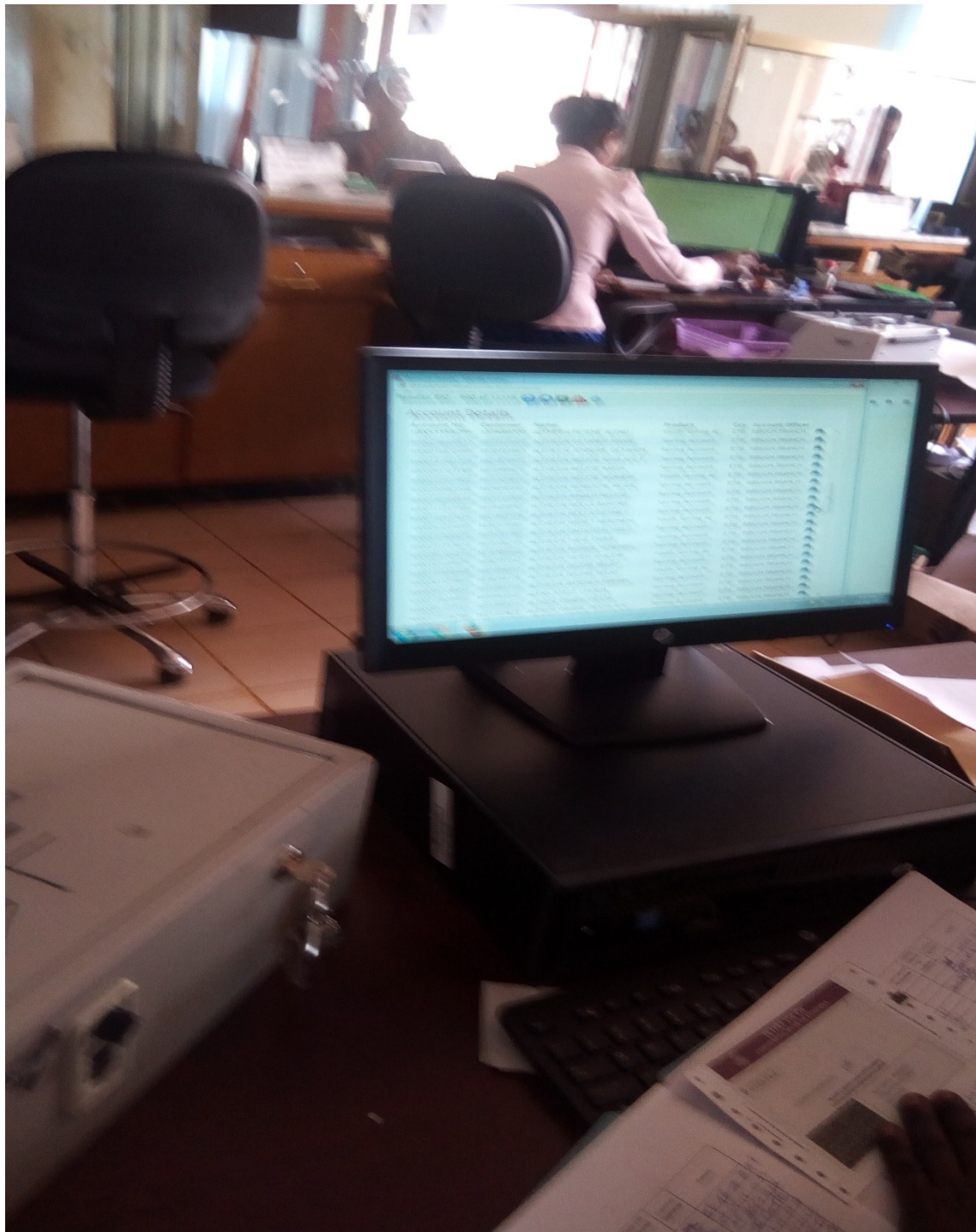








Fig. 3: A photos below shows customers who get service in commercial bank of Bibugn branch.

Appendix II: Questionnaire

Dear sir/madam

I am a post graduate student of MBA in Debre Markos University. Currently, I am under taking a research entitled Determinant factors affecting employees' job performance.

You are one of the respondents selected to participate on this study. Please assist me in giving correct and complete information to present a representative finding on the current status of the factors affecting employees' performance in Bahirdar district commercial bank of Bibugn branch. Your participation is entirely voluntary and the questionnaire is completely anonymous.

Finally, I confirm you that the information that you share me will be kept confidential and only used for the academic purpose. No individual's response will be identified as such and the identity of persons responding will not be published or released to anyone. All information will be used for academic purpose only. Thank you in advance for your kind cooperation and dedicating your time.

Sincerely, Melkamu Mussie

Instructions

No need of writing your name

For Likert scale type statements indicate your answers with the check mark (✓) in the appropriate box.

Note: Questionnaires are prepared only for employees who are working in the Bank.

PART ONE: GENERAL INFORMATION (DEMOGRAPHIC DATA)

Fill in the blanks provided by a means of a cross (✓) by indicating your correct choice.

A. Gender

1. Male ☐

2. Female ☐

B. Age -----

C. Level of education

1. Diploma ☐

2. Bachelor Degree ☐

3. Master ☐

4. PhD ☐

5. Other state here _____

D. Marital status

1. Single ☐ 2. Married ☐ 3. Divorce ☐ 4. Windowed ☐

E. Year of service you have worked in Ethiopian commercial bank -----

F. Current position

1. Customer service office maker ☐ 3. Customer service officer back officer ☐

2. Customer service officer checker ☐ 4. IT related professionals ☐

5. Other state here _____

PART TWO: JOB RELATED QUESTIONS

- I. Questions related to Training** Please indicate your responses to each of the following statements regarding training. Indicate with a √ in the appropriate answer, according to the following code definitions:

Please rate your response as follows:

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

No	Questions	1 SD	2 D	3 N	4 A	5 SA
1.	The training makes to improve your performance.					
2.	Employees feel a strong desire to apply what they learned during the training					
3.	The necessary training is given to ensure job effectiveness					
4.	In-service/on- the job training adequately addresses the skill gaps.					
5.	In competent employees identified? and provided with the necessary support					
6.	Professional employees participate in identifying their training needs					
7.	Training leads the employee to reduce their mistakes.					
8.	The bank follows employee's performance after training					
9.	The training assessment done only by asking the trainee for their options					
10.	There is an opportunity for career advancement					
11.	Trainings that provide are enables to boost and affect positively the employees' performance					
12.	Training decreases employees mistakes					

II. Questions related to motivation

Please indicate your responses to each of the following statements regarding motivation. Indicate with a √ in the appropriate answer box, according to the following code definitions:

Please rate your response as follows:

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

No	Questions	1 SD	2 D	3 N	4 A	5 SA
13.	Salary is equitable when compared with other					
14.	Salary payment is satisfactory in relation to what you do					
15.	Salary in relation with your work experience increases in fair manner					
16.	Is there satisfied with bank's benefit package.					
17.	Hard working employees are recognized.					
18.	Staffs are promoted in a fair and transparent way					
19.	The benefit package on the bank has its own effect on your job performance.					
20.	Employees, who receive frequent feedback concerning their performance are highly motivated than those who do not.					
21.	The motivation you got from the bank contributes for high level of performance.					
22.	Does employees need motivation					
23.	Motivation increases Employees performance					
24.	Does motivation create positive attitude to employees					

III. Questions related to leader ship

Please indicate your responses to each of the following statements regarding training. Indicate with a √ in the appropriate answer, according to the following code definitions:

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

No	Questions	1 SD	2 D	3 N	4 A	5 SA
25.	The manager attitude is positive for the success of your job					
26.	Do you satisfied with freedom to make decision on your role					
27.	Do you have the opportunity to take part when decision are made					
28.	The manager gives you regular feedback on your performance					
29.	The manager inspires your to achieve the company objectives					
30.	Current manager is un biased and treats every employee without discrimination.					
31.	The existing Leadership style motivate employees for high level of performance					
32.	Positive manager's attitude creates good job performance.					
33.	Good manager's attitude creates sense of belongingness to their work					
34.	Manager's give fair distribution of burden and benefit					
35.	Manager's leader ship style is basic for bank's success					

IV. Questions related to Organizational culture

Please indicate your responses to each of the following statements regarding training. Indicate with a √ in the appropriate answer, according to the following code definitions:

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

No	Questions	1 SD	2 D	3 N	4 A	5 SA
36.	Do you familiar with the overall bank's shared values and beliefs					
37.	Employees are encouraged to come up with new ideas					
38.	Rules set out within the organization are practical					
39.	There is a shared value of cooperation among employees					
40.	Employees are committed to the vision, mission and goals of the organization					
41.	The existing bank's values beliefs motivated employees for high level of performance					
42.	Employees respect the shared values and beliefs of the organization					

V. Questions related to Working environment

Please indicate your responses to each of the following statements regarding training. Indicate with a √ in the appropriate answer, according to the following code definitions:

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

No	Questions	1 SD	2 D	3 N	4 A	5 SA
43	Do you provided with adequate facilities and resources to do your job effectively					
44	The physical surrounding where your working is comfortable and convenient to perform your job					
45	The working condition like space, seating arrangement, ventilation, refrigerator, lighting help me to do your duties in better way					
46	The bank provides flexible work hours to accommodate your personal needs					
47	Get the opportunity to work with your colleagues and to communicate on aspects of our job					
48	All in all do you satisfied with the working condition of the bank					

VI. Question related to job stress

Please indicate your responses to each of the following statements regarding training. Indicate with a√ in the appropriate answer, according to the following code definitions 1= Strongly Disagree (SD) 2= Disagree (D) 3= Neutral (N) 4= Agree (A) 5= strongly agree (SA)

No	Questions	SD=1	D=2	N=3	A=4	SA=5
49.	Do you satisfied with your job.					
50.	Do you happy with your job placement according to your skill, experience and qualification.					
51.	Do you happy with the nature of your job/work					
52..	Do feel your job is secure					
53.	Do you stressed at work as you have enough time to do your job					
54.	Do you feel that the amount of work load is reasonable and sound					

VII. Question related to performance

Please indicate your responses to each of the following statements regarding training. Indicate with a √ in the appropriate answer, according to the following code definitions

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

No	Questions	SD=1	D=2	N=3	A=4	SA=5
55.	Do strictly follow the policies and procedures of the bank (for example dressing, code, moral and ethical standards, rules of conduct etc					
56.	Do you effectively use resources including time and materials					
57.	Do you try your best to avoid lateness and absence from your job					
58.	Do you get regular job performance feedback?					
59.	You believe there is fairness in the way your performance is assessed.					
60.	Do you effectively work with other employees					
61.	Your performance is limited by poor leader ship of your supervisor					
62.	Employee's job performance is affected by the current motivational practice (like salary, benefit, recognition, promotion, etc .) that the bank is trying to offer					
63.	The existing benefit package like medical cost coverage, fuel (transport) allowance, endowment insurance cost and house allowance are helping to motivate for high level of performance.					

PART THREE: Checklist key informant interview

1. Could you describe please the role of training in your organization employees' performance?
2. What leader ship style practiced in your organization?
3. How do you see the importance of motivation on employees' performance
4. Does your organizational environment safe to your job
5. Do you respect your organization values, beliefs and attitudes
6. What conditions you makes busy in your work area

PART FOUR: Observation

1. To observe the employees' customer handling
2. To observe employees' initiation in their work
3. To observe service giving for the customers
4. To observe employees' wise of resources in the organization
5. To observe employees interaction between themselves

Source, (Getamesay, 2016)

“Thank you for your involvement and precious time”

APPENDIX THREE

CORRELATION AND REGRESSION ANALYSIS BETWEEN INDEPENDENT AND DEPENDANT VARIABLES

Table: 4.15. Correlation analysis between Independent variable and Dependant variable

		Traini ng	Motivation	Leadershi p	Organizat ional culture	Working environme nt	Job stress	Job perform ance
Training	Pearson Correlation	1	.395**	.473**	.655**	.458**	-.476**	.651**
	Sig. (2-tailed)		.001	.000	.000	.000	.204	.000
	N	63	63	63	63	63	63	63
Motivation	Pearson Correlation	.395**	1	.357**	.299*	.200	-.368**	.431**
	Sig. (2-tailed)	.001		.004	.017	.116	.003	.000
	N	63	63	63	63	63	63	63
Leadership	Pearson Correlation	.473**	.357**	1	.506**	.366*	-.528**	.507**
	Sig. (2-tailed)	.000	.004		.000	.003	.000	.000
	N	63	63	63	63	63	63	63
Organizatio nal Culture	Pearson Correlation	.655**	.299*	.506**	1	.383**	-.590**	.619**
	Sig. (2-tailed)	.000	.017	.000		.002	.000	.000
	N	63	63	63	63	63	63	63
Working environment	Pearson Correlation	.458**	.200	.308*	.383**	1	-.433**	.456**
	Sig. (2-tailed)	.000	.116	.003	.002		.000	.000
	N	63	63	63	63	63	63	63
Job stress	Pearson Correlation	-.476**	-.368**	-.528**	-.590**	-.433	1	-.387**
	Sig. (2-tailed)	.000	.003	.000	.000	.000		.002
	N	63	63	63	63	63	63	63
Job performance	Pearson Correlation	.651**	.431**	.507**	.619**	.456**	-.387**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.002	
	N	63	63	63	63	63	63	63

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

* . Correlation is significant at the 0.05 level (2-tailed)

4.5.1.1 Training and Employees' Job performance

Table: 4.16 ANOVA regressions for Training and Employees, job performance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.988	1	18.988	44.773	.000 ^b
	Residual	25.869	61	.424		
	Total	44.857	62			

a. Dependent Variable: Job performance

b. Predictors: (Constant), Training

Source: Sample Survey April, 2019

4.5.1.2 Motivation and Employees' Job performance

Table: 4.17 ANOVA Regression for Motivation and Employees' Job performance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.350	1	8.350	13.952	.000 ^b
	Residual	36.507	61	.598		
	Total	44.857	62			

a. Dependent Variable: Job performance

b. Predictors: (Constant), Motivation

Source: Sample Survey April, 2019

4.5.1.3. Leadership and Employees' Job performance

Table: 4.18 ANOVA Regression for Leadership and employees' job performance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.515	1	11.515	21.066	.000 ^b
	Residual	33.342	61	.547		
	Total	44.857	62			

a. Dependent Variable: Job performance

b. Predictors: (Constant), Leadership

Source: Sample Survey April, 2019

4.5.1.4. Organizational culture and Employees' Job performance

Table: 4.19 ANOVA Regressions for Organizational culture and Employees' Job performance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.210	1	17.210	37.973	.000 ^b
	Residual	27.647	61	.453		
	Total	44.857	62			

a. Dependent Variable: Job performance

b. Predictors: (Constant), Organizational culture

Source: Sample Survey April, 2019

4.5.1.5. Working environment and Employees 'Job performance

Table: 4.20 ANOVA Regression for Working Environment and employees' job performance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.316	1	9.316	15.990	.000 ^b
	Residual	35.541	61	.583		
	Total	44.857	62			

a. Dependent Variable: Job performance

b. Predictors: (Constant), Working environment

Source: Sample Survey April, 2019

4.5.1.6. Job stress and Employees 'Job performance

Table: 4.21 ANOVA Regression for Job stress and employees' job performance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.720	1	6.720	10.749	.002 ^b
	Residual	38.137	61	.625		
	Total	44.857	62			

a. Dependent Variable: Job performance

b. Predictors: (Constant), Job stress

Source: Sample Survey April, 2019

Table: 4.22 Multiple Linear Regression Model summery

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 ^a	.568	.521	.589

- a. Predictors: (Constant), Job stress, Motivation, Working environment, Leadership, Training, Organizational culture

Source: Sample Survey April, 2019

Table 4.23 ANOVA regression of dependant variable with independent variable

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.457	6	4.243	12.247	.000 ^b
	Residual	19.400	56	.346		
	Total	44.857	62			

- a. Dependent Variable: Job performance
b. Predictors: (Constant), Job stress, Motivation, Working environment, Leadership, Training, Organizational culture

Source: Sample Survey April, 2019

Table: 4.24 Multiple Regression Coefficient

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.208	.696		.299	.766
Training	.253	.113	.285	2.242	.029
Motivation	.171	.089	.191	1.925	.059
Leadership	.143	.096	.166	1.492	.141
Organizational culture	.261	.103	.328	2.526	.014
Working environment	.143	.083	.177	1.715	.092
Job stress	.127	.086	.177	1.476	.146

a. Dependent Variable: Job performance

Source: Sample Survey April, 2019

Table 4.25 Shows Collinearity Statistics Tolerance and VIF

Model	Coefficients^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.208	.696		.299	.766		
Training	.253	.113	.285	2.242	.029	.479	2.086
Motivation	.171	.089	.191	1.925	.059	.781	1.280
Leadership	.143	.096	.166	1.492	.141	.622	1.609
1 Organizational culture	.261	.103	.328	2.526	.014	.457	2.187
Working environment	.143	.083	.177	1.715	.092	.722	1.385
Job stress	.127	.086	.177	1.476	.146	.535	1.871

a. Dependent Variable: Job performance

Table 4.26 shows df1 df2 and significance of independent variables

Model Summary					
Model	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change
1	.568 ^a	12.247	6	56	.000

a. Predictors: (Constant), Job stress, Motivation, Working environment, Leadership, Training, Organizational culture

Source: Sample Survey April, 2019

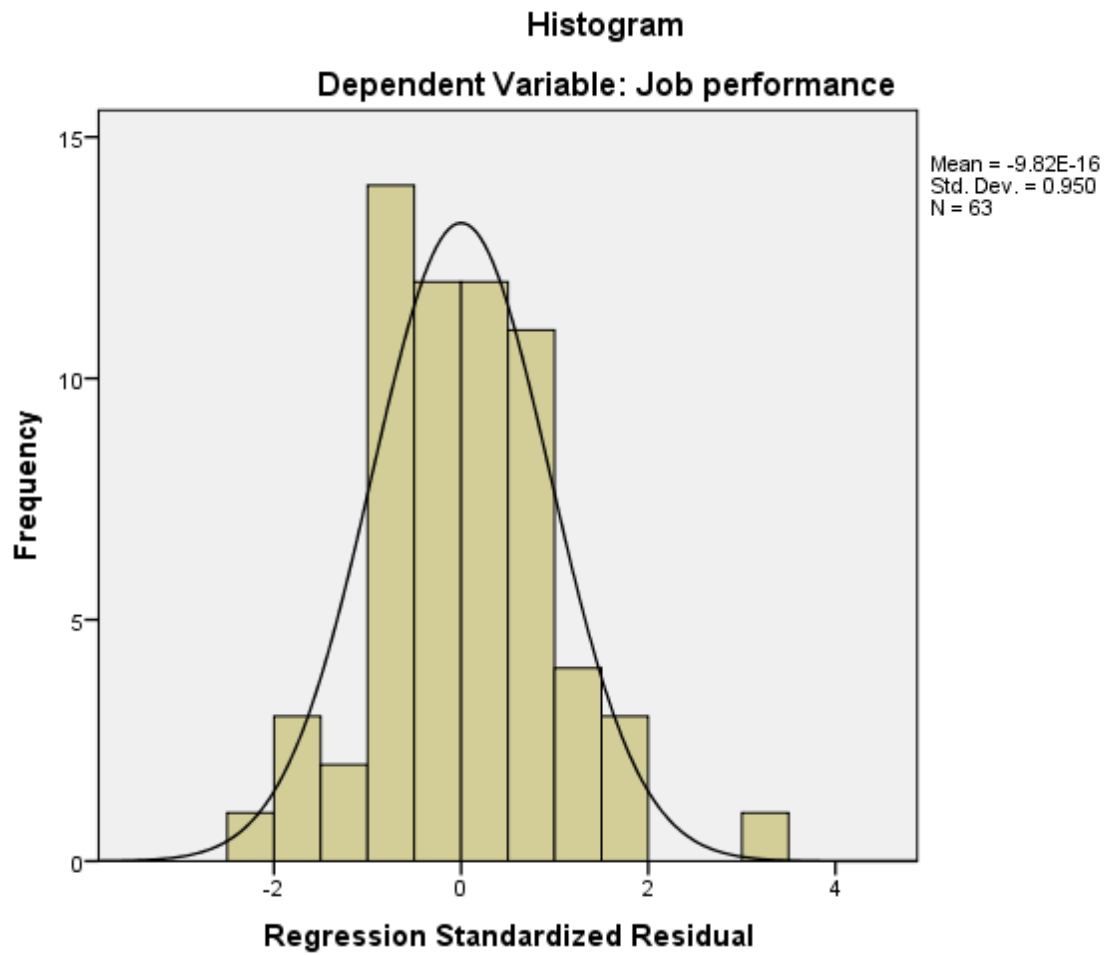


Figure 6: Histogram regression of standardized residual of employees' job performance
Source: Sample Survey April, 2019

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Job performance

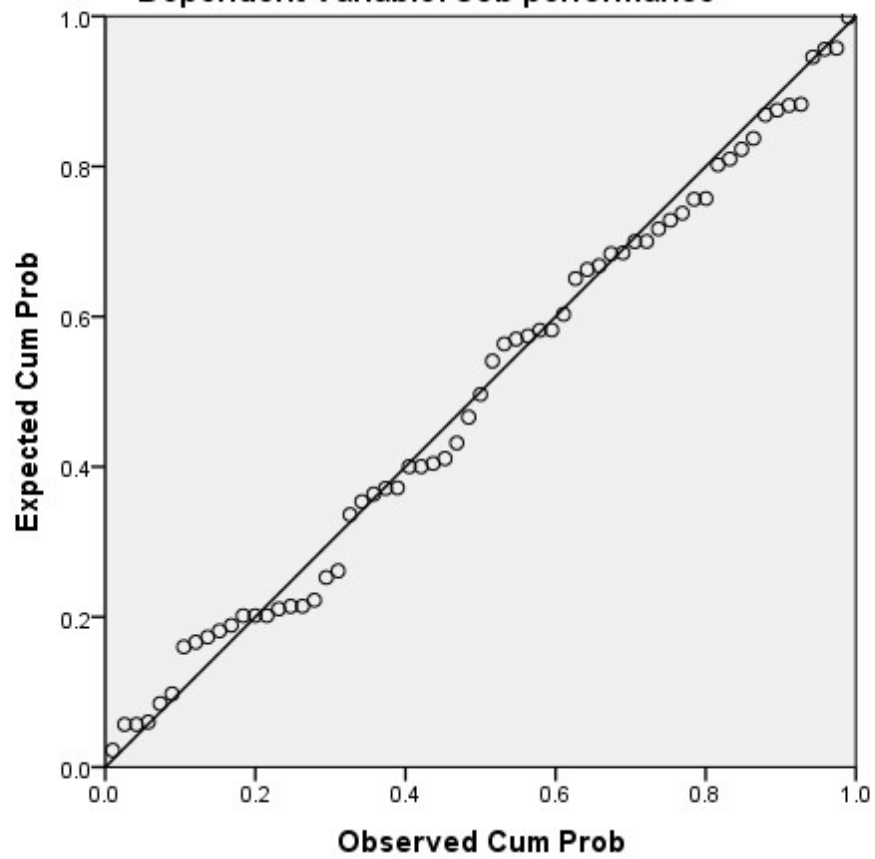


Fig 7: shows normal P-P plot of regression of dependant and independent variable

Source: Sample Survey April, 2019