



**FACTORS AFFECTING EMPLOYEE PERFORMANCE: A  
COMPARATIVE ANALYSIS OF PUBLIC & SELECTED PRIVATE  
BRANCH BANKS IN THE CASE OF HOSSANA TOWN**

**MBA THESIS**

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**WOLKITE UNIVERSITY, WOLKITE, ETHIOPIA**

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## **STATEMENT OF DECLARATION**

I hereby declare that this MBA Specialty or equivalent thesis entitled “**Comparative Analysis Factors Affecting Employees’ Performance: The Case of Hossana Town Public & Selected Private Branch Banks**” is my original work and has not been presented for a degree in any other university, and all sources of material used for this thesis have been duly acknowledged.

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## **Acronym/Abbreviation**

CBE- commercial bank of Ethiopia (public bank of Ethiopia)

EP- employee performance

HR- human resources

OS- organization structure

OD- organization design

PVE- petro Vietnam engineering

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## **Abstract**

*The main objective of this study is to compare few internal factors affecting the performance of employees in the bank industry of public & private branch bank in SNNPRG at Hossana town. A survey was conducted from a sample of 117 employees. The survey research descriptive design was employed. Five factors, namely ability, training, motivation, working environment, organization culture as independent variable and employee performance as dependent variable consisting 50(fifty) items a set of five-point Likert-type scales was used. The research is quantitative research approach using with proportionate stratified sampling & Cross sectional survey method. The collected data has been analyzed using SPSS version 20. Both descriptive and inferential statistics were used to determine the relationship between the independent and dependent variables. The finding results obtained that the average mean value for ability (mean = 3.93 & 3.74), training (mean = 3.59 & 3.03), motivation (mean = 3.77 & 2.82), working environment (mean = 3.39 & 3.21), organization culture (mean = 3.95 & 3.6) & employee performance (mean = 3.85 & 3.72) for public & private branch bank respectively. The independent variable at CBE branch bank of this study correlation values are ( $r = 0.976 - 0.992, p < 0.01$ ) this is closer to +1 & similarly the independent variable at selected private branch bank of this study correlation values are ( $r = 0.981 - 0.990, p < 0.01$ ) this is closer to +1 & the result indicate strong positive effect relation & statistically significant on dependent. Also the value of R square obtained the model summary all independent variables in this study explains 99.3 % ( $R^2 = 0.993$ ) of the dependent variable at the study organization.*

**Keywords:** *Ability, Training, Motivation, Working Environment, Organizational culture & Employees' Job Performanc*

# Chapter One

## 1. Introduction

### 1.1. Background of the study

Performance is influenced most directly by individual attributes such as ability and experience; organizational support such as resources and technology, effort of leadership, or the willingness of someone to work hard at what they are doing. Performance management is the contemporary human resource phenomenon where organizations are trying to utilize their employees' potential for their organizational achievements. Performance management is the process of taking systematic action to improve organizational, team and individual performance by integrating it with financial and non-financial reward systems (Armstrong 2009).

Performance is associated with quantity of output, quality of output, timeliness of output, presence/ attendance on the job, efficiency of the work completed and effectiveness of work completed (Mathis & Jackson 2009).

As cited by (Mc Cloy et al., 1994), employee performance is the successful completion of tasks by a selected individual or individuals, as set and measured by a supervisor or organization, to pre-defined acceptable standards while efficiently and effectively utilizing available resource within a changing environment. Performance is about what employees produce or the outcomes of their work. Perceived employee performance represents the general belief of the employee about his behaviour and contributions in the success of organization.

Employee performance may be taken in the perspective of three factors which makes possible to perform better than others, determinants of performance may be such as “declarative knowledge”, “procedural knowledge” and “motivation”. (Aguinis 2009).

Employee performance is formally defined as the value of the set of employee behaviours that contribute, either positively or negatively, to organizational goal accomplishment. Today, the importance of employee performance is a very crucial part of any organization

in both government and private organizations in the organizational context; performance is usually defined as the extent to which an organization member contributes to achieving the goals of the organization (Dessler, 2013).

Identifying factors that affect employees' job performance can help organizations to handle the hindering factors that adversely affect the employees' performance and the general organizational result (Robbins, & Judge. 2013).

Positive employee perception in terms of motivation, ability and favourable working environment is vital to enhance and drive the interest of employees to do something or accomplish the organizational goals. Therefore, high level of motivation, employees will put their efforts in completing their job and thus performance level will increased as well as work progress can be enhanced (Noe, & Raymond A. 2014).

Success of any organization in the long run depends very much on the quality of its human resources. 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 (Schermerhorn, Jr. Hunt, & Osborn 2002).

Muda, Rafiki & Harahap. 2014, explained in their study at bank of Pakistan, the unpredictable business environment and intense business competition, the companies are required to reach certain standards by improving their performance to align with such great demands; otherwise, a lot of problems will surface, including running the risk to close down the business. This performance relates to the firm or individual level which sees the human resource becoming the most determining factor to achieve the organizations' objectives. In fact, an abundance of resources such as infrastructures or physical facilities are made meaningless without the support of qualified human resources that directly disrupt the continuity of the business operations. Within the framework of the professionals, good employee performance mirrors the ability to contribute through their works leading to the behavioural achievement that is in accordance with the goals of the company. Meanwhile, the level of the enterprises' success depends on the performance of the human resource management.

So that based on the above explained study, HR is vital for organizational excellence and they act as the main factor for achieving anticipated organizational objectives. This is aligned with the obligation for every employees working in the organization to give full commitment to their works and produce better results. So that, fully aware of the importance of employee performance, increasing employee performance or to find out the ways through which high level of employee's performance can be achieved is becoming one of the decisive factors for any organization success. Manpower performance can be increased by putting efforts to factors that enhance the employees' motivational level, creativity, job satisfaction and comfort workplace environment, etc.... Organization's structure determines what tasks are to be done, who is to do them, how the tasks are to be grouped, who reports to whom, and where decisions are to be made. Also organizational policies have a direct impact on organizational culture that affects employee performance (Aguinis, 2013).

According to this idea organization structure has very high impact on employee performance because organization design can determine coaching activity of the organization why is that any coaching activity involves a relationship among the coach, employees, and task. An effective coach values people over tasks, works with the coaches to accomplish the task, communicates openly, and accepts the ambiguous nature of the workplace. Organization structure shapes employees attitudes and facilitates and motivates them to higher levels of performance. In the study organization, organization structure can decide number of employee a manager efficiently and effectively direct to the predetermined goal.

The research aimed to assess factors affecting employees' job performance those working at public & selected private banks in the study area through identifying among numerous factors the five internal factors as independent variable such as ability, training, motivation, organization culture, working environment & employee performance as dependent variable.

## **1.2. Statement of the problem**

Based on observation & informal discussion with the appropriate few members of the organization such as managers and employees as obtained the information, there is

difference between public & private bank methods of motivation (like promotion, incentive, bonus & house allowance ) & work content of each employees at the study organization. The difference came from the organization structure & policies of the organization. In addition to this, the organization culture decide that the method of motivation both or either intrinsic or extrinsic motivation to improve employee performance. This can also help to satisfy and motivate their workers to work hard & to achieve high performance. But when something goes to wrong with process, the results may be negative effects on satisfaction and performance. On the other hand in the study organization, they have more or less similar working environment like technology, equipment, office facility based on the observation but the only difference is work load stress at public bank sector.

Success of any organization depends very much on the quality or ability of its human resources to meet the presetting goal of the organization. Then, training is very important to improve skill, knowledge and ability of employees so in both organizations training take place to improve their employee performance but the method & purpose of training have difference which make negative or positive impact on employee performance in addition to these sometimes training used as motivation at private bank as obtained the information through informal discussion.

What factors cause an employee to perform at a certain level? Why do certain individuals perform better than others?

There are heterogeneities in the quality of employees' job performance in organizations where some have the highest capability regardless of the incentive while others may have an irregular tendency of working. Not only these but also working environment of the organization such as facility & infrastructure of the work area, leadership style how to handle employees & motivated, so on organizations need to understand the factors that affect employees' job performance because such insight helps them to make decisions that intended to increase employees' job performance and the overall performance of the organization.

In general, this study was motivated due to the need of employee performance at any organization whether public or private organization in competition business environment.

So, the organizations have to be managed effectively and efficiently to increase employee performance because the rapid increase of the number of public & private organizations, degree of competition and the required number of professional manpower increase in business organization from time to time then, this condition forced any organizations aggressively to compete, attract & handling for better performer employees. These issues and problems demand that to compare& assess factors affecting their employee performance of public & private branch bank at the study area.

As explained many scholars there are numerous factors that affect employees' performance at work place but this research aimed to describe internal few determinants of employee performance such as the independent variables includes ability, training, motivation, working environment & organizational culture in public & selected private bank at Hossana Town.

### **1.3. Research question**

In the above context, this paper is intended to clearly insight the determinant factors affecting the employees' job performance at bank of public & private branch of Hossana Town.

- What effect does employee ability on employee performance with in public & selected private banks at the study area?
- What is the effect of training on employee performance with in public & selected private banks at the study area?
- How motivation affect on employee performance with in public & selected private banks at the study area?
- Is there the effect of working environment on employee performance with in CBE& selected private banks at the study area?
- How is the effect of organization culture on employee performance with in public & selected private banks at the study area?

## 1.4. The Study Objectives

### 1.4.1. General objectives

The general objective of the study is to explore factors affecting employees' performance in public & selected private banks at Hossan branches.

### 1.4.2. Specific objective

The research tries to assess the effect of specific objectives.

- To determine the effect of ability on employees performance in public & selected private bank at the study area.
- To identify the effect of training on employees performance in public & selected private bank at the study area.
- To determine the effect of motivation on employees performance in public & selected private bank at the study area.
- To determine the effect of working environment on employees performance in public & selected private bank at the study area.
- To determine the effect of organization culture on employees performance in public & selected private bank at the study area.

## 1.5. Significance of the study

The study focused on factors affecting employees' job performance in public & selected private bank branch at Hossana Town. So this research was indentifying the exact factors that determine employees' job performance, and it was provide insights for the improvement job performance of the staff. The result of the study was helping the study organization to re-examine the system, and to take appropriate action.

This research also would be helpful for other financial service delivery organization to reconsider their workers performance and to understand the implication of factors on employee's performance.

The study helps for researcher to fill gap of skill, knowledge & improve self experience of research process. In addition to this, the research serves as a reference for researchers who are interesting to conduct a research on related topic.

### **1.6. Scope of the study**

This study is delimited to studying in bank sector within seven public branches & seven selected private branch bank such as, three branch of Nib International Share Company, two branch of Berhan International Share Company, & two branch of Wogagen Share Company at Hossana Town in Hadiya Zone SNNP of regional government. The scope of the study focuses only on few internal factors, such as ability, training, motivation, organization culture & working environment as independent variable & employee performance as dependent variable in the study organization, also to compare the factors between CBE banks & selected private banks of Hossana branch.

In addition, the study employed both quantitative & qualitative approach and limited to one point of data collection through cross-sectional survey.

### **1.7. Limitation of the study**

There is lack of equal computation between the study organization based on capacity& organizational internal structure based on time of foundation. So, in this case small sample size employed for selected private branch bank according to their present population.

It is very difficult and beyond the scope of this paper to identify and discuss numerous factors that affect the dependent variable of employees' performance but focus only few internal factors, such as ability, training, motivation, working environment & culture of the organization as independent variable. Therefore, the study not considered the whole factors in this research. Moreover, the research only focused as mentioned above at Hossana Town located public & selected private branch bank which was directly related with time, budget and availability of other resources. In addition to these, there may lack of awareness and willingness of the respondents regarding, filling out the questionnaires or providing the required data with care and being unable to return the questionnaire on time basis.

### **1.8. Organization of the study**

The organization of the study follows the same format most thesis papers follows that include five chapters. The first chapter discusses background of the study, statement of

the problems, research question, objective of the study, scope and significance of the study, & limitation of the study. The second chapter review literatures related to this particular research & the variables. The third chapter concentrates on the methodology & research design, population, sample size, data collection procedure, data analysis methods, reliability & validity issues& ethical consideration. The fourth chapter presents data analysis based on the gathered data. Chapter five deals with the major finding summary, conclusion and recommendation be part of the research.

## CAPTER TWO

### 2. REVIEW OF RELATED LITRATUR

#### 2.1. Introduction

The Sustainability of business in organizations depends on the talent, skill, knowledge and experience of employees and on their capability of utilization resources to achieve organizational objectives. Employee's job performance is the contribution of employees for the achievement of organizational objective. Employees expected to perform acceptable level of the standard and managers follow up, and evaluate the performance of employees to attain the stated objective of an organization (Cokins, G 2004)

Organizations are undergoing a transformation for coping against the changing needs of the environment and excelling in the business by building up their adaptive capabilities for managing change proactively. Sustainability of business organization is depends on talent, skill, knowledge and experience of employees and on their performance (Arms strong, 2009).

Armstrong & Taylor (2014) defined performance as behaviour that accomplishes results. The term performance refers to a set of outcome produced during a certain period of their job time and does not refer to the traits, personal characteristics, or competencies of the performer.

Performance means the process where employees with their engagement of knowledge and skills perform the work through the realization of their objectives effectively Therefore, performance is about job related requirement expected of a worker and how well they are put in to action. Organization need highly performing individuals in order to meet their goal, to deliver the products and services they specialized in, and finally to achieve competitive advantage (Osmani & Maliqi, 2012).

Sustainability of business organization is depends on talent, skill, knowledge and experience of employees and on their performance (Armstrong, M.2009).

Performance can be expressed as = Ability \* Motivation. (Kondalkar, 2007)

Performance = Declarative Knowledge \* Procedural Knowledge \* Motivation. If any of the determinants has a value of 0, then performance also has a value of 0 (Aguinis, 2013).

Performance is 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 achievement of organization objective. Employees expected to perform acceptable level of the standard and managers follow up, and evaluate the performance of employees to attain the stated objective of an organization (Armstrong, 2014).

## **2.2. Reasons for the Performance Gap**

According to Armstrong (2009), stated in his book there may be a number of reasons for the poor performance, from:

- Personal ability the individual the capability, Is there a skills gap needing training?
- Manager ability: Have I given enough direction, and made sufficient resources available?
- Process gap: Has the appraisal system been at fault? Have the goalposts moved or external forces made the task unattainable? Have there been regular enough review sessions and is the reward system pointing in the right direction?
- Environmental forces: Has the organization created departmental barriers, red-tape overkill, cultural restrictions or hidden agendas which make the task impossible?
- Personal circumstances: Has something at home affected performance at work?
- Motivation: Is the person motivated or suffering from stress or lack of challenge?

Poor performance can often be a symptom of other problems. Obviously, you need to work with the individual concerned to recognize where the problem is and how it should be resolved. There are three factors that affect the level of individual performance: motivation, ability and opportunity to participate. The first two factors were highlighted by Vroom (1964) suggestions on the basis of his research people need both ability and motivation to perform well and that if either ability or motivation is zero there will be no effective performance. (Armstrong,2009).

### **2.2.1. Ability**

Most people are to the left or the right of the median on some normally distributed ability curve. Everyone has strengths and weaknesses that make him or her relatively superior or inferior to others in performing certain tasks or activities. As we use the term, ability is an individual's current capacity to perform the various tasks in a job. Overall abilities are essentially made up of two sets of factors: intellectual and physical (Robbins & Judge, 2013).

Ability of employees will affect job performance of employees. Carver (2009) states that ability of employees can determine the productivity level in an organization. If the employee does not have sufficient ability and competencies to perform during job, he or she cannot achieve the expected level of performance. Thus, performance employee will become poor and not satisfied by top management and productivity level can be decreased. Employees' ability is crucial in determining the effectiveness of job performance. Although employees have high motivation level, they still cannot perform well during their job if they do not have sufficient ability or skills that are required in performing the job. High individual performance depends on high motivation plus possession of the necessary skills and abilities and an appropriate role and understanding of that role. Ability is the quality possessed by people that makes an action possible. It is essential to increase overall efficiency of human beings to improve performance of an organization Armstrong, (2009).

To generalize based on the above explanation, ability is what employees must have in order to perform well in their roles. Employees make a difference to organizational performance through their immediate efforts and they have the potential to make an important contribution at the current work position in the future. Employees can be an organizational core competency when they have special skills or are innovative in ways that competitors cannot easily obtained such quality performers employees. In addition, high productivity or outstanding quality or service can be an area in which employees might provide a core competency for an organization.

### **2.2.2. Training**

Training is the process whereby people acquire capabilities to perform jobs. Training provides employees with specific, identifiable knowledge and skills for use in their present jobs. (Robert, L. & John, H2008)

Training as methods used to give employees skills they need to perform their jobs. Therefore, training implies preparing an employee for an occupation or specific skills. (Dessler 2013)

Training is usually provided to adults and is aimed at producing an improvement in performance at work, by addressing weaknesses in knowledge, skills, or attitudes. It tends to be more practically focused and can take place in a variety of environments and concerned with the acquisition of knowledge, skills and attitudes (Raymond, A., John, R., & Patrick, M 2016).

Training has a complementary role to play in accelerating learning: 'It should be reserved for situations that justify a more directed, expert-led approach rather than viewing it as a comprehensive and all-pervasive people development solution.' He also commented that the conventional training model has a tendency to 'emphasize subject-specific knowledge, rather than trying to build core learning abilities' (Reynolds, 2004).

To generalize, Employees are major assets of any organization. The active role they play towards an organization's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance. In the real world, organizational growth and development is affected by a number of factors. From the point of view of the development of organizations, employee training plays a vital role in improving performance as well as increasing productivity. This in turn leads to placing organizations in the better positions to face competition and stay at the top. This therefore implies an existence of a significant difference between the organizations that train their employees and organizations that do not. Training therefore not only improves the overall performance of the employees to effectively perform their current jobs but also enhances the knowledge, skills an attitude of the workers necessary for the future job, thus contributing to superior organizational performance. 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 behaviour. Training facilitate organization to recognize that its workers are not performing well and a thus their knowledge, skills and attitudes needs to be moulded according to the firm needs. It is always so that employees possess a certain amount of knowledge related to different jobs. However, it is important to note that this is not enough and employees need to constantly adapt to new requirements of job performance.

### **2.2.3. Motivation**

Motivations define the processes that account for an individual's intensity, direction, and persistence of effort toward attaining a goal. While general motivation is concerned with effort toward any goal, we'll narrow the focus to organizational goals in order to reflect our singular interest in work-related behaviour (Robbins & Judge 2013).

Motivation refers to the individual forces that account for the direction, level, and persistence of a person's effort expended at work. Direction refers to an individual's choice when presented with a number of possible alternatives (e.g., whether to exert effort toward product quality or toward product quantity). Level refers to the amount of effort a person puts forth (e.g., a lot or a little). Persistence refers to the length of time a person sticks with a given action (e.g., to try to achieve product quantity and give up when it is found difficult to attain). (John, R. et al. 2010)

Motivation is defined as "inner burning passion caused by need, wants and desire which propels an individual to exert his physical and mental energy to achieve desired objectives". Motivation is concerned with the strength and direction of behaviour and the factors that influence people to behave in certain ways. The term 'motivation' can refer variously to the goals individuals have, the ways in which individuals chose their goals and the ways in which others try to change their behaviour. (Kondalkar, 2007)

Motivation is the desire within a person causing that person to act. People usually act for one reason: to reach a goal. Thus, motivation is a goal-directed drive. Understanding motivation is important because performance, reaction to compensation, turnover, and other HR concerns are affected by and influence motivation (Robert, L. & John, H 2008)

### **2.2.3.1. Theory of motivation**

Motivation is a psychological phenomenon. Motivation should be continuous process. It is caused due to anticipated value. Motivation is probably is the single most important factor that a manager is required to do in the organization. It may be noted that high motivation leads to greater performance, higher cohesiveness and leads to higher job satisfaction. An employee accepts change that leads to increased organizational image, low turnover and absenteeism. (Kondalkar, 2007)

Abraham Maslow, the pioneer in the studies of motivation has suggested that every individual has a complex set of needs and his behaviour is determined by the strongest need existing at a particular moment. He propagated need hierarchy theory of motivation and classified human needs into five categories namely physiological needs, safety needs social needs, esteem needs and self-actualization needs (Maslow, 1999). He states that needs are hierarchal in nature. Only one need is strongest at any one time and that an individual attempts to fulfil the same. Once that need is fulfilled the second need arises as strongest need and individual keeps on fulfilling each need as it arises. (Kondalkar, 2007)

Fredrick Herzberg and his associates developed motivation theory based on two main factors. The first factor is “motivation factor” which includes a set of job conditions which primarily operates to build strong motivation and job satisfaction. The other factor is called “maintenance factor or hygiene factor.” This includes job conditions that dissatisfy when these are absent and do not in any way increase satisfaction when they are present. They however maintain a certain level of job satisfaction. These factors are not intrinsic part of a job (Robbins, & Judge 2013).

The things that satisfied the employees were motivators, while the dissatisfies were the hygiene factors he further said the hygiene factors were not necessarily motivators, but if not present in the work environment, they would actually cause de motivation. In other words, the hygiene factors are expected and assumed, while they may not necessarily motivate. His research showed the following as the top six motivation factors: Achievement, Recognition, The work itself, Responsibility, Advancement, Growth & The following were the top six hygiene factors: Company policies, Supervision, Relationship with manager, Work conditions, Salary, Relationship with peers. (Kondalkar, 2007)

Douglas Mc, Gregar introduced Theory X and Theory Y. Theory X states that managerial actions are contingent to human behaviour. As regards to human nature Mc, Gregar states that human nature is indolent, does not like to work, he is lazy, resist change, does not take responsibility, lacks ambition, prefers to be led and gullible and not very bright.

As far Theory Y is concerned, human being takes work as natural as play, display self control, they can be self-directed and creative (Robbins,& Judge 2013).

Clayton Aldefer carried out further studies on motivation theory of Maslow. He identified basic three needs of human being. These are: existence need, relatedness need and growth needs. Aldefer recommends satisfaction-progression pattern of need. Vroom has put forth Expectancy theory of motivation. The theory is based on efforts, performance and reward relationship. He believes that employee is motivated to exert high level of efforts when he believes that effort will lead to good performance appraisal and therefore organizational rewards that will satisfy personal goals. Porter and Lawler have presented a motivational model which is a step ahead of Vroom's theory of motivation. They have related satisfaction of employees with traits, skills, efforts, performance and its relationship with the reward system. Managers can effectively implement this model in their organizations. (Kondalkar, 2007)

#### **2.2.3.2. Types of motivation**

There are two types of motivation, and the two types of motivation are intrinsic motivation and extrinsic motivation (Armstrong, M.2009).

##### **2.2.3.2.1. Intrinsic motivation**

Intrinsic motivation can arise from the self-generated factors that influence people's behaviour. It is not created by external incentives. It can take the form of motivation by the work itself when individuals feel that their work is important, interesting and challenging and provides them with a reasonable degree of autonomy (freedom to act), opportunities to achieve and advance, and scope to use and develop their skills and abilities (Armstrong, M.2009).

#### **2.2.3.2.2. Extrinsic motivation**

Extrinsic motivation occurs when things are done to or for people to motivate them. These include rewards, such as incentives, increased pay, praise, or promotion; and punishments, such as disciplinary action, withholding pay, or criticism.

Extrinsic motivators can have an immediate and powerful effect, but will not necessarily last long. (Armstrong, 2009)

To generalize, peoples are an organization most valuable expensive resource but they are the most difficult element of an organization to manage. So that, the motivation of the employees is a major issue in service industry as it directly corresponds to employee turnover and overall quality of service of the concerned service delivered organization. The overall profitability of the organization depends on the services quality provided by the organization to the customers. In addition, many scholars argued that it has been statistically proven that motivation individually or partially has positive and significant effect on employee performance – if motivation is high, thus performance in carrying out the obligations and duties will also be high, and vice versa.

Whether public or private organization realized that the actions of motivating their employees are crucial in order to achieve the organizations' goals. The motivated employees relate to the manners of self satisfaction, self-fulfilment and commitment that are expected to produce better quality of work and oblige to the organizations' policies which will extensively materialize efficiencies and competitive advantage. Motivation increases the job involvement by making the work more meaningful and interesting as well as the fact that it keeps the employees more productive and improves their subsequent job performance.

The employee motivation is obviously important. In fact, it is one of the most important and essential factors for the achievement of employees, and ultimately the organizational targets and goals. Motivation, whether intrinsic or extrinsic, is very essential in the lives of workers because they form the fundamental reason for working in life. It represents the complex forces and needs which provide the energy for an individual to perform a particular task. Moreover, employee motivation serves as an essential component of business operations whereby high motivation coincides with job satisfaction, a sense of

pride in one's work, a lifelong commitment to organization which enhances performance and productivity.

#### **2.2.4. The work environment**

Workplace environment is also an important factor that has a significant impact on an employee's performance, fulfilling their intrinsic, extrinsic, and social needs, forming the basis for their stay in an organization, as well as being the key determinant of quality in work and performance levels (Haynes, 2008). A positive work environment therefore has a multitude of benefits to an organization. (Zafar, et.al. 2017)

A strategy for increasing job performance through the work environment will be generally concerned with developing a culture that encourages positive attitudes to work, promoting interest and excitement in the jobs people do and reducing stress. The strategy also needs to consider particular aspects of the work environment, especially communication, involvement, work-life balance and working conditions. It can include the formulation and application of 'talent relationship management' policies, which are concerned with building effective relationships with people in their roles, treating individual employees fairly, recognizing their value, giving them a voice and providing opportunities for growth. (Armstrong, 2009)

An enabling environment will create the conditions that encourage high performance and effective discretionary (available to be used) behaviour. These include work processes, equipment and facilities, and the physical conditions in which people work. A supportive environment will be one in which proper attention is paid to achieving a satisfactory work-life balance, emotional demands are not excessive, attention is paid to providing healthy and safe working conditions, job security is a major consideration and personal growth needs are taken into consideration. (Schermerhorn, Jr. et al. 2010)

Organizational stressors can be classified into mission statement, strategies, policies, organizational structure and design, reporting channels, communication, various processes, systems and last but not the least the working conditions. Organization mission and subsequent departmental goals have a long lasting impact on the employees. Over ambitious goals leave employees more stretched for attaining the same. Good organizational policies, procedures, rules, regulations keep employees in high spirit. On

the contrary inadequate compensation, rigid rules, ambiguous organizational policies and faulty job design cause tremendous amount of stress. Job related policies must be sound and updated. Work place, and work environment are two very important factors. Poor hygiene in work place, inadequate space, light, lack of physical security at work place is stressors. Stress is caused by inadequate support from subordinates, conflicting job requirements, inadequate and poor performance measurement, and lack of empowerment. Policies should be sound and employee participation must be ensured at each level. It must be understood that wisdom and innovativeness is widely spread in the workers, it is the ability of managers to identify and canalize for organizational betterment. (Kondalkar, 2007)

To sum up at any organizations where employees are exposed to stressful working conditions, productivity are negatively influenced and that there is a negative impact on the delivery of service and if working conditions are good, productivity increase and there is a positive impact on the delivery of service. Employees and work environment is interrelated. Employees will work harder and improve performance once they have good working environment. The ability for employees to share knowledge with one another depends on how the environment utilize. This helps organization to improve effectiveness in terms of profit, level of competitiveness and so on.

#### **2.2.5. Organizational Culture**

Organizational culture represents a common perception the organization's members hold. We should therefore expect individuals with different backgrounds or at different levels in the organization to describe its culture in similar terms. Organizational culture shows how employees perceive the characteristics of an organization's culture, not whether they like them (Robbins, & Judge. 2013).

Organizational culture is a pattern of shared values and beliefs of a workforce. Those items provide organizational members with meaning and rules for behaviour. One corporation well known for its culture and values is the firm focuses considerable HR efforts on instilling its values of customer service and employee involvement. (Robert, L. & John, H. 2008)

As cited (Zafar, et.al. 2017), the arrangement of attributes that vary from one organization to another is what is referred to as culture. It is a set of beliefs, behaviours, and values, and knowledge of a group of people at the same time and place. Organizational culture can be described as a set of common values, behaviours, and beliefs that are practiced towards the achievement of organizational goals, and forms one of the main reasons why organizations with strongly developed and practiced cultures tend to perform better than those where culture is weak (Deal & Kennedy, 1982). Organization culture is directly linked with HR practices, it also has a positive impact on employee performance and adaptability, helping them overcome any corporate challenges and situations, and provides them with a direction towards the achievement of a common goal or objective (Daft & Weick, 1984). Through the presence of an organizational culture, employees are better aware of the history, norms, and code of conduct acceptable practiced within the company, and serves to influence their commitment towards it (Ferris, et al., 1998). Furthermore, coordination between employees within a department as well as in the organization as a whole, coordination and integration of operations, and strategy are aided by organizational culture, also leading to better resource usage and support (Kopelman, Brief, & Guzzo, 1990). Additionally, it also allows the management to predict employee behaviour in a number of different situations that can be advantageous to the wellbeing of both employees and dynamics of work relations within a company (Ogbonna, 1993).

Achieving and maintaining quality of product and customer satisfaction are two most important factors of successful organization. To achieve these twin objectives, an organization has to marshal various resources, plan its use over a period of time and produce a product or service, which meets the consumer needs, desire and aspirations. Culture is invisible power of any organization. Organizational culture is not inborn. It has to be invented and later developed over a period of time. It enables employees to perform within the framework of the organization's culture. (John, R. et al. 2010)

By comparing cultural differences between organizations are specifically identified on the basis of practices. In comparison with values, practices are more tangible. The organizational behaviour which is related to practitioner's values and beliefs is based on

culture elements and norms that influence personality and performance of employees. Employees performance is comprised of the actual output or results of employees as measured against its intended outputs (or goals and objectives). One of the most important reasons that explain the interest in organizational culture is the assumption that certain organizational cultures lead to an increase in employee's performance. The mental ability of human which helps in enhancing thinking and decision making depends on the organization culture. Culture is a collection of various values and behaviours that may be considered as a guide to success of employees. Culture is collection of beliefs, behaviours and values which society contains normally. In simple we can say that culture is knowledge, explanations, values, beliefs, communication and behaviours of many people, at the right time and right place

### **2.3. Empirical Related 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 sectors 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 factors that affect in public & private sectors of they deliver service for their customers. 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.

In private & public Hotel of Eritrea on comparative survey of employee performance identify the factors motivation, training, working condition, leadership, employer & employee relationship that influence employee performance in the hotel industry in Eritrea. The study found out that there is a positive and significant relationship between motivation, training, working conditions and performance, while leadership and employee-employer relationship emerged to have no significant relationship. On the other hand, in the second model, the study revealed that there is a positive relationship between motivation, working conditions and employee performance in the government hotels. Similarly, the relationship established by this study between motivation, training, working conditions and employee performance was strong in the private hotels.

Nonetheless, a considerable difference was found that training influences performance only in private hotels. This may indicate that private hotels provide area specific training for enhancing employee skills and knowledge thereby increasing performance. The empirical results of the analyses in this study suggest that the impact of motivation, training, and working conditions on employee performance is significant. These could be owed to the fact that employees are satisfied with their current salary, rewarded for the quality of their efforts, received recognition and appreciation from their supervisor, got incentive and bonus and promotion as well, and that the tips and encouragement given by customers is so considerable that influencing employees' performance. In addition, the training provided to employees on their new jobs in giving them direction or to the current employees to enhance their skill and knowledge is enabling them to perform well. Finally, availability of adequate facilities, arrangement of working hours, and the general working environment affects employee performance Ghebrejorgis,(2018).

In public & private bank of Rajasthan Region, the survey find out that the adequate and fair compensation has the worst impact on the employees of public sector bank as the employees do not get bonus during the work and in the private sector bank the employees get compensation and promised (perquisites) on the basis of performance. There is a different perspective regarding opportunities for continued career growth. In private sector bank more opportunities are there for the bank employees to grow. Training provided to the employees, Performance based salary, promotions on the basis of performance .Transfer in the places where there is opportunity to explore skills and learn new things in work environment. Private sector bank and public sector bank are lacking in the balanced role of work in total life space. The response is same by the employees of both the banks. In the banks people do not get time to make the balance as the work pressure is more Sharma, Roopam & Kothari. (2014).

Factors affecting employee performance – evidence from petro Vietnam engineering consultancy j.s.c. identify factors leadership, motivation, training, working environment & organization culture that influence employee performance in the case company –PVE. The study proved that leadership style affects employee performance. Through leaders' coach, empowerment or increasing the employees' participation, the employees definitely

perform in a better way. Motivating employees for increasing their performance is one of the most important factors. Especially the case company –PVE, an organization where employees are much valued for their high-education, knowledge, qualification, skills and experience, the best employee can perform is the best they are motivated Thao & Hwang (2010).

Through this study, the researchers emphasize the strong relationship between training and employee performance. Repeating the case company which is operating in engineering consultancy in oil and gas industry, training is a successful technique for better employees' performance. Practically, training for employee to approach new technology and improve their competencies to be qualified for high-technical and international projects become a very important determinant for enhancing the company's competitive advantage in the market and its sustainable development.

Based on the results analyzed the three factors (leadership, motivation and training) have mutual interactions. They not only affect the employee performance themselves but also affect each other indirectly. For example, training is also supposed to be a non-financial motivator to reward employee for their good performance. Leaders' coach and empowerment help to motivate their subordinates for better performance. Being trained on the job by direct supervisors helps employee to perform better and participate more in their works.

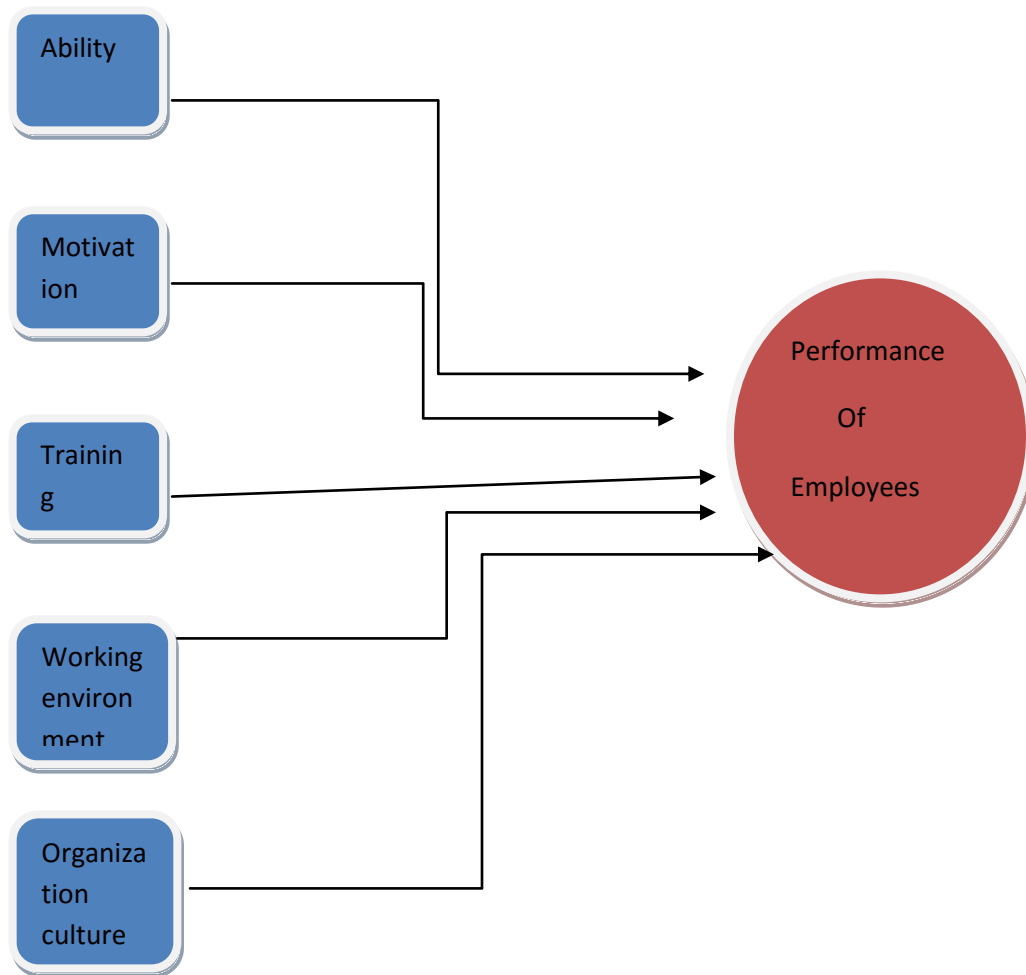
Based on few scholars factors affecting employee performance: an empirical approach", identify the factors in the study, firm/environmental-related factors, job-related factors, employee-related factors and the study proved that organizational climate, job environment, adaptability and intrinsic motivation play in determining EP. In particular, a lack of management support to employees' actions has a direct negative impact on EP, organizational climate and job environment. This negative impact on organizational climate and job environment leads to a series of negative impacts on the other factors incorporated into the proposed model. In turn, it is likely that this negative impact on organizational climate directly (and negatively) affects job environment and employees' training. The negative impact on training culture (e.g. frequent absenteeism, low motivation) results in a decrease in employees' levels of skill flexibility and adaptability.

This effect, combined with a reduction in employees' proactively levels, leads to a decreased level of adaptability and, ultimately, to low job performance (Pulakos, 2009). Similarly, a negative effect on job environment leads directly and indirectly to lower EP. This indirect effect is observed through the negative effect on employees' intrinsic motivation (e.g. low job satisfaction leads to insufficient job performance), employees' levels of proactively (e.g. unwillingness to take the initiative during job execution leads to a "passive stance" regarding problematic and stressful job situations) and employees' levels of adaptability (e.g. employees not confront problematic job-related situations, creating obstacles to solving them and resulting in reduced job performance) Anastasios, D. Diamantidis, Chatzoglou, (2019).

The contribution of environmental dynamism and job autonomy to the proposed model is relatively small. Nevertheless, even the small impact of environmental dynamism on training implies that firms with dynamic internal environments achieve better results from training processes. In other words, if employees perform in a firm that often renews its equipment and production processes and looks for ways to improve its competitive position, then training plays a vital role in improving employees' knowledge and skills, thus making it easier for a firm to achieve its targets. By contrast, if a firm's internal environment is diachronically static, then the willingness and desire of employees to update their knowledge and skills is low, since even if they update them, they will not be utilized by the firm. Additionally, the positive relationship between job autonomy and proactively suggests that employees should have "their own spaces" to anticipate problematic job situations and propose innovative ideas and solutions (Parker et al., 2006; Grant and Ashford, 2008), training culture may not directly affect performance, but it has a strong impact on employees' skill flexibility, proactively and adaptability, which, in turn, are factors that directly and/or indirectly affect EP (Kozlowski et al., 2001). Moreover, managers should also take into account (when planning their training programs) a firm's organizational climate characteristics as well as employees' interpersonal relationships in order to determine the training outcomes (positive and/or negative) for both employees and the firm.

## 2.4. Conceptual frame work

This research study has mainly five independent variables namely Ability, organizational Culture, Training, Motivation and working environment & one dependant variable i.e. Employee performance. The purpose of the study as mentioned above was to find out the relationship between independent variables and dependent variable. Moreover, to **compare** to what extent ability, Training, Motivation, organizational Culture and working environment factors affect employees' performance in public and private bank which factor contribute significantly.



**Figure 1** Conceptual Framework, adapted own from literature review.

## **CHAPTER THREE**

### **3. RESEARCH METHEDODOLOGY**

#### **3.1. Introduction**

Research methodology is a way to systematically solve the research problem. Moreover, the chapter reveals an overall scheme, plan or structure conceived to the researcher in answering the research question. In this stage most decisions about how research was executed and how respondents were approached, as well as when, where and how the research was completed is discussed (Kothari, 2004).

Therefore in general this part of the study describes the research design and methodology that were used to guide under the following sub-heading: the research design, source of data, target population, sampling and sample size, data collection instrument, data analysis technique, validity & reliability issues and ethical considerations.

#### **3.2. Research Design**

According to Kothari (2004) research design is a conceptual structure with in which research is conducted; it constitutes the blue print for the collection, measurement and analysis of data. It ensures that the study would be relevant to the problem and that it uses economical procedures.

In this study a descriptive study is undertaken to describe the characteristics of the study organizations that follow certain common practices so, descriptive research design method with quantitative approach used.

The primary aim of this study is to assess the effect of factors affecting employees' job performance in public & selected private bank at Hossana Town branches on the independent variables (Ability, Training, Motivation, working environment & organization culture) and its dependent variable (Employee performance).

### 3.3. Source of data

The necessary data for this study has been collected from primary sources through questionnaire and interview. The data is collected from selected respondent employees and human resource directors of the bank. Using primary data in research helps to grasp the necessary data that intended to infer about the current understanding of the phenomenon. The secondary data is only used to select the appropriate sample size by using public & selected private banks' HR data base records all employees, except non-clerical like janitors and securities (guard), who work permanently in the study organization but not who have less than six month service in bank up to February 7/2020.

### 3.4. Target Population and Sample

#### 3.4.1. Target Population

At Hossana Town according to the information obtained from both public & selected private bank the target population for this study are all employees, except non-clerical like janitors and securities (guard), who work permanently in the study organization but not who have less than six month service in the study organization up to February 7/2020. Based on the above explanation, the total numbers of 279 employees are the target population of the study.

**Table 1 Data for number of employee in each bank at the study population**

No	Name of public bank	Branch name	No. of branch manager	No. of line manager	No. of officer	No. of clerk	Total number of employ each branch
1	CBE/ Public bank	Hossana	1	3	37	5	46
2		Seachduna	1	3	14	2	20
3		Seleme	1	3	14	2	20
4		Wachamo	1	3	30	2	36
5		Gofer Meda	1	3	8	1	13
6		Bobicho	1	3	21	2	27
7		Battena	1	3	24	3	31
	subtotal		7	21	148	17	193

No	Name of private bank	Branch name	No. of branch manager	No. of line manager	No. of officer	No. of clerk	Total number of employ each branch
1	Nib In. PLC	Hossana	1	1	11*	1	14
2		Menaheria	1	-	11*	1	13
3		Gombora	1	-	7	1	9
4	BerhanIn.PLC	Gombora	1	-	11*	3	15
5		Menaheriya	1	-	11	3	15
6	Wogagen In. PLC.	Hossana	1	-	9*	1	11
7		Gombora	1	-	7*	1	9
	subtotal		7	1	67	11	86
	G. total for both type of bank		14	22	215	28	279

Source: from the study organization HR data base (January, 2020).

### 3.4.2. Sampling technique

Under probability sampling designs proportionate stratified sampling the population is divided into four sub-populations that are individually more homogeneous than the total population and then we select items from each stratum to constitute a sample through simple random sampling technique methods of lottery system.

This research used probability sampling design stratified proportionate method selected to predict or generalize the whole research population proportional allocation to be kept.

### 3.4.3. Sample size

The sample size selected to estimate the sample representative the following formula applied. Since it had relevant to study the probability sampling method simplified formula for proportions used by Yamane to calculate sample sizes.

$$n = N/1 + N(e)^2$$

Where  $e$ : Significance level/error margin (7% have chosen the significance level to be) or 93% confidence intervals

N: Population size = 279

n: Sample size = 117

In addition to this, we usually follow the method of proportional allocation under which the sizes of the samples size from the different strata are kept proportional to the sizes of the strata. That is, if  $P_i$  represents the proportion of population included in stratum  $i$ , and  $n$  represents the total sample size, the number of elements selected from stratum  $i$  is  $n_i$ . let us suppose that we want a sample of size =  $n$ , to be drawn from a population of size  $N$ , &  $N$  which is divided into different homogeneous strata population size  $N_i$  &  $P_i$  represent the sample size of each homogeneous strata. Hence, the formula to select a sample size from each homogeneous strata:  $P_i = (N_i/N) n$  (Kotharin, 2004).

Therefore, to select sample size,  $n = \sum p_i = 117$  from the population of 279 employees & secondary sources of data collection take place from, 7 (Seven ) CBE branch bank, 3 (three) private bank of Nib International share company, 2 (two) bank of Berhan International share company, & two Wogagen In. share company branch at Hossana Town.

The employees were categories into senior level manager, middle level manager, officer level and clerks according to stratified sampling method with proportionate allocation. Therefore, according to proportionate stratified random sampling design from 279 populations a total sample size of 117 respondent 42% statistically significant was selected to generalize & predict the population characteristics 81 sample respondents from public bank & 36 sample respondent from selected private branch banks through simple random sampling technique methods of lottery system.

Bank of Nib, Berhan & Wogagen international share company, how to select from other private bank based on number of branch, number of employee & number of depositors at the study area (see appendix).

**Table 2 Sample size**

No	Category	number of population from each strata	(42% of the strata element)	Sample size of proportionate sampling from each strata
1	Senior level manager	14	0.42	6
2	Middle level manager	21	0.42	8
3	officer level	216	0.42	91
4	clerks	28	0.42	12
5	Total	279	0.42	117

Source: from the study organization HR data base (January, 2020).

### **3.5. Data Collection Tools & procedures**

There are several methods of collecting primary data, particularly in surveys and descriptive researches. In the case of this study primary data collected through questioner & interview. Interviews take place later a subsample of 8 HR data base employees or personnel of the organization this primary sample is used to examine the matter in more detail.

#### **3.5.1. The Study Questionnaire**

For this study's used questionnaire to collect data. The researcher use a predetermined series of questions developed to find out required information, which is filled in by all participants in the sample and Collection of data to be personally administered the questioner. The literature review in the study was used as a guideline for the development of the questions in the questionnaire. Besides, some questionnaire was adopted from other sources (Alinso. 2014, Bekele. 2016, & W/Michael. 2018).

The questions prepared to be clear and easy to understand. The questionnaires include items to measure the different variables of the research model to study the impact of

independent variables ability, training, motivation, organizational culture and working environment on the dependent variable employee performance. The respondents are expected to provide necessary information according to the developed questionnaire included a total of 50 (fifty) questions (items) and designed on Likert Scale type.

Respondents answer the given questions by marking the correct and suitable choice. The questionnaire prepared in English language. Furthermore, respondents need to supplement other related information including gender, age group, marital status, level of education, work experience and job position used on multiple-choice. The study used interview selected appropriate employee of 8 (eight) HR data base or personnel of the organization four from public branch & four from private branch bank in addition to questioner to make triangulate the information obtained based on the questioner from the respondent.

The questionnaire before distribution commented by the advisor of the study & selected three manager of the study organization then, pre-tested ten (10) randomly selected employees in both public & selected private bank sectors to check its appropriateness for gathering all the required information. Finally, the questionnaires distributed equally to all selected strata sample participants of bank sectors in the study organization. Then, the questionnaires were filed by the respective representative of each selected strata who were available at the spot and collected subsequently.

### **3.6. Data Analysis Methods**

Data from questionnaires was analyzed through both descriptive and inferential statistics. Data collected through interviews has been analyzed by using qualitative analysis method via discussion the research result is validated by triangulating different data sources of information from the interview and questionnaires.

The data collected through questionnaires analyzed by statistical package for social sciences/ SPSS software version 20. As a result, frequency, percentage and (central tendency) mean & standard deviations, variance (dispersion) & correlation and regression analysis (inferential statistics) was employed in this study to present analysis and discusses the result of the paper.

In addition to, the study used multiple regression model applied to determine the relative importance of each of the variables with respect to factors affecting employee's job performance in public & selected private bank branch at Hossan Town.

**The regression model used as follows:**

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

**Where:**

Y = Employee Job performance

$\beta_0$  = Constant Term

$\beta_i$  = represents standardized regression coefficient for variable  $X_i$

$X_1$  = Employee ability

$X_2$  = Employ training

$X_3$  = Employee motivation

$X_4$  = Working environment

$X_5$  = Organization culture

$e$  = error term (residual term that includes the net effect of other factors not in the model and measurement errors in the dependent and independent variables).

### **3.7. Validity and reliability Issues**

#### **3.7.1. Reliability**

The reliability of measure indicates the extent to which it is without bias (error free) and hence ensures consistent measurement across time and across the various items in the instrument. In other words, the reliability of a measure is an indication of the stability and consistency with which the instrument measures the concept and helps to assess the —goodness of a measure (Sekaran, 2003).

The number of test items, item interrelatedness and dimensionality affect the value of alpha. There are different reports about the acceptable values of alpha, ranging from 0.70 to 0.95. A low value of alpha could be due to a low number of questions, poor interrelatedness between items or heterogeneous constructs. A maximum alpha value of 0.90 has been recommended (Dennick, 2011).

The value of Cronbach's Alpha is usually expressed as a number between 0 and 1.0. A value of .00 means no consistency in measurement while a value of 1.0 indicates perfect

consistency in measurement. The acceptable range is between 0.70 and 0.90 or higher depending on the type of research. Cronbach's Alpha of 0.70 is acceptable for exploratory research while 0.80 and 0.90 are acceptable for basic research and applied scenarios respectively (Adeniran, Ao. 2019)

Reliability is the tendency towards consistency found in repeated measurements of the same phenomenon, while internal consistency is the extent to which all of the items in a scale measure the different aspects of the same attribute. Reliability is the degree to which data collection (tools and techniques) produces consistent results when the unit being measured has not changed.

Reliability is the extent to which data collection techniques or analysis procedures was yield consistent findings & lower levels of reliability reflect a greater level of measurement error, which can weaken the correlation between the variable of interest and other variables

**Table 3 Reliability Statistics**

Name of organization	Cronbach's Alpha	N of Items
Public branch bank	.986	50
Private branch bank	.987	50

**Table 4 Reliability Statistics of each branch bank variables**

Name of variables	Public branch bank		Private branch bank	
	Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
Ability	.990	6	.989	6
Training	.991	8	.992	8
Motivation	.994	8	.995	8
Working environment	.989	6	.988	6
Organization culture	.991	11	.989	11
Employee performance	.994	11	.994	11

Therefore, the Cronbach's alpha for this study collected from a total of 117 selected sample respondents 80 sample from public branch & 35 sample from selected private

branch bank for the 50 items included (The items see on Appendix), and all 50 items measured to test reliability .986 & .987 in public & selected private branch bank respectively showed that there was internal consistency & reliability as indicated in table 4 above. This suggested that the internal reliability in this study was acceptable and signified to be very good quality. In addition to measuring each item also reliability measure of each variable take place. So that as shown on table 3 above each variables result displayed to indicate internal consistency & reliability of variable in this study.

### **3.7.2. Validity**

Sound questionnaire design principles should focus on three areas. The first relates to the wording of the questions. The second refers to planning of issues of how the variables will be categorized, scaled, and coded after receipt of the responses. The third pertains to the general appearance of the questionnaire. All three are important issues in questionnaire design because they can minimize biases in research (Secarana, 2003).

Content validity involves the degree to which the study is measuring what it is supposed to measure. More simply, it focuses on the accuracy of the measurement (John et.al, 2007).

So that, in this study, validity was taken into consideration. For example, the questionnaire is constructed by the researcher, it is designed on the basis of the researcher's needs in relation to the study topic and so brings advantages in the sense that it measures exactly what the researcher intends to measure. The researcher therefore does not need to depend on other researchers for information on for example problem areas and relevance of the items included in the questionnaire. Further still, descriptive, interpretative, and theoretical validity were taken into consideration. Thorough literature review in the study area was conducted carefully before taking on the research. This enabled theories and the questions in the questionnaire to be identified. Theories and themes are well supported by the findings.

### **3.8. Ethical Issues**

All the research participants included in this study were appropriately informed about the purpose of the research and their willingness and consent was secured before the

beginning of distributing questionnaire. Regarding the right to privacy of the respondents, the study maintained the confidentiality of the identity of each participant. Their privacy, identity and confidentiality were maintained by assigning them code numbers instead of names. The completed questionnaires were filed safely and were accessible only to the researcher and thesis advisor. In all cases, names are kept confidential thus collective names like respondents were used.

The data collection instrument in this study questionnaire & interview chosen as a means of data collection because it is effective to collect data about facts, activities, level of knowledge, opinions, expectations and aspirations, attitudes and perceptions.

## **CHAPTER FOUR**

### **4. RESULTS AND DISCUSION**

#### **4.1. INTRODUCTION**

This study is intended to search out the comparative analysis of factors affecting employees' job performance at public & selected private bank at Hossana Town bank branches. In the Town there are seven public & nineteen private bank branch. In the study included all public bank & selected seven private bank such as 3 (three) private bank of Nib International share company, 2 (two) bank of Berhan International share company, & two Wogagen In. share company. The selection of private bank take place based on number of depositor, number of branch and number of employees from nineteen (19) branch of private bank at Hossana Town as mentioned the previous chapter.

The data collected from public & selected private branch bank of Hossana Town using questionnaires are presented and analyzed in this chapter. This section of the study deals with the statistical questioner and interpretation of the result using SPSS version 20.

As stated in the previous chapters of this paper, questionnaire were designed and distributed to a total 117 sample employee respondents that are 81sample respondent from public bank branch & 36 sample respondents from selected private bank branch in the study area mention above.

Accordingly, 117 questionnaires distributed and 115 were appropriately filled and returned which gives 98.3% return rate. So, a total of 115 employee respondents' responses were collected successfully, the response rate is enough to carry out the analysis.

This part involves the discussion of the frequency percentage distribution for sex, age, education level, marital status and experience of research participants. This helps to understand the sex, age, educational and work experience categories for employees of the bank. Such understanding helps the bank to design efficient and effective human resource practices intended to excel the employees' job performance and overall bank achievements. Hence, such variables are presented and discussed below at the frequency table.

In addition to such distribution measures, the mean score of a five-point Likert-scale is also used to summarize the collected data via questionnaire. Accordingly, the mean score values have been categorized as low a mean value of below 3.39, moderate between 3.40-3.79 and high with a mean value of above 3.80 (Zaidato, & Bagheri, 2009).

The detail is summarized below.

#### 4.2. Demographic Characteristics of Respondents profile

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 depicted each demographic characteristic of the respondents.

The demographic data in public & selected private branch bank at the study area for gender shows that out of the 117 respondents were 96 males and 21 female. Table 6 shows that the male respondents formed majority of the target population with a percentage of 82.1%, while female respondents were representing 17.9%.

**Table 5** public & private bank sample respondent number

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank of CBE	81	69.2	69.2	69.2
	private bank	36	30.8	30.8	100.0
	Total	117	100.0	100.0	

**Table 6** sample respondent gender category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	96	82.1	82.1	82.1
	Female	21	17.9	17.9	100.0
	Total	117	100.0	100.0	

**Source: sample survey march 2020**

**4.2.1. Gender of Respondents frequency Table of public & selected private branch bank**

As shown in the frequency table 7 & 8 below gender distribution of research participants in public & selected private branch bank of Hossana town the sample respondent's category shows that 82.7% males and 17.3% females in public branch bank & 80.6% males and 19.4% females in selected private branch bank. This shows that as the number of male employees is more than the number of female employees in both branch bank sectors.

**Table 7** sample respondent sex category of CBE branch bank

Sex	Frequency	Percent	Valid Percent	Cumulative Percent
Male	67	82.7	82.7	82.7
Valid Female	14	17.3	17.3	100.0
Total	81	100.0	100.0	

**Source: sample survey march 2020**

**Table 8** sample respondent sex category of private bank

Sex	Frequency	Percent	Valid Percent	Cumulative Percent
Male	29	80.6	80.6	80.6
Valid Femal	7	19.4	19.4	100.0
Total	36	100.0	100.0	

**Source: sample survey march 2020**

**4.2.2. Age category of sample respondents frequency Table at public & selected private branch bank**

The sample population age distribution was clearly depicted at table 9 & 10 below is largely dominated by respondents who are at the age of 25 – 30 years old covering 50% - 51% both at private & public branch bank sectors. The next higher group was 28% - 33% fall under age categories of between 31- 35 both sector of public & private branch bank. The remaining groups under age category 36- 40 year old fail 12.3% & 5.6% at public & private branch bank respectively, under above 41 age category fail 2.5% & 5.6% at

public & private branch bank respectively. In general the table data shows that, at both sectors most age category falls below the age of 35 years old so most of the organization employees are young & productive age category and they are competitive to achieve the organization objective at both types of branch bank sectors.

Table 9 sample respondent age category of CBE branch bank

Age category	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-24 year	4	4.9	4.9	4.9
25-30 year	42	51.9	51.9	56.8
31-35 year	23	28.4	28.4	85.2
36-40 year	10	12.3	12.3	97.5
above 41 year	2	2.5	2.5	100.0
Total	81	100.0	100.0	

Source: sample survey march 2020

Table 10 sample respondent age category of private branch bank

Age category	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-24 year	2	5.6	5.6	5.6
25-30 year	18	50.0	50.0	55.6
31-35 year	12	33.3	33.3	88.9
36-40 year	2	5.6	5.6	94.4
above 41 year	2	5.6	5.6	100.0
Total	36	100.0	100.0	

Source: sample survey march 2020

#### 4.2.3. Marital status of sample respondents frequency Table at public & selected private branch bank

The following table 11 below shows the sample respondent of marital status distribution category in public bank of the study area is, 38.3%, 60.5% & 1.2% are single, married & divorce respectively. On the other hand table 12 in the private selected branch bank the distribution shows 30.6% single & 69.4% married.

**Table 11** marital status of sample respondent at public branch bank

Marital status	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	31	38.3	38.3	38.3
Valid married	49	60.5	60.5	98.8
Valid divorce	1	1.2	1.2	100.0
Total	81	100.0	100.0	

**Source: sample survey march 2020**

**Table 12** marital status of sample respondent at private branch

Marital status	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	11	30.6	30.6	30.6
Valid married	25	69.4	69.4	100.0
Total	36	100.0	100.0	

**Source: sample survey march 2020**

#### **4.2.4. Education level of sample respondents in public & selected private branch bank at Hossana town**

The following frequency table 13 & 14 shows the distribution employee's education level of the study organization. According to category distribution in table 13, in private branch bank 72.2% and 27.8% participants of sample respondent are bachelor degree and master degree level qualification respectively also in table 14 shows that 1.2% diploma, 74.1% bachelor degree & 24.7% master's degree level qualification. Hence, the result shows that most of employees are bachelor & master's degree holders & the composition of employees are well qualified & relatively competitive.

**Table 13** education level of sample respondent at private branch bank

Education level	Frequency	Percent	Valid Percent	Cumulative Percent
Valid bachelor degree	26	72.2	72.2	72.2
Valid master degree	10	27.8	27.8	100.0
Total	36	100.0	100.0	

**Source: sample survey march 2020**

**Table 14** education level of sample respondent at public branch bank

Education level	Frequency	Percent	Valid Percent	Cumulative Percent
Diploma	1	1.2	1.2	1.2
Valid bachelor degree	60	74.1	74.1	75.3
master degree	20	24.7	24.7	100.0
Total	81	100.0	100.0	

**Source: sample survey march 2020**

**4.2.5. Work experience category of sample respondents in public & selected private bank at Hossana branch**

The following frequency table 15 & 16 shows participants work experience (tenure) distribution at the study organization. Therefore, on table 15, as shown below 1-4 years 32.1 %, 5-9 years 53.1%, 10-20 years 11.1%, and above 20 years 3.7% participants have working experience categories in public branch & on table 16, 1-4 years 44.4 %, 5-9 years 41.7%, 10-20 years 13.9%, participants have working experience categories in selected private branch bank . What can be inferred from the data that show 85.65% of employees have below or nearly equal to ten year work experience in the bank sectors. Who have served above 10 years followed with a frequency of 14.35% representing. According to this figure, employees’ of the bank are largely dominated by workers who have been working in the bank for less than ten years. Since 32% – 44% of the respondents are youngsters with less than four year work experience & the rest of sample respondents more or less they have enough years of work experience with knowledgeable skill combination

**Table 15** work experience sample respondent at public branch bank

Work experience	Frequency	Percent	Valid Percent	Cumulative Percent
1-4 year work experience	26	32.1	32.1	32.1
5-9 year work experience	43	53.1	53.1	85.2
Valid 10-20 year work experience	9	11.1	11.1	96.3
Above 20 years	3	3.7	3.7	100.0
Total	81	100.0	100.0	

**Source: sample survey march 2020**

**Table 16** work experience sample respondent at private branch bank

Work experience	Frequency	Percent	Valid Percent	Cumulative Percent
1-4 year work experience	16	44.4	44.4	44.4
5-9 year work experience	15	41.7	41.7	86.1
Valid 10-20 year work experience	5	13.9	13.9	100.0
Total	36	100.0	100.0	

**Source: sample survey march 2020**

#### **4.2.6. Work position category of sample respondents in public bank at Hossana branch**

As shown below in the frequency table 17 & 18 shows employee work position category in public & private bank of Hosanna branch.

**Table 17** work position of sample respondent at public branch bank

Name of position	Frequency	Percent	Valid Percent	Cumulative Percent
branch manager	4	4.9	4.9	4.9
line manager	7	8.6	8.6	13.6
Valid Officer	63	77.8	77.8	91.4
Clerk	7	8.6	8.6	100.0
Total	81	100.0	100.0	

**Source: sample survey march 2020**

The categories of sample respondent distributions are 4.9 % & 5.6% of branch manager, 8.6% & 2.8% of line manager at public & private branch bank respectively, 77.8% of respondents are officers in both public & selected private branch bank and 8.6% & 13.9% of participants are clerk in public & selected private branch bank respectively. Hence, the result shows most of employees are work related to customer service activity. The organization structure & work design differ from private bank of Hossana branch because in public branch bank middle line manager found b/n branch manager & officer to coordinate employees and their task under them.

**Table 18** work position of sample respondent at private branch bank

Name of position	Frequency	Percent	Valid Percent	Cumulative Percent
branch manager	2	5.6	5.6	5.6
line manager	1	2.8	2.8	8.3
Valid Officer	28	77.8	77.8	86.1
Clerk	5	13.9	13.9	100.0
Total	36	100.0	100.0	

Source: sample survey march 202

### 4.3. Data Presentation, Analysis & Discussion of dependent & independent variable based on survey questioner

#### 4.3.1. Descriptive Statistics

In this section various statistical data analysis tools such as mean, standard deviation & frequency percentile are used to analyze the collected data. The summary 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 Zaidato & Bagheri (2009) as mentioned earlier 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 considers as high as illustrated by Comparison bases of mean of score of five point Likert scale instrument. Thus, in this study descriptive statistics value of the variable (dependent& independent variable) the result analyzed

based on the average mean value of variable at table 19&20 below & for each item mean value & standard deviation under the variable & also frequency table attached at the appendix. The detail of the analysis is presented as follows:

**Table19 mean value of the study variable at public banks**

	N	Mean	Std. Devia.	Varia.	Average value of		
					Mean	Std. Devia	Varia nce
Ability	80	23.60	5.31	28.17	3.93	0.88	4.69
Training	80	28.75	7.85	61.68	3.59	0.98	7.71
Motivation	80	30.15	8.39	70.36	3.77	1.05	8.79
Working envi.	80	20.37	6.70	44.95	3.39	1.12	7.49
Org. culture	80	43.49	8.86	78.46	3.95	0.81	7.13
Employee perf.	80	42.31	9.93	98.62	3.85	0.90	8.97
Valid N (listwise)	80						

**Source: sample survey march 2020**

**Table 20 mean value of the study variable at private banks**

	N	Mean	Std. Devia.	Varia.	Average value of		
					Mean	Std. Devia	Varia .
Ability	35	22.46	4.755	22.61	3.74	0.79	3.77
Training	35	24.23	7.61	57.83	3.03	0.95	7.23
Motivation	35	22.54	8.03	64.43	2.82	1.00	8.05
Working envi.	35	19.23	5.34	28.53	3.21	0.89	4.76
Org. culture	35	39.60	8.07	65.07	3.6	0.73	5.92
employeeperf.	35	40.97	8.73	76.21	3.72	0.79	6.93
Valid N (listwise)	35						

**Source: sample survey march 2020**

#### 4.3.2. Ability of sample respondent in the study organization

**Table 21 Frequency distribution value of ability at private banks**

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree	
		Freq	%	freq	%	freq	%	freq	%	Fre q	%
Que1	35	-	-	4	11.4%	3	8.8%	23	65.7%	5	14.3%
Que2	35	1	2.9%	2	5.7%	8	22.9%	21	60%	3	8.8%
Que3	35	1	2.9%	5	14.3%	11	31.4%	18	51.4%	0	0%
Que4	35	-	-	2	5.7%	4	11.4%	22	62.9%	7	20%
Que5	35	1	2.9%	4	11.4%	4	11.4%	21	60%	5	14.3%
Que6	35	-	-	4	11.4%	1	2.9%	21	60%	9	25.7%
Sum		3	8.4	21	60	31	88.56	126	360	29	82.8
Av. value			1.4		10		14.8		60		13.8
		Disagree =11.4 %						Agree =73.8 %			

**Source: sample survey march 2020**

**Table 22 Frequency distribution value of ability at CBE banks**

Question	Total sample	Strongly disagree		Disagree		Undecided		agree		Strongly Agree	
		freq	%	freq	%	Fre q	%	freq	%	Freq	%
Que1	80	1	1.3%	5	6.3%	6	7.5%	44	55%	24	30%
Que2	80	3	3.7%	11	13.8%	7	8.8%	47	58.8%	13	16.3%
Que3	80	3	3.7%	8	10%	9	11.3%	45	56.3%	15	18.8%
Que4	80	1	1.3%	3	3.7%	3	3.7%	49	61.2%	24	30%
Que5	80	2	2.5%	8	10%	5	6.3%	47	58.8%	18	22.5%
Que6	80	3	3.7%	5	6.3%	4	5%	41	51.3%	27	33.8%
Sum	480	13	16.2	40	49.8	34	42.6	273	341.4	121	151.2
Av. value			2.7%		8.3%		7.1%		56.8%		25.2%
		Disagree = 11%						Agree = 82%			

According to the sample respondent on table 21 & 22 above majority 82% of the respondents agreed that ability of employee applied to perform the duty of individual & group responsibility at their work position in the bank to improve their job performance while 11 % are disagreed and the remaining 7.1% are undecided (neutral) at public branch bank. On the other hand 73.8% agree, 11.4% disagree & 14.8% undecided. In addition to

this table 19 & 20 above shows that average mean value of ability at public branch bank(A. mean= 3.93) & average mean value of ability at selected private branch bank is (A. mean= 3.74), the average mean value of private branch bank relatively lower than compared to public branch bank. So based on the result obtain from sample respondent at CBE branch bank stronger than private branch bank of employee ability to affect the performance of employee job performance.

These indicate that the existing ability of employee practice has a good opportunity in order to improving job performance at public branch. Because at private branch bank still up to 26.2% of sample respondents have doubt about the importance of ability to improve job performance &still we can understand there is some limitation in considering as very important of this specific practice to improve employee performance in the organization.

#### 4.3.3. Training practice at the study organization

**Table 23** Training Frequency value table at private bank

Question	Total sample	Strongly disagree		Disagree		undecided		Agree		Strongly Agree	
		freq	%	freq	%	freq	%	freq	%	Fre q	%
Que7	35	4	11.4	16	45.7%	5	14.3%	10	28.6%	0	0%
Que8	35	2	5.7%	18	51.4%	6	17%	9	25.7%	0	0%
Que9	35	3	8.8%	14	40%	6	17%	11	31.4%	1	2.9%
Que10	35	1	2.9%	13	37%	9	25.7%	10	28.6%	2	5.7%
Que11	35	-	-	10	28.6%	6	17%	13	36%	6	17%
Que12	35	4	11.4	16	45.7%	5	14.3%	9	25.7%	1	2.9%
Que13	35	-	-	9	25.7%	7	20%	14	40%	5	14.3%
Que14	35	-	-	4	11.4%	5	14.3%	22	62.9%	4	11.4%
Sum		14	40	100	285.6	49	140	98	280	19	54.4
Av. value			5		35.7		17.5		35		6.8
		Disagree = 40.7%						Agree = 41.8%			

**Source: sample survey march 2020**

**Table 24** Training Frequency value table of CBE bank

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree	
		freq	%	freq	%	Freq	%	freq	%	Freq	%
Que7	80	2	2.5%	12	15%	7	8.8%	41	51.3%	18	22.5%
Que8	80	2	2.5%	12	15%	12	15%	48	60%	6	7.5%
Que9	80	3	3.7%	14	17.5%	14	17.5%	41	51.3%	8	10%
Que10	80	4	5%	15	18.8%	14	17.5%	37	46.3%	10	12.5%
Que11	80	3	3.7%	10	12.5%	11	13.8%	36	45%	20	25%
Que12	80	3	3.7%	13	16.3%	22	27.5%	33	41.3%	9	11.3%
Que13	80	1	1.3%	7	8.8%	9	11.3%	47	58.8%	16	20%
Que14	80	4	5%	14	17.5%	10	12.5%	40	50%	12	15%
Sum	640	22	27.2	97	121.6	99	124	323	404	99	124
Av.valu			3.4%		15.2%		15.5%		50.5%		15.5%
		Disagree = 18.6%						Agree = 66%			

**Source: sample survey march 2020**

According to the table 23 above at the private branch bank majority 41.8% of the respondents agreed that training programs which is given by the bank improve their job performance while 40.7 % are disagreed and the remaining 17.5% are undecided (neutral) in addition to this average mean value of training equal to (A. mean= 3.03) These indicate low range mean value so that the existing training practice has not a good opportunity in order to improving job performance in selected private branch bank & still we can understand there is limitation the purpose of skill gap filling to improve employee job performance of the organization employees.

On the other hand based on table 24 the result obtained from sample respondent at CBE branch bank majority 66% of the respondents agreed that training programs which is given by the bank improve their job performance while 18.6 % are disagreed and the remaining 15.5% are undecided (neutral) in addition to this average mean value of training equal to (A. mean= 3.59). These indicate moderate mean value range so that the existing training practice has a good opportunity in order to improving job performance in public branch bank & we can understand there is moderate implementing of this specific practice to improve employee job performance of the organization when compared to with private branch bank.

#### 4.3.4. Motivation practice at public & selected private branch bank at the study area

**Table 25** Motivation frequency value table of private banks

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree	
		freq	%	freq	%	freq	%	freq	%	freq	%
Que15	35	9	25.7%	15	42.9%	4	11.4%	7	20%	0	0%
Que16	35	10	28.6%	14	40%	4	11.4%	7	20%	0	0%
Que17	35	2	5.7%	11	31.4%	11	31.4%	11	31.4%	0	0%
Que18	35	5	14.3%	10	28.6%	8	22.9%	12	34.3%	0	0%
Que19	35	1	2.9%	9	25.7%	12	34.3%	12	34.3%	1	2.9%
Que20	35	4	11.4%	10	28.6%	11	31.4%	10	28.6%	0	0%
Que21	35	1	2.9%	10	28.6%	7	20%	15	42.9%	2	5.7%
Que22	35	2	5.7%	9	25.7%	7	20%	16	45.7%	1	2.9%
Sum	280	34	96.8	88	251.2	64	182.8	90	256.8	4	11.2
Av. value			12.1		31.4		22.9		32.1		1.4
		Disagree = 43.5%						Agree = 33.5 %			

**Source: sample survey march 2020**

**Table 26** Motivation frequency value table of public banks

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree	
		freq	%	freq	%	freq	%	freq	%	freq	%
Que15	80	2	2.5%	5	6.3%	6	7.5%	45	56.3%	22	27.5%
Que16	80	4	5%	9	11.3%	8	10%	40	50%	19	23.8%
Que17	80	7	8.8%	7	8.8%	8	10%	43	53.8%	15	18.8%
Que18	80	4	5%	7	8.8%	14	17.5%	35	43.8%	20	25%
Que19	80	7	8.8%	9	11.3%	6	7.4%	40	50%	18	22.5%
Que20	80	8	10%	9	11.3%	6	7.5%	42	52.5%	15	18.8%
Que21	80	1	1.3%	11	13.8%	10	12.5%	38	47.5%	20	25%
Que22	80	2	2.5%	6	7.4%	10	12.5%	41	51.3%	21	26.3%
Sum	640	35	44	63	78.4	68		324	404.8	150	187.2
Av. value			5.5%		9.8%		10.6%		50.6%		23.4%
		Disagree = 15.3%						Agree = 74%			

**Source: sample survey march 2020**

Table 20 shows that, the average mean score of selected private branch bank motivational practice is 2.82 which can be considered as low mean score. This also explained by average percentile frequency on table 25 above 33.5% sample respondents are agree, 43.5% are disagree & 22.9% are undecided (neutral) to the current motivational practice help to contribute higher level of employee's job performance. We can conclude that employees are not satisfied with their salary; they may feel benefit packages are not satisfied; and recognition and promotional practice are not fair. So the motivational practice should be designed carefully so as to improve employee performance because there is limitation of motivational practice in the organization.

On the other way on table 19 shows the average mean value of motivational practice at public branch bank is 3.77 which is moderate range mean value. In addition to this motivation practice frequency table 26 shows that, the sample respondent of public branch bank 74% agree, 15.3% disagree & the remaining 10.6% undecided (neutral). So that, the current motivational practice of public branch bank better than compared to selected private branch bank. This conclusion based on the result obtained the sample respondent average mean value & the percentage frequency table.

#### 4.3.5. Working environment of public & selected private branch bank

**Table 27** working environment Frequency table of private branch bank

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree	
		freq	%	freq	%	freq	%	freq	%	freq	%
Que23	35	2	5.7%	7	20%	7	20%	17	48.6%	2	5.7%
Que24	35	1	2.9%	8	22.9%	6	17%	19	54.3%	1	2.9%
Que25	35	-	-	9	25.7%	6	17%	19	54.3%	1	2.9%
Que26	35	2	5.7%	14	40%	9	25.7%	10	28.6%	0	0.0%
Que27	35	-	-	5	14.3%	10	28.6%	18	51.4%	2	5.7%
Que28	35	1	2.9%	11	31.4%	9	25.7%	14	40%	0	0.0%
Sum	210	6	17.1	54	154.2	47	134.3	97	276.6	6	17.1
Av. value			2.85		25.7		22.4		46.1		2.85
		Disagree = 28.6%						Agree = 49%			

**Source: sample survey march 2020**

**Table 28** working environment frequency table of public branch bank

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree	
		freq	%	freq	%	freq	%	freq	%	freq	%
Que23	80	7	8.8%	12	15%	12	15%	37	46.3%	12	15.0%
Que24	80	9	11.3%	16	20%	16	20%	30	37.5%	9	11.3%
Que25	80	10	12.5%	16	20%	14	17.5%	28	35%	12	15.0%
Que26	80	8	10%	8	10%	14	17.5%	43	53.8%	7	8.8%
Que27	80	2	2.5%	9	11.3%	9	11.3%	42	52.5%	18	22.5%
Que28	80	8	10%	10	12.5%	18	22.5%	35	43.8%	9	11.3%
Sum	480	44	55.2	71	88.8	83	103.8	215	268.8	67	83.4
Av. value			9.2%		14.8%		17.3%		44.8%		13.9%
		Disagree = 24%						Agree =58.7 %			

**Source: sample survey march 2020**

We can see table 20 the working environment average mean value of selected private branch bank is 3.21 which indicate that working environment of this branch bank low range mean value based on as explained above & also this result explained on table 27above, i.e. sample respondent average value frequency percentage 49% of the respondents are agree, 28.6% disagreed & the remaining 22.4% are undecided on this issue. From this data we can infer that above 50% of sample respondent has not good attitude towards the prevailing working environment of the bank. For the reason that, there is lack of adequate facilities and resources to do their job; they are not comfort with the physical surrounding; they are not satisfied with the existing space, seating arrangement, ventilation, and lighting.

On the contrary, the result obtained from sample respondent of public branch bank table 19 indicate the average mean value of working environment is 3.39& table 28above shows that average value frequency percentage of sample respondent 58.7% are agree, 24% disagree & 17.3% are undecided. So, the finding show that both sector of sample respondent do not satisfied their organization working environment however, when compared to the finding result more or less public branch bank working environment better than selected private branch bank of working environment based on the average mean value.

#### 4.3.6. Organization culture of public & selected private branch bank

**Table 29** organization culture Frequency value table of private bank

Question	Total sample	Strongly disagree		disagree		undecided		agree		Strongly Agree	
		freq	%	freq	%	Fre q	%	freq	%	Fre q	%
Que29	35	-	-	2	5.7%	3	8.6%	26	74.3%	4	11.4%
Que30	35	-	-	1	2.9%	0	0%	25	71.4%	9	25.7%
Que31	35	-	-	3	8.6%	0	0%	23	65.7%	9	25.7%
Que32	35	-	-	1	2.9%	3	8.6%	26	74.3%	5	14.3%
Que33	35	1	2.9%	5	14.3%	10	28.6%	17	48.6%	2	5.7%
Que34	35	1	2.9%	10	28.6%	9	25.7%	15	42.8%	0	0%
Que35	35	-	-	7	20%	4	11.4%	24	68.6%	0	0%
Que36	35	-	-	11	31.4%	5	14.3%	19	54.3%	0	0%
Que37	35	-	-	7	20%	9	25.7%	18	51.4%	1	8.6%
Que38	35	1	2.9%	8	22.9%	7	20%	17	48.6%	2	5.7%
Que39	35	-	-	9	25.7%	3	8.6%	19	54.3%	4	11.4%
Sum	385	3	8.58	63	180.4	53	151.4	229	654.5	36	103.4
Av. value			0.8		16.4		13.8		59.5		9.4
		Disagree =17.6%				Agree = 68.9%					

Source: sample survey march 202

**Table 30** organization culture frequency value at public banks

Question	Total sample	Strongly disagree		disagree		undecided		agree		Strongly Agree	
		freq	%	freq	%	Fre q	%	freq	%	Freq	%
Que29	80	1	1.3%	2	2.5%	2	2.5%	47	58.8%	28	35%
Que30	80	1	1.3%	0	0.0%	1	1.3%	44	55%	34	42.5%
Que31	80	1	1.3%	0	0.0%	2	2.5%	47	58.8%	30	37.5%
Que32	80	3	3.8%	1	1.3%	3	3.8%	51	63.8%	22	27.5%
Que33	80	2	2.5%	4	5%	10	12.5%	44	55%	20	25%
Que34	80	4	5%	12	15%	13	16.3%	33	41.3%	18	22.5%
Que35	80	1	1.3%	6	7.5%	12	15%	46	57.5%	15	18.8%
Que36	80	0	0.0%	6	7.5%	11	13.8%	48	60%	15	18.8%
Que37	80	4	5%	10	12.5%	11	13.8%	44	55%	11	13.8%
Que38	80	6	7.5%	8	10%	11	13.8%	46	57.5%	9	11.3%
Que39	80	1	1.3%	4	5%	6	7.5%	46	57.5%	23	28.8%
Sum	880	24	29.7	53	66	82	102.3	496	620.4	225	281.6
Av. value			2.7%		6%		9.3%		56.4%		25.6%
		Disagree =8.7%				Agree = 82%					

Source: sample survey march 2020

As Table 20 the average mean value of organization culture equal to 3.6, then the value indicate moderate range but not high range & similarly table 29 shows 68.9% sample respondents are familiar with the existing value, belief, mission, and objectives of the selected private branch bank because they answered agree but 17.6 % of the respondent disagreed with this idea and the remaining 13.8% are undecided. As the result indicate 31.4% sample respondents still not familiar, it shows that 31.4% employees of the bank have not understood the shared values and beliefs, there is weak culture of encouraging an employee who come up with new ideas, and employees are not committed to the banks' mission and vision statement. When come to the public branch bank sample respondent result on table 19 average mean value of organization culture is 3.95, the mean value is high rang and frequency table 30 the percentage value show 82% sample respondent are agree, 8.7% sample respondents are disagree & 9.3% respondent undecided. So that in public branch bank most of sample respondents are familiar with the existing value, belief, mission, and objectives of the bank & there is strong culture of encouraging an employee who come up with new ideas, and employees are committed to the banks' mission and vision statement to achieve the organization goal.

#### 4.3.7. Employee performance condition of public & private branch bank

**Table 31** employee performance Frequency value table of private bank

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree		
		fre	%	fre	%	fre	%	fre	%	fre	%	
Que40	35	-	-	3	8.6%	7	20%	22	62.9%	3	8.6%	
Que41	35	-	-	7	20%	6	17%	18	51.4%	4	11.4%	
Que42	35	-	-	0	0.0%	2	5.7%	23	65.7%	10	28.6%	
Que43	35	-	-	5	14.3%	5	14.3%	18	51.4%	7	20%	
Que44	35	2	5.7%	7	20%	4	11.4%	16	45.7%	6	17%	
Que45	35	-	-	8	22.9%	8	22.9%	15	42.9%	4	11.4%	
Que46	35	-	-	3	8.6%	5	14.3%	22	62.9%	5	14.3%	
Que47	35	1	2.9%	5	14.3%	2	5.7%	24	68.6%	3	8.3%	
Que48	35	1	2.9%	7	20%	7	20%	17	48.6%	3	8.6%	
Que49	35	-	-	7	20%	2	5.7%	23	65.7%	3	8.6%	
Que50	35	-	-	1	2.9%	1	2.9%	25	71.4%	8	22.9%	
Sum	385	4	11.5	53	150.7	49	139.7	223	636.9	56	159.5	
Av.valu			1.04%		13.7%		12.7%		57.9%		14.5%	
			Disagree = 14.74%							Agree = 72.4%		

**Table 32** Employee performance frequency value table of public bank

Question	Total sample	Strongly disagree		Disagree		undecided		agree		Strongly Agree		
		Fre q	%	freq	%	fre q	%	freq	%	Freq	%	
Que40	80	2	2.5%	6	7.5%	8	10%	51	63.8%	13	16.3%	
Que41	80	6	7.5%	10	12.5%	13	16.3%	36	45%	15	18.8%	
Que42	80	1	1.3%	1	1.3%	2	2.5%	50	62.5%	26	32.5%	
Que43	80	5	6.3%	8	10%	12	15%	38	47.5%	17	21.3%	
Que44	80	4	5%	7	8.8%	14	17.5%	41	51.3%	14	17.5%	
Que45	80	6	7.5%	15	18.8%	9	11.3%	38	47.5%	12	15.0%	
Que46	80	3	3.8%	6	7.5%	11	13.8%	43	53.8%	17	21.3%	
Que47	80	3	3.8%	5	6.3%	7	8.8%	49	61.3%	16	20.0%	
Que48	80	1	1.3%	7	8.8%	5	6.3%	47	58.8%	20	25.0%	
Que49	80	2	2.5%	5	6.3%	5	6.3%	44	55%	24	30.0%	
Que50	80	1	1.3%	2	2.5%	4	5%	46	57.5%	27	33.8%	
Sum	880	34	42.9	72		90	112.2	483		210	250.8	
Av.value			3.9%		8.2%		10.2%		54.9%		22.8%	
			Disagree = 12.1 %							Agree = 77.7%		

Furthermore, table 19&20 result shows the average mean value of employee performance are 3.85 & 3.72 public & private branch bank respectively also employee performance

frequency percentage table 31&32 show 77.7% agree, 12.1 % disagree & 10.2% undecided answered in public branch bank on the other hand 72.4% agree, 14.74% disagree & 12.7% undecided answered in private branch bank so that, most of the respondent agree that perform their specific task following banks' procedures, resource effectively used and avoiding lateness and absence at both type of branch bank in the study area but still few in number sample respondents are dissatisfied because We can also understand from the mean value 3.72 at private branch bank which shows that employees have moderate level of job performance and the mean value of public branch bank also 3.85 it is considered as substantial not so much as high.

Therefore, we can conclude that especially employees' of private branch bank have an average level job performance relative to public branch bank because they are highly dissatisfied with training practice, motivational practices, organizational culture and working environment as explained above based on the respondent answered variable average mean & average value frequency percentage.

#### **4.3.8. Variance & standard deviation of the study**

The variance & standard deviation of random sample shows or reflects the dispersion of the value of variable on the expected value of parameter then the greater the variance ( $s^2$ ), the greater is that dispersion, and the greater is the uncertainty about where the values of variable fall relative to their mean value. The smaller the variance of an estimator is, the greater the sampling precision of that estimator. One estimator is more precise than another estimator if its sampling variance is less than that of the other estimator. When variance & standard deviation of sample is larger, the information we have obtain the sample about population is less precise. Then the average value of variance at public bank sample respondent variable for ability ( $s^2= 4.69$ ), training ( $s^2=7.71$ ), motivation( $s^2=8.79$ ), working environment ( $s^2=7.49$ ), organization culture ( $s^2=7.13$ ) & employee performance ( $s^2=8.97$ ) on the other hand the average value of variance at selected private branch bank ability( $s^2=3.77$ ),training( $s^2=7.23$ ),motivation( $s^2=8.05$ ), working environment( $s^2=4.76$ ), organization culture( $s^2=5.92$ ), & employee performance( $s^2=6.93$ ), then as shown at table 19 & 20 the result obtained the sample respondent of the public branch bank

variance ability, training, motivation, organization culture & employee performance more dispersed to the mean value than that of selected private branch bank. The variances of private branch bank indicate that most respondents are very close to the mean value of all the variables.

#### **4.4. Correlation Analysis**

The research question discussed in the first chapter aimed to investigate the effect of independent variables (ability, training, motivation, working environment & organizational culture) on dependent variable (employees' performance) in public & selected private branch bank of Hossana town. Hence, correlation analysis is done to examine this effect.

Correlation is one of the most widely used measures of association between two or more variables. In its simplest form it signifies the relationship between two variables, that is, whether an increase in one variable results in the increase of the other variable. In a way, measures of correlation are employed to explore the presence or absence of a correlation, that is, whether or not there is correlation between the variables in an equation. The correlation coefficient also describes the direction of the correlation that is, whether it is positive or negative, and the strength of the correlation, that is, whether an existing correlation is strong or weak. **(Singh, 2007. P. 146)**

The Pearson Product-Moment Correlation Coefficient is a statistic that indicates the degree to which two variables are related to one another. The correlation coefficient has some important properties. The magnitudes of the correlation coefficient indicate the strength of the relationship between variables. The values of correlation coefficient can range -1 and +1, a coefficient close to +1 or -1 indicate a strong relationships & direction between two variables & values close to zero indicate the absence of relationships between two variables. If the coefficient has negative sign, then the variables are negatively associated & if the coefficient has a positive sign, then the variables are positively related. Balnaves & Caputin (2001, p.155) & also this rule similarly explained in book of research methodology (C.R. Kothari 2004. P. 145).

Table 38 below clearly shows that the relationship between two variables will be negligible, low, moderate, substantial, or very strong.

**Table 33** Correlation Coefficient Rule

No	Correlation coefficient(r)	Strength of the correlation
1	From 0.01 up to 0.09	Negligible association
2	From 0.10 up to 0.29	Low association
3	From 0.30 up to 0.49	Moderate association
4	From 0.50 up to 0.69	Substantial association
5	From 0.70 and above	Very strong association

**Source:** Joe W. Kortrijk, J. C. Atherton, A. Williams and M. Khatajabor.(2011).

On the other hand according to Kultar Singh (2007, P. 147) as explained in his book, as a rule, correlation is considered to be very low if the coefficient has a value under 0.20 and is considered as low if the value ranges between 0.21 and 0.40. A coefficient value of above 0.70 is considered high.

In addition to this, Significance test can be easily done by comparing computer-generated p value with the predetermined significance level, which in most cases is 0.05. In case the p value is less than 0.05, we can assume that the correlation is significant and it is a reflection of true population characteristic **(Singh, 2007. P. 147)**.

In this study determining the degree of association between the selected internal factors (ability, training, motivation, working environment, organizational culture) and employees' performance is the main purpose of conducting an analysis using Pearson correlation based on the data collected from the sample respondent of public & selected private branch bank at Hossana town. So, in this section the first five questions were tested based on the correlation result summarized in table

**Table 34** Correlation Analyses Variable of public branch bank

		ability	training	Motivation	working environment	organizational culture	employee performance
Ability	Pearson Correlation	1	.993**	.994**	.990**	.960**	.992**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	80	80	80	80	80	80
Training	Pearson Correlation	.993**	1	.994**	.995**	.950**	.988**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	80	80	80	80	80	80
Motivation	Pearson Correlation	.994**	.994**	1	.994**	.941**	.986**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	80	80	80	80	80	80
working environment	Pearson Correlation	.990**	.995**	.994**	1	.945**	.985**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	80	80	80	80	80	80
organization culture	Pearson Correlation	.960**	.950**	.941**	.945**	1	.976**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	80	80	80	80	80	80
employee performance	Pearson Correlation	.992**	.988**	.986**	.985**	.976**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	80	80	80	80	80	80

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

Source: sample survey march 2020

**Table 35** Correlation Analyses Variable of private bank

		ability	training	Motivati on	working environm ent	organizat culture	employ perfor
ability	Pearson Correlation	1	.988**	.991**	.991**	.970**	.990**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	35	35	35	35	35	35
training	Pearson Correlation	.988**	1	.992**	.994**	.956**	.981**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	35	35	35	35	35	35
motivation	Pearson Correlation	.991**	.992**	1	.994**	.948**	.981**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	35	35	35	35	35	35
working environment	Pearson Correlation	.991**	.994**	.994**	1	.957**	.984**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	35	35	35	35	35	35
organization culture	Pearson Correlation	.970**	.956**	.948**	.957**	1	.985**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	35	35	35	35	35	35
employee performance	Pearson Correlation	.990**	.981**	.981**	.984**	.985**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	35	35	35	35	35	35

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

**Source: sample survey march 2020**

#### **4.4.1. Correlation Analysis between ability and Employee performance**

**Question: 1** what effect does employee ability on employee performance with in public & selected private branch bank at the study area?

The result on the above table 34 & 35 shows that the existing employee ability of the public & selected private branch bank ( $r = .992$ , &  $r = .990$ ,  $p < 0.01$ ) have relatively (closer to +1) very strong positive effect relation and statistically significant respectively. This means increase employee ability will bring an increment in employees' job performance.

#### **4.4.2. Correlation Analysis between Training and Employee performance**

**Question: 2** what is the effect of training on employee performance with in public & selected private bank at the study area?

The result on the above table 34 & 35 shows that the existing training practice of public & selected private branch bank of the study area ( $r = .988$  &  $r = .981$ ,  $p < 0.01$ ) respectively. They have very strong positive relation and statistically significant but when compared to the result between the two sectors relatively in the public bank more or less very stronger than private branch bank based on the correlation result. This means an increase in training activities will bring an increment in employees' job performance opportunity at CBE than private branch bank.

#### **4.4.3. Correlation Analysis between Motivation and Employee Job performance**

**Question: 3** how motivation affect on employee performance with in public & selected private bank at the study area?

As indicated in the above table 34 & 35 the correlation coefficient result of motivational practice in public & selected private branch bank of the study area ( $r = .986$  &  $r = .981$ ,  $p < 0.01$ ) respectively. Hence, the presences of motivational practice in the study organization increase employee job performance because the result shows that motivation practice & employee job performance have positive very strong relationship & statistically significant in both organizations. However, in public branch bank the relationship stronger than at selected private branch bank.

#### **4.4.4. Correlation Analysis between Working Environment and Employee Job performance**

**Question: 5** Is there any effect of working environment on employee performance with in public & selected private branch bank at the study area?

From the above table 34 & 35 it can be infer that working environment ( $r=0.985$  &  $r=.984$ ,  $p<0.01$ ) is positively correlated with employee performance in public & selected private bank branch respectively. This implies the presence of very strong relationship between working environment and employees' job performance in the branch bank which is statistically significant. Hence, the presences of comfortable working environment in the study organization increase employee job performance and change in working condition given to employees has a corresponding effect on job performance of employees.

#### **4.4.5. Correlation Analysis between Organizational Culture and Employee Job performance**

**Question: 5** how Is the effect of organization culture on employee performance with in public & selected private bank at the study area?

The above table 34 & 35 this can be shows that organizational Culture ( $r=0.976$  &  $r=.985$ ,  $p<0.01$ ) is positively correlated with employee performance in public & selected private branch bank respectively. This implies the presence of very strong relationship between organizational culture and employees' job performance in the branch bank which is statistically significant and change in organizational culture has a corresponding effect on job performance of employees.

Thus, we can conclude from the correlation results any corresponding change in the independent variables such as increase relevant ability of employees, training, increase on financial and non financial motivational practice; improved & comfortable working environment practice & improvement in organizational culture will have a positive relative impact on the dependent variable of employees' job performance. However, if the changes in the individual independent variable strong to weak constructs are not in a

positive manner but a negative manner, then its effect on the dependent variable will be negative.

#### 4.5. Regression Analysis

##### 4.5.1. Linear Regression Analysis

Linear regression analysis is used to measure the statistical significance of the effect of each independent variable on the dependent variable through F and P value. This measurement is made by inferring the value of R<sup>2</sup> to explain the magnitude of the effect of the independent variable on the dependent variable. Here below depicted and explained the linear regression of various independent variables and dependent variable. Further, it is widely accepted in the social and psychological applications that an R<sup>2</sup> adj of above 75 per cent is very good; between 50–75 per cent is good; between 25–50 per cent is fair and below 25 per cent is poor (Singh, 2007. P. 181), then in this study the result obtained in SPSS-20 from the data source we classify the model according to the above rule.

##### 4.5.2. Multiple Linear Regression Analysis of the study organization

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 us to make statements about how well one or more independent variables will predict the value of a dependent variable. Specifically this multiple regression was conducted in order to investigate the effect of independent variable of this study (ability, training, motivation, working environment & organization culture on dependent variable employee job performance at public & selected private branch bank at Hossana town.

##### 4.5.3. Model summary of public branch bank of Hossan town

Table 36 Model Summary of public bank branch

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.996 <sup>a</sup>	.993	.992	1.170	.993	2088.557	5	74	.000

a. Predictors: (Constant), organization culture, motivation, working environment, training, ability

**Source: sample survey march 2020**

As shown in the table 36 model summary of public bank branch of Hossana town all independent variables in this study such as ability, training, motivation, working environment & organizational culture explains 99.3 % ( $R^2 = 0.993$ ) affect on the dependent variable (employees' job performance). This suggests that 99.3 % of employees' job performance level in the bank clearly depends on the independent variables while the remaining 0.7 % determined by other unaccounted factors in this study. Since as we show in the model summary table f public bank branch the result  $F=2631.321$  which is greater than 1 and  $P<0.01$  we can conclude that in this study included all determinant factor have positive effect on employees' job performance which is statistically significant and confident at 99%. To conclude that, the model is very good based on the table 36 as explained.

**Table37Public branch bank ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14300.662	5	2860.132	2088.557	.000 <sup>b</sup>
	Residual	101.338	74	1.369		
	Total	14402.000	79			

a. Dependent Variable: question related to employee performance

b. Predictors: (Constant), organization culture, motivation, working environment, training, ability

**Source: sample survey march 2020**

Based on the above ANOVA<sup>a</sup> table 37, the relationship between independent variables 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 model is not accepted but in this case the value of F is greater than 1 then the model is acceptable). As a result, the model which states that independent variables can affect on employees' job performance are acceptable.

On table 38 below, we can easily compare the relative contribution of each of the different variables by taking the beta value under the standardized coefficients. The higher the beta value, the strongest its contribution becomes. Accordingly, Organizational Culture (Beta=.362), motivation of employees (Beta =.299) & ability of employees (Beta=.231) makes the strongest unique contribution to explaining the dependent variable in which the results revealed that, a one unit increase or positive change in "organizational culture, motivation& ability" would lead to a 0.362, 0.299 & 0.231 unit increase the level of employees' job performance respectively and followed by working environment (B=.158), then training (B=.149),

When we see the statistical significance of each variable from the above coefficients table 38, ability (Sig. = .039), training (Sig. = .045), motivation (Sig. = .030), working environment (Sig. = .041), and Organizational Culture (Sig. = .000) have a statistically significant contribution (Sig<.05) for the prediction of the dependent variable.

**Table 38 Public branch bank Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.553	.612		-4.172	.000
Ability	.345	.204	.231	1.843	.039
Training	.119	.232	.149	.730	.045
Motivation	.394	.178	.299	2.216	.030
working environment	.127	.220	.158	.328	.041
organization culture	.421	.046	.362	9.176	.000

a. Dependent Variable: employee performance

**Source: sample survey march 2020**

#### **4.5.4. Regression Mathematical Model of public branch bank of Hossana town**

The equation of multiple regressions on this study is generally built on around two sets of variables, namely dependent variables (employee job performance) and independent

variables (ability, training, motivation, working environment & organizational culture). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables in public branch bank of Hossana town & to compare the result obtain this study with the result of regression mathematical model of selected private branch bank of Hossana town. So that, the mathematical model of public branch bank is the following;

$$E_p = f(A, T, M, WE \& OC)$$

Where:-

EP= Employees' Job performance

A= ability

T= training

M= motivation

We= working environment

Oc= organizational Culture

$$\text{Mathematically, } Y_i = \beta_0 + AX_1 + TX_2 + M X_3 + WeX_4 + OcX_5$$

Where  $Y_i$  is a dependent variable and  $x_1, x_2, x_3, x_4, x_5$  are independent variables and A, T, M, We & Oc are the parameters/regression coefficient. The coefficient of each independent variable signifies the relation that the variable has with y, the dependent variable, when all the other independent variables are constant. So that, regression model of public branch bank of Hossana town is the following

$$Y_i = -2.553 + .354x_1 + .119x_2 + .394x_3 + .127x_4 + .421x_5$$

#### 4.5.5. Model summary of selected private branch bank

Table 39 Model Summary of private branch bank

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.996 <sup>a</sup>	.993	.991	1.261	.993	780.651	5	29	.000

a. Predictors: (Constant), organization culture, motivation, training, ability, working environment

As shown in the table 39 model summary of selected private branch bank at Hossana town all independent variables in this study such as ability, training, motivation, working environment & organizational culture explains 99.3 % ( $R^2 = 0.993$ ) of the dependent variable (employees' job performance). This suggests that 99.3 % of employees' job performance level in the selected private branch bank clearly depends on the independent variables while the remaining 0.7 % determined by other unaccounted factors in this study. Since as we have seen in the model summary table F selected private bank branch the result  $F=780.651$  which is greater than 1 and  $P<0.01$  we can conclude that the contribution of determinant factor have positive effect on employees' job performance which is statistically significant and confident level above 95%. So that, model of private branch bank is very good model based on the above result.

Table 40 private branch bank ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6205.779	5	1241.156	780.651	.000 <sup>b</sup>
	Residual	46.107	29	1.590		
	Total	6251.886	34			

a. Dependent Variable: employee performance

b. Predictors: (Constant), organization culture, motivation, training, ability, working environment

**Source: sample survey march 2020**

Based on the above ANOVA<sup>a</sup> table 40 the relationship between independent variables and employees' job performance is significant ( $P<0.01$ ). F value is well above 1 (if F

value is close to 1, it implies that the model is not accepted but in this case the value of F is greater than 1 then the model is acceptable ). As a result, the model which states that independent variables can affect on employees' job performance are acceptable.

**Table 41 Private branch bank Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-3.556	1.044		-3.407	.002
Ability	.401	.317	.419	.348	.030
Training	-.097	.218	-.072	-.444	.660
Motivation	.484	.249	.372	1.943	.042
working environment	.511	.344	.514	.672	.007
organization culture	.602	.087	.522	6.926	.000

a. Dependent Variable: employee performance

**Source: sample survey march 2020**

From the selected private branch bank coefficient table 41 above shows that, we can easily compare the relative contribution of each of different variables by taking the beta value under the standardized coefficients, the higher the beta value, the strongest its contribution becomes. Accordingly, Organizational Culture (Beta=.522), working environment (Beta= .514), ability of employees (Beta=.419), motivation (Beta= .372) makes the strongest unique contribution to explaining the dependent variable in which the results revealed that, a one unit increase or positive change in "organizational culture, working environment , ability& motivation " would lead to a 0.522, 0.514, .419 & .372 unit increase the level of employees' job performance respectively and followed by training (B= -.072) then training have weak contribution on employee performance in private branch bank of Hossana town.

When we see the statistical significance of each variable from the coefficients table 40, Organizational Culture (Sig. = .000), working environment (Sig. = .007),ability (Sig. =

.030), & motivation (Sig. = .042), have a statistically significant contribution (Sig < .05) for the prediction of the dependent variable while training (Sig. = .662), have not statistically significant contribution (Sig < .05) for the prediction of the dependent variable which refer that statistically less effect to make any significant prediction on dependent variable of employee performance compared to the other variable.

#### **4.5.6. Regression Mathematical Model of selected private branch bank of Hossana town**

The equation of multiple regressions on this study is as mentioned above at public branch bank mathematical model similarly built for selected private branch bank on around two sets of variables, namely dependent variables (employee job performance) and independent variables (ability, training, motivation, working environment & organizational culture). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables in selected private branch bank of Hossana town & to compare the result obtain the model with the result of regression mathematical model of public branch bank of Hossana town. So that, the mathematical model of selected private branch bank is the following

$$E_p = f(A, T, M, WE \& OC)$$

Where:-

$E_p$  = Employees' Job performance

$A$  = ability

$T$  = training

$M$  = motivation

$We$  = working environment

$Oc$  = organizational Culture

Mathematically,  $Y_i = \beta_0 + AX_1 + TX_2 + M X_3 + WeX_4 + OcX_5$

The coefficient of each independent variable signifies the relation that the variable has with  $y$ , the dependent variable of employee performance, when all the other independent

variables are constant. So that, regression model of selected private bank of Hossana town is the following

$$Y = -3.556 + .401x_1 - .097x_2 + .484x_3 + .511x_4 + .602x_5$$

#### **4.6. Analysis of open ended question**

This part involves the analysis of the open-ended questions interview that have been interviewed to the human resource personnel officer at randomly selected eight personnel officer, four of them from public branch & four personnel officer from private branch total eight branch bank out of fourteen selected branch bank of the study area. Accordingly, eight interviewers, five interviewers two of them from public branch & three of them from selected private branch bank were appropriately interviewed and which is 62.5% interview rate. So, a total of five employee respondents' interview was above average successfully, the response rate is enough to triangulate the analysis.

For the question what factors are affecting employees' job performance at public and private branch bank of Hossana town, the forwarded responses of participants are categorized as ability, training, working environment, motivation & organization culture related factors which have been discussed as follows.

What factors affect employee performance that is related to the individual employees' ability, skill and commitment? From the responses of the respondent's employee related factors are affecting employees' job performance at study organization bank branches, lack of employees' cooperation and team work, lack of self-confidence, good attitude, and commitment was the major factors affecting the employee's job performance in selected private branch bank of the study organization. In addition to this unsatisfied employee's needs, Negligence due to low salary and benefit payment, afraid of risks,

identified as the major factors affecting the employee's job performance. All these factors challenge of employees job performance through making employees negligent to the banks targets objectives tracked and incurring turnover on the other hand these the above mentioned employee related challenges are almost null at public branch bank relative to private branch bank.

What look like Participation of employ & relationship between employees with their immediate boss that affect employee performance? Biased & unfair management outlook, un fair promotion, decisions are made at the board of director without the majority of employees participation, unclear measurement criteria, lack of measuring performance properly & regularly are identified as the determinant factors affecting employees job performance at private branches bank of the study area. At public branch bank also some problem identified such as unfair job assignments, unclear performance measurement system, extended and over lapped tedious task load & unfair transferring system is the major one that affects employee performance.

How to implement & practice employee training at your organization? Is it satisfactory? Is there appreciation the practice of training? After employee training what to do at your organization?

More or less both types of branch banks have similar practice according to employee training such as lack of gap & need assessment, lack of well-trained trainers , lack of follow up after training, redundancy of training content, trainer & training participant (for instance an employee take training for the same issue more than two times), the training is given to the majority of employees without the basis of their skill gaps at public branch bank & similar face trained at private branch bank, job unrelated training and the training does not supported by practice were identified as the major determinant factors affect the employees performance at the study organization.

What are the main problems related to working environment factors are affecting employees' job performance at your organization?

The respondent answered the question, working environment related problems are uncomfortable physical working environment, Poor office infrastructure, poor facility and office layout, workloads & crowded working environment identified at public & private

branch bank. In addition to these the leadership style, existence of autocrat manager, working culture & communication system employees with manager and lack of employees security in law enforcements, inflexible working hours, Customer behaviours identified as the major challenge affecting employees job performance. The mentioned factors make the employee to have bad feeling and discomfort to their work. As a result, the bank could not get what expects in their performance. On the other hand, at public branch bank the presences of efficient and friendly leadership and better workplace environment motivates the employees towards the achievement of individual as well as organizational goals relative to private branch bank of the study area.

Other problems that affect employee performance at the study organization is motivational factors are mentioned by the respondent during the interview like financial and non-financial motivational and benefit packages which included the banks salary, bonus, promotion, transfer, recognition and other benefits of the bank. These problems strongly emphasized at private branch bank of the study area relative to public branch bank. For the question what motivational factors are affecting employees' job performance at their working organization , the respondents have forwarded that unsatisfactory work structure and rotation program, lack of appropriate motivation for high performers, lack of recognition, absence of competitive salary and incentive payment ,unbalanced motivation package, unbalanced work load and payment system, lack of adjustment on benefit and motivational packages to the economic changes, are determined as the most hindering factors affecting employees job performance. These listed factors make the employees dissatisfied and less committed to the job assigned as well as the existing work organization looks as search opportunity of job to leave the current job. Most of the problems have seen at private branch bank relative to public branch bank of the study area. Public branch bank organizations offer financial and non - financial rewards to employee in order to motivate their employees for better performance also the current employee work salary is better than relative to private branch bank. In this survey, financial factors are the financial rewards involving salary, bonus, fringe benefits health and life insurance are significant factors affecting performance of employees. The impact of non- financial rewards is also seen as the vital

tool in improving the employee morale that involves recognition, promotion, transfer and fair human resource practices in the organizations. In this interview have seen the impact of different motivation practice at public branch bank bring positive employee performance compared to that of the private branch bank motivation practice.

## **CHAPTER FIVE**

### **5. SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION**

#### **5.1.INTRODUCTION**

This research had an aim of investigating comparative analysis of the effect of selected internal factors which are ability, training, motivation, working environment & organizational culture on employees' job performance. This was done by investigating the relationship between each determinant factor (independent variable) and employees' job performance. In this section, summary of major findings, conclusions inferred from the data analysis in chapter four, and suggested recommendations are illustrated in detail.

#### **5.2.Summary of findings**

From the average mean values generated by the descriptive statistics, at private branch bank it shows that training (mean =3.03), motivation (mean=2.82), & working environment (mean =3.21), are below the average cut-off point then they are categorized on low range While other factors such as ability (mean=3.74), organizational culture (mean=3.6) & employee performance (mean=3.72) are above average and closer to average mean respectively then they are categorized on moderate range. From this we can understand that employees of selected private branch bank are moderately agreed or satisfied with the internal factors practice of ability, organization culture & employee performance. Still these practices need improvements & attention while employees to bring better result that as the bank expects from its employees. Off course, job performance of employees in the bank under this study is good since the mean score for this variable is 3.72 which are greater than cutoff value and closer to agreement in the likert scale. But training, motivation & working environment of selected private branch bank practice the result shows low range category. So, this low range category needs special attention to improve employee performance at selected private branch bank of the study area.

On the other hand the average mean value of the variable at public branch bank training, motivation and working environment categorized moderate range based on the result obtained. Off course, these variable categorized under moderate range even though

training & motivation at the public branch bank in this study is good since the mean score for these variables are greater than 3.4 which are above cut off value and closer to agreement in the liker scale but working environment of average mean value categorized under low range which need high attention to improve employee performance. In addition to this others variables such as ability, organization culture & employee performance at the public branch bank in this study is very good situation compared to selected private branch bank based on the result obtained from the sample respondent data.

The values generated in the Pearson correlation obtained the result from the sample respondent at both type of branch bank shows that the independent variables ability, training, motivation, working environment & organization culture are significantly and positively correlated with employees' job performance according to all variable values are ( $r$  closer to +1 &  $p < 0.01$ ) however, the correlation value of public branch bank more closer to +1 &  $p < 0.01$  than selected private branch bank of the study area.

As shown in the model summary value of at both public & selected private branch bank of Hossana town all independent variables in this study such as ability, training, motivation, working environment & organizational culture explains 99.3 % ( $R^2 = 0.993$ ) of the dependent variable (employees' job performance) at both type of branch bank. This suggests that 99.3 % of employees' job performance level in the bank clearly depends on the independent variables while the remaining 0.7% is determined by other unaccounted factors in this study at both branch banks. To conclude that,  $P < 0.01$  the contribution of determinant factors have positive effect on employees' job performance which is statistically significant and confident level above 95% also the research question answered based on this result the independent variables have positive relation with the dependent variable employee performance variable at the study organization. So that model of both type of branch bank is very good based on the above explanation.

More over the above summary based on the regression result the following summary provided to show additional evidence of this study to compare the dependent variable effect on dependent variable at both type branch banks through Beta & significant value from coefficient table result data obtained the sample respondent.

We can easily compare the relative contribution of each of the different variables by taking the beta & Sig. value under the standardized coefficients & the coefficient value of regression table at each type of bank branch. The higher the beta value, the strongest its contribution becomes. Accordingly, Organizational Culture (Beta=.362) & motivation (Beta=.299) ability of employees (Beta=.231), working environment (Beta=.158) at the public branch bank & organization culture (Beta= .522), working environment (Beta=.514) & ability (Beta = .419) at private branch bank makes the strongest unique contribution to explaining the dependent variable in which the results revealed that, a one unit increase or positive change in "ability, training, motivation, working environment & organizational culture " would lead to a 0.354, .119, .394, .127 & .421 at public branch bank & "ability, motivation, working environment & organizational culture " 0.401, .484, .511, & 0.602 at private branch bank unit increase the level of employees' job performance respectively. On the other hand, training practice contribute to explaining the dependent variable with beta values of (Beta= -0.72) at private branch bank then, this low value of beta indicate the practice at mention organization need strong attention to improve employee performance.

When we see the statistical significance of each variable from the coefficients table, ability (Sig. = .039), training (Sig. = .045), motivation (Sig. = .030), working environment (Sig. = .041), and Organizational Culture (Sig. = .000) at public branch bank & ability (Sig. =0.030) motivation (Sig. = .042), working environment (Sig. = .007), & organization culture (Sig. = .000) have a statistically significant contribution (Sig<.05) for the prediction of the dependent variable while training (Sig. = .660) at private branch bank have weak practice & lack of attention or something missed with related to this variable, then which refer that statistically less effect to make any significant prediction on dependent variable.

The equation of multiple regressions on this study is generally built on around two sets of variables, namely dependent variables (employee job performance) and independent variables (ability, training, motivation, working environment & organizational culture) to compare the effect of each independent variable on dependent variable at the study

organization of public & private branch bank. So we have seen above coefficient table the effect of each variable on dependent variable when we compare the model public branch bank have more positive relation & positive significant than selected private branch bank. The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables in public branch bank of Hossana town & to compare the result obtain this study with the result of regression mathematical model of selected private branch bank of Hossana town.

### **5.3. Summary of data analysis open ended question**

Lack of employee's cooperation and team work, lack of self-confidence, good attitude, and commitment was the major factors affecting the employee's job performance in selected private branch bank of the study organization. In addition to this unsatisfied employee's needs, Negligence due to low salary and benefit payment, afraid of risks, identified as the major factors affecting the employees job performance

Biased & unfair management outlook, un fair promotion, decisions are made at the board of director without the majority of employees participation, unclear measurement criteria, lack of regularly measuring performance properly are identified as the determinant factors affecting employees job performance at private branches bank of the study area

At public branch bank also some problem identified such as unfair job assignments, unclear performance measurement system, extended and over lapped tedious task load & unfair transferring system is the major one that affects employee performance.

More or less both types of branch banks have similar practice according to employee training such as lack of skill gap & need assessment, lack of well-trained trainers , lack of follow up after training, redundancy of training content, trainer & training participant (for instance an employee take training for the same issue more than two times), at both type of branch bank. On the other hand, in addition to the above problem related to training practice the training is given to the majority of employees without the basis of their skill

gaps at public branch bank & familiar employee or the same selected employees continuously trained & job unrelated training given at private branch bank.

#### **5.4. Conclusions**

The study investigated that bank at public & selected private branch bank of Hossana town has limitations in properly implementing of the internal factors that affect employee performance assessed to compare between two type of branch bank Hence, the management of the bank should review implementation system culture of their organization, training practice & working environment of public branch bank & at private branch bank training practice, motivational practice & working environment of the organization. In doing so ensuring the participation of employees from every level in the organization is indispensable because, it is essential to get enough direct input concerning the human resource related factors that affect employee's performance.

The study, after doing different analyses that the research objectives need to compare the result of factors affecting employee performance at public & selected private branch bank based on the major findings the data obtained from sample respondent of the study organization through average mean value, frequency percentage, correlation and regression analysis the following conclusions were made on determinant internal factors examined in this study, especially ability, training, motivation, work environment and organizational culture as independent variable & employee performance as dependent variable.

- ❖ Training practice at the study organization is not being implemented properly as they have to be put into ineffective. That means there are still limitations in implementing these practice because at both organization we have seen earlier the average mean value which is moderate level at CBE branch bank & which is low level at selected private branch bank. Then, the result shows that training practice have moderate gap & strong weak gap at public & selected private branch bank respectively. The bank still not get utilize the full potentials of its human resources through skill gap filling due to poor training practice. As we shown from correlation and regression results that training has significant positive relation and

positive significant effect on employees' job performance in both type of branch banks but the value of Sig. result shows insignificant because of limitation of proper training practice.

- ❖ Working environment of selected private branch bank has similar problem when compared to public branch bank of working environment. In addition to this analysis finding similar result obtained from the interview of sample respondent personnel officer, i.e., training practice at both type of branch bank, motivational practice & working environment at selected private branch bank strongly affect employee performance at the study organization because of weak or improper practice of the organization. From the statistical analysis the researcher found that motivation has a significant positive relationship with and as well as significant positive effect on employees' job performance in the public branch bank but not at selected private branch bank. Thus, we can conclude that a positive change in motivational practice can bring positive improvement on employees' job performance. So that motivational practice at selected private branch bank the result shows the analysis & the interview very weak practice compared to public branch bank of the study area.
- ❖ Ability, motivation, working environment, organization culture & employee performance of public branch bank has good practice compared to private branch bank as the result shown from the analysis & interview of the sample respondent also a positive relationship with performance as well as significant effect on employees' job performance in public branch bank. On the other hand, ability & organization culture at private branch bank have moderate value with positive relationship & significant effect on employee performance. In this regard the bank has opportunity to get high level of employees' job performance since it has better contribution than other internal factors in this study.
- ❖ Additionally, organizational culture has a positive relationship and significant effect on employees' job performance based on the result we can infer that there is promising chance to alleviate the current employees' job performance challenges because it has greater contribution than other internal factors in this

study at both type of branch bank then, still, working environment has also a positive significant relationship with employees' job performance at public branch bank. So, a positive change in the working environment has a corresponding positive change in performance of employees' job which was statistically acceptable and validated.

- ❖ The survey data results of the analyses in this study suggest that the impact of motivation, training, and working environment on employee performance is significant. These could be owed to the fact that employees are satisfied with their current salary, rewarded for the quality of their efforts, received recognition and appreciation from their supervisor or immediate boss, got incentive and bonus and promotion as well, so considerable that influencing employees' performance. In addition, the training provided to employees on their new jobs in giving them direction or to the current employees to enhance their skill and knowledge is enabling them to perform well. Finally, availability of adequate facilities, arrangement of working hours, and the general working environment affects employee performance.
- ❖ Additionally, organizational culture has a positive relationship and significant effect on employees' job performance based on the result we can infer that there is promising chance to alleviate the current employees' job performance challenges because it has greater contribution than other internal factors in this study at both type of branch bank then, still, working environment has also a positive significant relationship with employees' job performance at public branch bank. So, a positive change in the working environment has a corresponding positive change in performance of employees' job which was statistically acceptable and validated.

The survey data results of the analyses in this study suggest that the impact of motivation, training, and working environment on employee performance is significant. These could be owed to the fact that employees are satisfied with their current salary, rewarded for the quality of their efforts, received recognition and appreciation from their supervisor or immediate boss, got incentive and bonus and promotion as well, so considerable that

influencing employees' performance. In addition, the training provided to employees on their new jobs in giving them direction or to the current employees to enhance their skill and knowledge is enabling them to perform well. Finally, availability of adequate facilities, arrangement of working hours, and the general working environment affects employee performance. Generally, these study results supported by the findings reported in comparative analysis of factors affect employee performance at private & government hotel in Eritrea (Ghebregeorgis, 2018,)the study found out that there is a positive and significant relationship between motivation, training, working conditions and performance, while leadership and employee-employer relationship emerged to have no significant relationship. On the other hand, in the second model, the study revealed that there is a positive relationship between motivation, working conditions and employee performance in the government hotels. Similarly, the relationship established by this study between motivation, training, working conditions and employee performance was strong in the private hotels.

### **5.5.Recommendation**

This is basically helpful in developing smart relationship between in all staff all over the organization that could inspire employees for enhanced job performance. If not employees may no longer stay working in this bank where: they do not get adequate & skill gap filing training to reduce difficulties in order to discharging their responsibilities, there is no equitable salary and no fair promotion, without freedom in making decision related to their job, no culture of encouraging for an employee who score high level of job performance, and poorly designed office layout which may lead to risk for that specific job.

- Since training was found to be a positive predictor of employees' job performance, at the study organization then, the organization management should engage in increasing the qualities and quantities of the training program so as to increase their employee's performance which helps the company to make best use of its human resources in favour of gaining competitive advantage; enhance employees' ability to adapt to the changing and challenging business environment and technology for better performance; increase their knowledge to

develop creative and problem solving skills; also very important for the survival of the bank. However, the training practice in public branch bank is good implementation when compared to selected private branch bank but at both type of branch bank as we observed from the descriptive analysis output almost below half & few half above of the remaining respondents are dissatisfied and neutral in their response related to training questions. Therefore, once HR manager decided the training needs have been identified using the various analyses through gathering data to compile all skill gaps which must be identifies the distance between the current performance and the standard desired performance, they should be set the training objectives that are close to the gaps and then priorities must be established. After that, decision should be made to use among different training methods based on the objectives of the training program, the trainees selected, and the type of training intended. Lastly, they should be measure the success of training in terms of the objectives which are already stated in advance. The training department should gather the information concerning the training procedures, appropriateness of media and instruction methods and other relating issues to determine the overall effectiveness of training through formal questionnaires, knowledge review, Observation, Employee discussion and Skill Gap Analysis

- A positive motivational practice can be achieved through that: management should increase compensation in accordance with work experience and in equitable manner within the bank and equitable when compare to others which are in the same industry on the basis assessments of the job relative internal value and of the external relativity's i.e. market rate. Besides to equitable salary payment, recognition and promotion programs should be regularly considered to recognize good job performer of the bank. Promotional opportunities should also be administered based on employees performance evaluation score in a fair and transparent way in which considers all employees equally without any discrimination. And also, alternative forms of reinforcement also be introduced

and used frequently, including verbal reinforcement and priority for educational opportunities for employees who excel in their job performance.

- Working environment has positive significant relationship with employees' job performance thus, management should provide a better working environment to their employees, which is adequate in terms of offering adequate facilities and resources to do their job effectively; and conducive in terms of space, seating arrangement (ergonomic), ventilation, and lighting for maximum comfort, efficiency, safety, and ease of use which particularly true for those employees who spend most of the day operating a computer terminal. And also the bank should make the layout and seating arrangement apply in a consistent way with clear procedure through all branches in order to be standardized and that will give a unique icon for the bank. Additional, the management should arrange flexible work hours through shifting for employees in order to fulfil their personal affair and provide vacation to have better interpersonal relationship and communication among all staffs in work place. This will contribute towards increase the level of satisfaction and also improvement in employees' job performance.
- The organization culture has significant contribution account for variance in job performance. This researcher therefore, recommend that selected private branch bank is in the banking industry which want to be more competitive they consider adopting a more comfortable working environment like infrastructure, and so on, & well organized organization culture that have good image like democratic leadership style that give room for employee participation and freedom in decision-making, treating all in equal way, help to communicates freely on the goals of the bank, inspires staffs to achieve the company objectives, give values for skills and knowledge of the employee, and help to motivate employees for better job performance than autocratic leadership style since it has got positive association with employees' job performance in the organization.

The bank should also formulate polices, which helps encourage leaders to empower employees to be part owner of the bank. Therefore, leaders have to be create a friendly work relation with employees, give regular feedback on their job

performance, communicate well on job related issues, serve as role models and treat all equally for the development of highly committed work force since employee's job performance is one of the important factors for private branch bank to compete with public branch bank of the study area. The organizational culture should be binding on all staff of the bank as this will encourage uniformity among members of the bank which can be achieved through orientation and different training programs and thus which can bring to enhance individual commitment to the goals of the bank and also improve group efficiency. Since the shared values and beliefs mostly adopted from top level management thus the bank should give recognition, and verbal reinforcement who has being a role model of good performer and familiar with company's values and beliefs in exchange of encouraging, and respecting his/her subordinates and customers as a core value for survival of the bank.

In conclusion, the bank can even get superior employees' job performance than what they are obtaining if they managed to revise and identify their weak sides in exercising the internal factors practices because, inappropriate practice of the above five factors can obviously discourage employees from utilizing their potential which in return negatively affect their job performance and organizational performance as a whole. Therefore, at public & selected private branch bank should get its employees satisfied for higher level of job performance and organizational performance as a whole this may achieved through the above all recommendations.

#### **5.6.Suggestion for Further Research**

The study was limited due to its cross-sectional study design. However, these types of relationships may require a longitudinal analysis so; the future researches should examine this relationship over a longer period of time. The researcher was limited to five factors or practices which affect job performance of an employee but future researchers may

focus on different variables or combination of those variables with increasing sample size & variables number. Also the study was conducted in the service industry sector limiting its scope. The future researches may examine the determinant factors on employees' job performance on other financial sectors and may compare different sectors as well

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## **Appendix**

### **Appendix questioner 1**

**Wolkite University**  
**Business & Economics College Department of Management**  
**Masters in Business Administration (MBA)**  
**Research Questioners**

Dear sir/madam

I am a post graduate student Masters of Business Administration (MBA) in Wolkite University. Currently, I am undertaking a research entitled comparative analysis of factors that affecting employee performance in public & selected private bank at Hossana Town branches. You are one of the respondents selected to participate on this study.

Please assist me in giving correct and complete information to present finding on the current status of the internal factors affecting employees' performance in your current working bank at Hossana Town branches. Your participation is entirely voluntary and the questionnaire is completely anonymous.

Finally, I confirm you that your response will be kept strictly confidential and only used for the academic purpose. No individual's responses will be identified as such and the identity of persons responding will not be published (publicized) or released to anyone. Or the completed questionnaires will not be made available to anyone other than the research team. All information will be used for academic purposes only.

Thank you in advance for your kind cooperation and dedicating your time.

#### **Instructions**

- No need of writing your name
- For Likert scale type statements indicate your answers with a check mark ( ✓ ) in the appropriate box.
- Questionnaires are prepared only for employee who has between six month & one year and above length of service; and all employees except who are non-clerical position (janitors & securities).

#### **PART ONE: GENERAL INFORMATION (DEMOGRAPHIC DATA)**

Circle your choice by indicating your correct choice from the alternatives provided below.

**A. Gender:**

- 1) Male. 2) Female.

**B. Age**

- 1) 18-24. 2) 25- 30. 3) 31- 35. 4) 36 – 40. 5) Above 41.

**C. Level of education**

- 1) Diploma. 2) Bachelor Degree. 3) Master. 4) PhD. 5) Other sate here.

**D. Marital Status**

- 1). Single. 2) Married. 3).Divorce. 4).Widowed

**E. Year of service you have worked in Bank.**

- 1).between six month & one year. 2) 1 – 4 years. 3) 5 – 9 years. 4) 10 – 20 years. 5) Above 20 years

**F. Current Position in the bank.**

- 1) Senior or branch manager. 2) Middle level manager. 3) Senior-officer. 4) Junior – officer. 5) Supervisors. 6) Clerk.

**PART TWO : JOB RELATED QUESTIONS**

**A. Questions related to employee ability**

Indicate your responses to each of the following statements regarding employee ability.

Please 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= **Undecided** (UD), 4= Agree (A), 5= Strongly Agree (SA).

No	Questions	1 SD	2 D	3 UD	4 A	5 SA
1	Employees in the banking sector are advantaged for they acquired skills while discharging their duties					
2	There is fairness in the way promotions are offered according to ability of employees					
3	The current program and policies support employees ability					
4	Achievement of your organization goal related to Employee ability					
5	Organizational Knowledge and Competence, Communications, Problem Solving and Team Skill directly related with individual ability to be excellent performer					
6	Personal employee ability influence job performance in your bank					

**B. Questions related to Training**

Indicate your responses to each of the following statements regarding training. Please 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= **Undecided** (UD), 4= Agree (A), 5= Strongly Agree (SA).

No	Questions	1 SD	2 D	3 UD	4 A	5 SA
7	The necessary training is given to ensure job effectiveness.					
8	In-service/on-the job training adequately addresses the skill gaps.					
9	Incompetent employees are identified and provided with the necessary support through training.					
10	Professional employees participate in identifying employee training needs to fill skill gap					
11	Training leads the employee reduce their mistakes during on work					
12	The bank follows employee's performance after training					
13	Trainings that provide are enables to boost(assists) and affect positively the employees' performance					
14	Training is an opportunity for career advancement					

**C. Questions related to Motivation**

Indicate your responses to each of the following statements regarding motivation. Please 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= **Undecided** (UD), 4= Agree (A), 5= Strongly Agree (SA).

No	Questions	1 SD	2 D	3 UD	4 A	5 SA
15	My salary is equitable when compared with other banks					
16	My salary payment is satisfactory in relation to what I do					
17	My salary is in accordance with my work experience increases on fair manner					
18	I am satisfied with bank's benefits package.					
19	Hard working employees are recognized in the bank					
20	Opportunities exist for staffs are motivated & promoted in a fair and transparent way					

21	The existing benefit packages like medical cost coverage, fuel allowance, endowment insurance cost and house allowance are helping to motivate employees					
22	Employees, who receive frequent feedback concerning their performance, are usually more highly motivated than those who do not.					

**D. Questions related to Working Environment**

Indicate your response to each of the following statements with regard to employee performance.

Please place (√)mark 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= Undecided (UD). 4= Agree (A). 5= Strongly Agree (SA).**

No	Questions	1 SD	2 D	3 UD	4 A	5 SA
23	I am provided with adequate facilities and resources to do my job effectively					
24	The physical surrounding where I am working is comfortable and convenient to perform my job					
25	The working condition like space, seating arrangement, ventilation, refrigerator, lighting etc helped me to do my duties in better way					
26	The bank provides flexible work hours to accommodate my personal needs					
27	I get the opportunity to work with my colleagues and to communicate on aspects of our job					
28	I am satisfied with the working environment of the bank					

**E. Questions related to organizational culture**

Indicate your response to each of the following statements with regard to organizational culture. Please place (√)mark 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= Undecided (UD), 4= Agree (A), 5= Strongly Agree(SA).**

No	Questions	1 SD	2 D	3 UD	4 A	5 SA
29	I am familiar with the overall bank's shared values and beliefs					
30	I strictly follow the policies and procedures of the bank (for example dressing code, moral and ethical standards, rules of conduct etc.)					
31	I effectively use resources including time and materials					
32	There is a shared value of cooperation among employees					
33	Employees are committed to the vision, mission and goals of the organization ( bank at you working)					
34	I have the opportunity to take part when decisions are made					
35	I am satisfied with freedom to make decision on my role					
36	This organization provides me with skills and knowledge that will benefit my future career					
37	My supervisor is unbiased and treats every employee without discrimination.					
38	The existing Leadership style motivate employees for high level of performance					
39	I am proud to tell people that I work for this organization.					

#### F. Questions related to Employee Performance

Indicate your response to each of the following statements with regard to employee performance. Please place (√) mark 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= Undecided (UD), 4= Agree (A), 5= Strongly Agree,(SA)**

No	Questions	1 SD	2 D	3 UD	4 A	5 SA
40	I receive regular job performance feedback.					
41	I believe there is fairness in the way my performance is assessed.					
42	I effectively work with other employees to achieve organization goal.					
43	Employee's job performance is affected by the current motivational practice ( like salary, benefit, recognition, promotion, etc.) that the bank is trying to offer					
44	The existing benefit packages like medical cost coverage, fuel (transport) allowance, endowment insurance cost and house allowance are helping to motivate employees for higher level of performance					
45	Reward such as incentive like money more motivator than recognition & praise to improve employee performance.					



## **2. Interview questioners for selected branch bank of selected employees.**

- 1.** In branch bank you work what factors are affecting employees' job performance at their work place? What factors affect employee performance that is related to the individual employees' ability, skill and commitment?
- 2.** Do you think the employee related factors have an impact on employees' job performance? Which employee related factors have more impact on their job performance?
- 3.** What type of motivation used in your currently working organization?
- 4.** In what method use to motivate employees?
- 5.** How implement & practice employee training at your organization? Is it satisfactory? Is there appreciation the practice of training? After employee training what to do at your organization? Who are trained in Your organization? What is the reason that employee trained?
- 6.** What look like your organization working environment? What are the main problems related to working environment factors are affecting employees' job performance at your organization?

**appendix table 1** about bank professional manpower

No	Name of Bank	nominal	Location of branch	Number of branch	Number of P. staff member	Number of customer	Remark
1	Commercial bank of Ethiopia	public	Hossana	10	193	-	Three of them newly opened & 7 branch selected
2	Berhan International bank S.C.	private	>>	2	30	24205	All selected
3	Oromia cooperative International share company bank	private	>>	1	10	4000	
4	Awash International share company bank	private	>>	1	7	8975	
5	Wegagen International share company bank	private	>>	2	20	17889	
6	Oromia International share company bank	private	>>	1	8	4000	
7	BunnaInternationalshare company bank	private	>>	1	7	12000	
8	Nib International share company bank	private	>>	5	36	40159	Two of them newly opened & 3branch selected
9	Abaye international share company bank	private	>>	1	6	11345	
10	Addis international share company bank	private	>>	1	5	9784	
11	Abisiniya Int. share company bank	private	>>	1	8	11195	
12	Debube global Int. share company bank	private	>>	2	13	10500	
13	Unity international share company bank	private	>>	1			*
14	Dashen international share company bank	private	>>	1			*
15							
16							
17							

Source: from data base of the bank ( December, 2019).

NB: \_ ” \*” indicate a bank do not want to give any information for external body.

**Source: sample survey march 2020**

