

**DETERMINANTS OF EMPLOYEE PERFORMANCE PRODUCTIVITY IN PRIVATE
INDUSTRIES: A CASE STUDY OF THE EQUITY GROUP HOLDINGS LIMITED**

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**A RESEARCH REPORT SUBMITTED TO THE SCHOOL OF MANAGEMENT AND
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DECLARATION

This research report is my original work and has not been presented to any university for any award

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DEDICATION

I dedicate this research to my parents, Julius Thuo and Esther Njoki for their undying support in my academic endeavours. Thank you and May God bless you abundantly.

ACKNOWLEDGEMENT

I take this opportunity to acknowledge the entire staff of the Management University of Africa, Department of management and their aspiring guidance, invaluable constructive criticism and friendly advice and relentless support they accorded me. Special thanks go to my supervisor, Alexander Makimu, whose guidance led to the completion of this work. I also acknowledge the entire staff working for Equity Bank, Upper Hill, who allowed me to use data within the organization for academic purposes.

May the Almighty God Bless you all.

ABSTRACT

This study examined factors that determine employee performance in private industries in Kenya using a case study of Equity Bank, Upper Hill being a case study. The key factors examined in the study include employee motivation, staff skills, performance appraisal and leadership. Literature review revealed that indeed that are key factors that determine employee performance in organizations. However, the specific effects these factors have on productivity of the employee still needs to be determined. For this reason, the researcher collected and analyzed data to identify how each of the factors influence employee productivity. The study utilized a descriptive format where the effects of any given factor are described. The data collection was done using a questionnaire which offers a lot of advantages which the researcher has taken. However, with the current COVID-19 pandemic, the key limitations of the study were small sample size. Data was collected from a sample drawn from employees of the bank in Upper Hill. The findings of the study revealed that the factors that had the greatest impact on employee motivation are leadership and work environment.

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ACRONYMS AND ABBREVIATIONS

CUE	Commission of University Education
EI	Employee Interest
EIP	Employee Involvement and Participation
HRM	Human Resource Management
MUA	Management University of Africa

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The following chapter provides an overview of employee performance and productivity from a global to a local perspective. The chapter first begins by providing an overview of the factors that affect employee performance then it introduces the statement of the problem, the research objectives, and the significance of the study and the scope of the study.

1.1 Background to the Study

Due to the increasing demand for efficiency and employee performance, capacity development is becoming a growing subject of interest. When a business is supported by high staff productivity, it can attain success. Managers and employees alike recognize the critical nature of human capital. Human resources is critical for managers because it assists managers in developing and training managers to do the best job possible, assisting managers in providing advice and managing employees effectively in difficult situations, assisting managers in focusing on their work, and assisting managers in making recruitment decisions that benefit the company. Additionally, the role of human resources for employees is to guarantee that they are treated fairly and equally, as well as to balance corporate and employee demands. Employees in this situation deserve a management who can support them in carrying out their duties. A business will succeed if its employees are productive. A productive employee will be able to deliver benefits that result in increased revenues as compared to a person with less ability, depending on effective and efficient labour. Increased staff productivity, according to Riddle (2010), is an excellent method to develop a strong team. By establishing a program to increase employee productivity, the company will attract a competent employee who will want to continue growing and being productive, as well as develop a high level of loyalty toward the organization.

Understanding the determinants of employee interest (EI) is critical in the current environment, where the vast majority of Kenyan workers, for example, report a desire for greater influence at work and more than a quarter express grave dissatisfaction with their current ability to influence

workplace issues (see Freeman and Rogers, 1999). EI may offer workers with the influence they desire by allowing them to have a greater say in firm decision-making and a higher degree of control over their work environment. On the other side, management's primary declared goal in using EI is to boost productivity (Morehead et al., 1997). Thus, when implemented properly, EI guarantees more contented employees and more profitable businesses. Equity Bank (Equity Group Holdings Limited) is amongst the popular financial institutions in Kenya. It has also managed to diversify its executive strategy through the implementation of CSR projects like the Wings to Fly Program. The current research will examine factors that determine the productivity of employees in Equity Bank.

1.2 Problem Statement

Employee involvement and participation (EIP) is a critical component of the human resource management (HRM) bundle, according to researchers (Marchington & Wilkinson 2005). While EIP can take on a variety of different orientations depending on the discipline, from an HRM perspective (Chartered Institute of Personnel and Development (CIPD)), EIP consists of two components, each having a distinct but linked purpose. The engagement component's mission is to increase employees' awareness and support for the organization's goals, resulting in increased employee commitment and contribution. The participation component strives to empower employees by providing them with the ability to influence, if not directly participate in, decision-making (CIPD). Numerous studies have been conducted to determine the beneficial impacts of employee involvement (EI) on creative businesses (Boxall & Purcell 2011).

Existing research indicates that factors such as attractive compensation, friendly leadership, a balance between work and personal life, and a healthy work environment foster a sense of belonging among employees, preventing them from switching organizations and consequently improving their job performance, which is critical for an organization's smooth and effective operation. Equity Bank has a reputation for having progressive work practices that reward employee performance. As such, the study will strive to discover the elements that influence employee performance at Equity Bank.

1.3 Purpose of the study/Objective

The purpose of this study was to study the determinants of the performance of employees in the Equity Bank, Nairobi

1.3.1 Objectives of the study

The study was guided by the following objectives:

- i. To determine influence of compensation/remuneration on the employee performance of Equity Bank.
- ii. To ascertain how leadership influences the employee performance in Equity Bank.
- iii. To establish how training influences the employee performance at Equity Bank.
- iv. To determine how work environment/conditions influences the employee performance at Equity Bank.

1.4 Research Questions

1. How does compensation/remuneration influence employee performance in Equity Bank?
2. How does organizational leadership influence employee performance in Equity Bank?
3. How does employee training influence employee performance in Equity Bank?
4. How does work environment influence employee performance in Equity Bank?

1.5 Significance of the Study/Justifications

The findings of the study will benefit various business owners, employers and human resource practitioners in the public and private sector. Similarly, policy makers will also benefit from the findings of the research. Business owners and employers will be able to obtain to access current information that will feed in their policy direction especially with regard to human resources capacity building and training aimed at enhancing productivity. It is worth noting that the government has been concerned with issues of productivity as enshrined in the minimum wage requirement as well as in the performance contracting. In this regard, the results will aid in

facilitating policy debate and dialogue. The knowledge could also be used to proposing best practices across the country hence increasing the level of labour productivity across the country.

1.6 Scope of the study

The scope of the study was conducted in Equity Bank, Nairobi headquarters branch which is located in Upper hill. The company was founded in 1984 and it has made significant strides towards development and it is one of the fastest growing, locally owned banks in Kenya. Also, the company is one of the banks with the highest number of employees. Therefore, it was selected as the most suitable bank to conduct the study. The study began in April and ended in September.

1.7 Chapter Summary

The chapter introduces the subject at hand which is the factors influencing employee performance in private industries. The chapter begins by providing an overview of employee performance and how the concept is interconnected to other variables. The problem statement is then highlighted and the research objectives and purpose, significance and scope of study is provided.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The chapter examines the existing literature on factors that determine employee productivity. Based on the existing literature, gaps are identified and a conceptual framework is developed to guide the research.

2.1 Theoretical Literature Review

There are various theories that explain employee performance and human management in organizations. Also, there are numerous human management and incentive theories that describe how to increase worker productivity. These hypotheses are largely utilized to guide the study's path.

2.1.1 Frederick Taylor's Motivational Theory

In 1911, Frederick Taylor proposed this theory. According to Taylor's assessment, individuals worked exclusively for money, and in the early years of the auto gathering business, taking a shot at a generation line was dependent on building quantity and was laborious (Steers, Mowday & Shapiro, 2004). Specialists were compensated on a 'piece rate,' that is, for each task completed, and while this method of compensating workers based on results was appropriate for the business, it provided little opportunity, support, or time for workers to adopt a problem-solving attitude or be creative in their work (Bell & Martin, 2012). This pattern hampered individuals' development and utilization within the organization. However, Schermerhorn (1993) asserts that "Hertzberg's two-factor theory is a necessary frame of reference for managers seeking to comprehend job satisfaction and related job performance issues." Schermerhorn (1993) asserts that Hertzberg's two-factor theory "reminds us that all jobs have two critical components: what people do in terms of job tasks (job content) and the work environment in which they do it (job context).

Additionally, Santos, Powell, and Sarshar (2002) state that managers should always strive to eliminate sources of job discontent in the workplace and ensure that satisfier aspects are incorporated into job content to optimize job satisfaction opportunities. According to Guy and Mastracci (2018), "workers are more motivated when they are satisfied with their jobs, which commonly occurs when the employer creates an environment where representatives feel valued, frequently through expanded correspondence and being asked for their conclusions." Representative inspiration is also likely to be increased if a firm invests in its employees through training and development.

As a result, their insight, aptitudes, and sense of occupation fulfillment are enhanced. This idea was pertinent to the study because it concentrated on a single method of motivating employees. According to the theory, employees have two distinct categories of wants, both of which should be addressed (Cole, 2004). This theory is applicable to our work as managers in motivating employees through the identification of hygiene factors that can be used. Managers can meet employees' basic needs and eliminate any source of dissatisfaction (Steel & König, 2006). Taylor's motivational theory serves as the foundation for reward management. It was hypothesized that rewarding employees based on their performance is beneficial to the firm, as it results in an increase in employee performance, which may result in increased production.

2.1.2 Fredrick Herzberg's Two Factor Theory

In 1959, Fredrick discovered and established the hypothesis. Bassett (2005) argued that two variables influence worker behavior: motivator factors and hygiene factors. Internally generated inspiration is driven by aspects that are natural for the connection, which Herzberg referred to as motivators; these important factors include progression, development, recognition, work itself, accomplishment, and obligation (Dartey & Amoako, 2011). However, Herzberg observed that some aspects contribute to workers having negative experiences, and that these factors are largely caused by non-work-related factors referred to as extraneous factors (Ruthankoon & Ogunlana, 2003).

According to Dartey and Amoako (2011), the more a company understands the value placed on each piece, the greater the movement in satisfaction will be. Additionally, the idea asserts that if an excessive emphasis is placed on a single component that is unfavorable to employees, the chance of increased emotions of dissatisfaction exists (Vansteenkiste, Neyrinck, Niemiec, Soenens, De Witte, & Van den Broeck, 2007). For example, two employees performing the same task at the same location may have the same level of satisfaction but in completely different ways. The physical characteristics of the job may have a strong influence on one person, while the challenge and variation inherent in the position may have an effect on the other (Guha, 2010).

According to Herzberg (1959), motivation occurs as a result of the presence of intrinsic factors, and a lack of motivation results in employees leaving. Alternatively, where extrinsic considerations are insufficient to motivate employees to increase their performance, this does not mean that people must work and live in poor working conditions (environment), as this may result in less enthusiasm to perform at their best and attain productivity. Kian, Yusoff, and Idris, (2013). Indeed, according to Bassett and Lloyd (2005), unfavorable working conditions encourage employees to seek employment with another firm. Since a result, the theory was applicable to the study, as it demonstrated that the working environment had an indirect effect on organizational behavior.

2.1.3 Human Capital Theory

Schultz first proposed the human capital theory in 1961 (Schultz, 1961), and Becker expanded on it in 1964 (Schultz, 1964). (Olaniyan & Okemakinde, 2008). According to the theory, personnel are critical to an organization's performance and production. Additionally, the theory postulated that maintaining employees can be costly in certain circumstances, such as providing education and determining motivational factors (Nafukho, Hairston & Brooks, 2004). Additionally, the idea asserts that when there is a power change inside the business, the organization retains highly motivated individuals and competent workforce who will experience a sense of belonging, hence enhancing overall performance (Schultz, 1961). However, the hypothesis faces various problems. The hypothesis did not account for the process of knowledge transfer and the associated costs to the organization (Sweetland, 1996).

Additionally, motivating employees through rewards, gifts, and non-monetary rewards such as recognition does not guarantee that employees will improve their performance, as capabilities vary within the organization and employees can pursue other opportunities paying a higher salary or bonus than their current employer, as the fundamental reason for working is to be satisfied through salary and bonus increases (Polachek, 1981). Additionally, the theory was applicable to the study and provided reasons why the corporation should consider motivating its personnel. The organization should design a method for promoting personnel and motivating them to work more and achieve better. As a result, the theory was applicable to the current study and aided in the identification of the variable of human resource development. The hypothesis explicitly stated that stimulating employees results in an increase in employee performance, which may result in increased production.

2.2 Empirical Review

2.2.1 Employee Characteristics and Productivity

According to Eagan and Garvey (2015), a characteristic is a distinctive quality that serves as a defining aspect for a person or a substance. If something is distinctive of or about someone, it implies that it is unique to that individual. It becomes a sort of personal trademark for an individual. A characteristic of an individual is a way to distinguish oneself from others in such a way that the individual can be described and recognized. This section discusses personnel qualities and their effect on productivity. Among the criteria examined are education level, married status, experience, age, and gender.

2.2.1.1 Education

According to Chadwick et al. (2013), education is thus viewed as a process of knowledge deposit into passive students. Teachers are the epistemological authority in this system; students' prior knowledge is disregarded, except for that which was expected to be 'deposited' into them previously. Education, or knowledge, is a gift bestowed by people who believe themselves to be knowledgeable on those who believe themselves to be ignorant. The teacher positions himself in opposition to his students; by assuming their ignorance to be absolute, he justifies his own existence.

Dixon and Lim (2012) stated that education is a form of learning in which the knowledge, skills, and habits of a group of people are passed down through teaching, training, and research. Education is typically guided by others, but may also be self-directed. Any encounter that has a formative effect on one's thinking, feelings, or behavior may be deemed instructive. A curriculum is the collection of courses and topics taught in a school or college in the formal education system (Kumar, Webber, & Perry, 2012). Curriculum is derived from the Latin word for race course and refers to the sequence of actions and experiences that youngsters go through as they mature into adults. A curriculum is prescriptive in nature and is based on a broad syllabus that simply states the topics that must be learned and to what level in order to get a particular grade or standard. An academic discipline is a body of information that is formally taught, either in college or in some other setting. Each discipline is typically subdivided into distinct subdisciplines or branches, and dividing boundaries are frequently arbitrary and imprecise (Larson et al., 2013). Examples of wide academic subjects include the sciences, mathematics, computing, and social sciences.

2.2.1.2 Training and Experience

Training is the process by which individuals gain new knowledge, develop new skills, and perform activities differently and more effectively than they did previously (Eagan, & Garvey, 2015). Its objectives are to train employees how to do specific tasks or jobs. According to Chadwick et al. (2013), the smooth and efficient operation of any business is closely related to how well personnel are prepared with necessary skills. New employees will require some type of training prior to starting their careers, while older employees will require some form of training to stay current with technological advancements. As a result, personnel must be taught on a periodic basis to improve their performance in their current roles and to prepare them for transfer, promotion, and the introduction of new technologies and methods of doing things.

As with any other company activity, if not thoroughly designed and overseen, training may be extremely inefficient. A well-thought-out logical systematic method may result in some training being provided that is not required and vice versa, or the scope of the training may be too little or

too large (Dixon, & Lim, 2012). Once the training is complete, validation will determine its success. According to Kumar et al. (2012), employee training is a sort of education that aims to permanently alter employees' behavior in order to increase job performance. Thus, training entails a shift in one's abilities, knowledge, altitude, or behavior. This may entail altering employees' knowledge, methods of operation, or attitudes about their jobs, coworkers, management, and the company. For example, it has been estimated that Kenyan businesses alone spend billions each year on formal education and training programs to increase their employees' abilities (Larson et al. 2013).

To ensure the success of a safety program, safety education and training are required for plant and organization personnel. Safety education has increased employee awareness of safety issues, which leads in safer equipment handling (Bhattacharya& Narayan, 2015). Additionally, it ensures that each person performs safely on the job by developing his or her ability to utilize and operate safe equipment. Employees are taught first aid principles, how to use tools and machinery safely, how to take care to avoid fire accidents, how to use hand tools appropriately, and how to protect their eyes and other body parts during training. Each organization displays safety posters to raise awareness about safety (Grolleau, Mzoughi, & Pekovic, 2015). Employees may be shown safety videos and asked to recommend certain safety measures.

Employee training roles are designed to enhance an employee's abilities and knowledge base in order to better equip him to perform his current work or to prepare him for a position with increasing responsibility (Patel& Conklin, 2012). Individual growth, on the other hand, is not a goal in and of itself; organizational growth should be integrated with individual progress. To ensure the organization's effectiveness, personnel must learn to perform their duties competently (Selim, 2012). A successful firm desires to have personnel qualified to assume greater responsibilities within its ranks. While unexpected learning from job experience is beneficial for development, most firms have discovered that it is beneficial to arrange systematic training programs of various types as a regular component of an effective personal development program (Jarkas, 2012). These programs are vital in assisting managers in learning proper job procedures, achieving a suitable degree of job performance, and acquiring characteristics that would be beneficial in potential future positions.

2.2.2 Institutional Factors and Employee Productivity

Numerous institutional variables are examined in relation to employee productivity. These include employee recognition, professional advancement, and motivational elements.

2.2.2.1 Work Environment

Employees must have the necessary tools to perform their duties. This includes the proper equipment, machinery, and computer technology, as well as enough lighting, work space, and ergonomic seating (Akhtar, Boustani, Tsivrikos & Chamorro-Premuzic, 2015). Poor working circumstances caused by physical components result in decreased productivity and overall job unhappiness. If the second one is not considered, it makes employees feel unappreciated and finally causes them to quit (Alavi, Abdi, Mazuchi, Bighami & Heidari, 2013). Tang (2012) asserts that the work environment is also a significant factor in employee turnover. Employees primarily desire to work in an environment that is conducive to their success. This is a frequent motive for employees to move from one business to another. Unsafe work settings, such as those that fall short of industry requirements, have a wide range of consequences. Alaviet al. (2013) suggested that work environments are frequently classified as either positive or negative. A positive work environment is one in which employees feel secure and respected; they are frequently happier and more productive at work. A hostile work environment is one in which employees are uneasy, feel undervalued, and work in fear.

2.2.2.2 Work Infrastructure

Alazzaz and Whyte (2015) suggested that improved office infrastructure and work equipment increase employee job satisfaction, which contributes significantly to increased employee turnover rates. According to Uddin, Luva, and Hossain (2012), a lack of open office layout results in an isolated working atmosphere that prevents employees from freely connecting with their coworkers and so influences employee turnover. Along with creating a conducive work atmosphere, the company should be properly prepared in the event of an emergency. A first aid kit box, as well as emergency food and water supplies, should be easily accessible, with the contents replaced on a regular basis to maintain their freshness (Phipps, Prieto & Ndinguri, 2013). Drills and discussions on emergency preparedness can be scheduled to assist the company

in creating a safer working environment, as would be achievable in the event of a natural disaster such as flooding.

Organizational policies regarding employee behavioural expectations should be developed and implemented in accordance with the organization's policies (Fahed-Sreih, 2012). Any grievances, whether from employees or consumers, should be resolved expeditiously and in accordance with applicable regulations. Employees who act in ways that harm others should be cautioned or terminated as necessary to both adhere to legal requirements and maintain a safe work environment for everyone (Shah, 2014).

According to De Grip and Sauermann (2012), electrical and other hazards in the workplace should be avoided through proper maintenance, work equipment should be serviced frequently, and safety precautions such as wearing safety goggles and other protective gear such as helmets, gloves, or steel-toed work boots should be enforced by the organization. A safe working environment is something that organizations and their employees should always strive towards. The presence of a well-stocked first aid kit demonstrates the organization's ability to handle emergencies (Robertson, Birch, & Cooper, 2012), such as workplace accidents, and instills trust in personnel.

2.2.2.3 Employee Rewards

According to Fitzgerald and Danner (2012), establishing and executing an effective reward system is a vital human resource activity that has a direct impact on an organization's ability to meet performance targets and fulfill its mission and mandate. A reward system is a critical component of human capital management, and failure to recognize employees for their collective and individual efforts frequently results in dissatisfaction manifested in a variety of ways, including industrial strikes, slowdowns or so-called wild cat strikes, and grievances against the employer (Moreland, 2013). This has a detrimental effect on production and results in lost man hours, significant staff turnover, and a loss of earnings or income. National Water and Pipeline Corporation is in charge of designing and implementing an effective reward strategy, and the implications cannot be emphasized (Tang, 2012). Employees who work extra hours or make extra attempts are not compensated for their efforts, and the amount of unhappiness is staggering.

According to Harris et al. (2014), the majority of employees view money and other monetary rewards as the primary motivators, although non-monetary variables such as job security, career opportunities, and working conditions also play a considerable role. Increased monetary benefits are viewed as the most important motivating element by employees in the majority of countries across all types of firms. This is unsurprising, given that the public sector has seen major pay declines over the last three decades - notwithstanding some recent gains (Akhtar, Boustani, Tsivrikos, & Chamorro-Premuzic, 2015). It is necessary to conceive the existence of a systemic reality in developing countries. This is due to the fact that public service incentives are insufficient. This is because in the majority of developing countries, wages are too low and pay scales are barely adequate to survive on.

2.2.2.4 Leadership

A leader is defined as a person who possesses the capacity to persuade others to adopt his or her point of view and hence a course of action. Thus, the Leader is able to lead his followers through a process of guiding and persuading people to accomplish predefined goals. The leader must engage in some form of interaction with the followers in order to exert influence over them. In an organization, the leader will attempt to influence employee behavior with the goal of assisting the organization in achieving its objectives. Any leader should be able to motivate people he leads, make sound judgments, and demonstrate the best path to accomplishing whatever they set out to do. Thus, leadership is the obligation to motivate others to accomplish corporate goals: (Kradwoski, 2004). A manager is essentially a leader for those who report to him or her. As such, Kotler (2003) asserts that managers must positively motivate their employees to achieve higher levels of performance. They are innovators. Managers may feel overwhelmed by their obligations, as they are held to a high standard. To develop all of the required skills to ensure that managers are leaders, they must accurately predict and plan for the foreseeable future. As a result, a business must develop new managers capable of taking the organization to new heights of performance. Harackiewicz (2003) highlighted ineffective leadership as a primary cause of low morale and subpar workforce performance.

Managers are recognized as leaders and are nurtured. However, before this can occur, a thorough assessment of the potential managers' character and demeanor must be conducted. Coole (2012)

observes that exceptional performers in operational domains do not automatically become leaders. As a result, only those with demonstrated leadership ability should be selected for such critical positions inside the firm. Supervision also needs that one develop into a leader in order to supervise others effectively. According to Herti et al. (2011), the relationship between a supervisor and those he or she supervises has a considerable effect on production. In this example, poor connections result in a violation of employees' rights to fair treatment, resulting in a low level of psychological fulfillment. As a result, organizational performance suffers. Confidence and decisiveness frequently allure managers to their subordinates, promoting a beneficial relationship, as Hagberg argues (2014). Managers are required to be in tune with their subordinates.

According to Lawrence (2010), bosses are required to exercise effective leadership over the team they lead. This is mirrored by Elliot (2009), who says that an effective supervisor's tasks should include obtaining and disbursing credit, accepting responsibility, and providing psychological safety. Supervisors can create results through hands-on transactional management. A good boss, it is believed, will most likely result in enhanced employee performance. A necessary condition for business success is the manner in which its leaders employ management strategies. Numerous experts emphasize the importance of starting the approaches from within the company and including mechanisms to ensure commitment. According to (Judge. 2007), a manager seeking improvement can utilize approaches such as communication, quality management, benchmarking, process improvement, and measurement.

2.3 Summary and Research Gaps

Typically, a combination of all of these reasons is to blame for an organization's current condition of staff productivity. Numerous hypotheses have been advanced to account for this phenomenon. However, the ideas fall short of properly understanding the current state of affairs, particularly with regard to newly created entities such as banks. Numerous scholars have appropriately described motivation, employee skills, leadership style, and performance appraisal. However, not a single researcher has properly described how each of these variables will affect staff effectiveness.

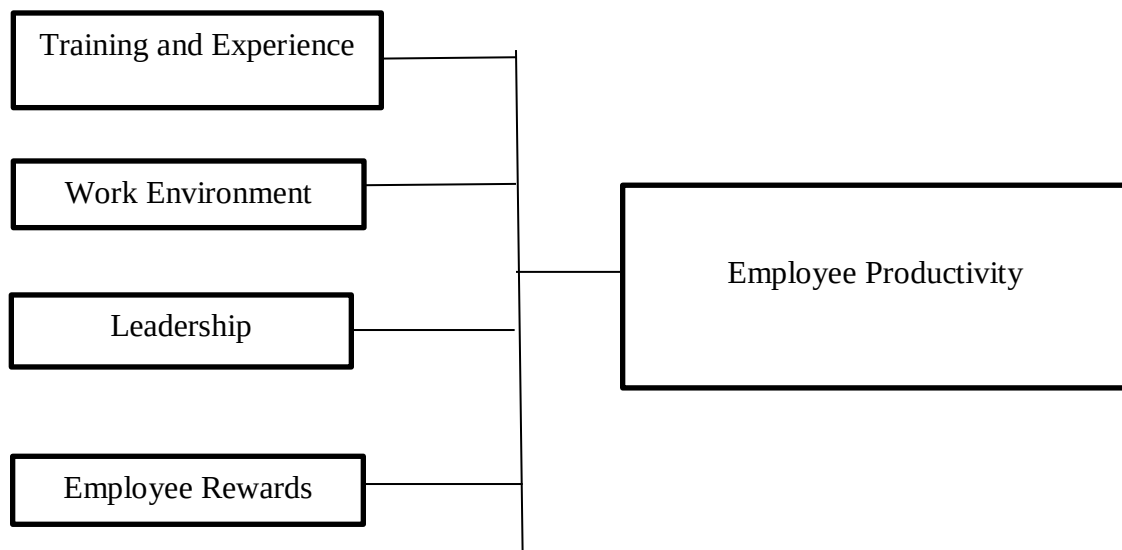
Additionally, it is necessary to recognize that private banks are distinct institutions with distinct standards for what constitutes efficacy, efficiency, and capability to provide service. As non-profit organizations, they are motivated by a distinct set of goals than the majority of organizations mentioned or discussed in the accessible literature. As a result of the preceding reasoning, it is evident that there is a significant gap between what is known about the impacts of motivation in private sector organizations and what would be possible in a new entity with very high client expectations but quite different objectives. This research will attempt to close that gap in terms of the four criteria being examined.

This is accomplished by focusing exclusively on the influence of these factors on employee performance (employee productivity), as defined by the study's specific objectives. The notions discussed in this article were formed in an entirely different environment. This is not to suggest that they are inapplicable to private banks not Kenya, but rather that they must be tested in the current setting. Staff assessment has been regarded as a positive step toward determining the efficacy of employees in performing their assigned jobs. However, the reviewed research appears to discourage its use, as it may have a negative effect on worker morale and hence motivation. This necessitates a thorough examination of its precise effects on private banks.

2.4 Conceptual Framework

Dependent Variables

Independent Variable



2.5 Operationalization of Variables

Training and Experience

- Content of training
- Frequency of training
- Education and years of experience

Work Environment

- Work infrastructure
- Organizational culture

Leadership

- Leadership styles
- Competency of leaders
- Management Support

2.6 Chapter Summary

This chapter conducted a thorough review of the existing literature on the topics under consideration. Numerous hypotheses have been investigated in order to determine what factors affect employee performance. Simultaneously, an empirical literature review has been conducted in order to develop a more complete picture of the effects of various variables on the effectiveness of the employees. The chapter has identified areas in need of improvement based on its review in order to bridge the divide between existing research and should be comprehended in relation to the subject.

Finally, the chapter provided a conceptual illustration of the relationship between the variables that are independent and the variables that are dependent. This is required in order to see the interdependence between all components and the independent variable.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Introduction

The chapter summarizes the overall methodology that was used in the study. The methodology in this study includes: the research design, population and sampling design, data collection methods, research procedures, and data analysis methods.

3.1 Research Design

A research design is a strategy and structure for conducting an inquiry that is intended to elicit replies to research questions. The plan is the study's overarching strategy (Robson, 2002). The descriptive research design was used in this study. According to Mugenda & Mugenda (2003), descriptive research is most effective when the problem is well defined, there is information about the phenomenon, and the researcher can conduct a survey of the target population in order to elicit information about the problem under study from the respondents. Descriptive research has the following advantages: it saves time, is effective at eliciting current factual information from respondents, and (Orodho, 2009). It describes and reports on potential behaviors, attitudes, beliefs, and qualities in their current state

For instance, this research examines employee productivity with the goal of determining how it is influenced by a variety of personal and organizational factors. This contributes to the development of an understanding of how the organization might improve its labor productivity. The descriptive research design was chosen since the research objectives necessitated an evaluation of employee productivity and its relationship to numerous personal and organizational characteristics. This necessitated an assessment of the features of all the components involved, as well as a full explanation of their relationship. As a result, this study's descriptive research design was appropriate.

3.2 Target Population

Mugenda & Mugenda (2003) defined a population as an entire collection of persons who share certain observable traits. The study's target population was Equity Group Holdings Limited employees. The target population is determined by taking into account the following factors: ease of access and data collection; and the extent to which the subject of research affects the target community (Shaw, 2012). It necessitates an epistemological analysis of the target population's relationship to the knowledge sought. For instance, whereas an expert is knowledgeable about a subject because they have studied it extensively over time, employees possess experiential knowledge because they are the ones whose productivity is being evaluated. Unfortunately, access to the target group was problematic due to the COVID-19 epidemic, as several employees worked from home. As a result, the population consisted of personnel who were on-site during the research process.

The target population of employees of Equity Bank, Upper Hill is as shown in table 3.1.

Table 3.1: Target Population

Department	Number of employees
Finance	20
Human Resource	8
Information Technology	10
Logistics	20
Marketing	6
Total	64

Source: (Equity Group Holdings, 2021)

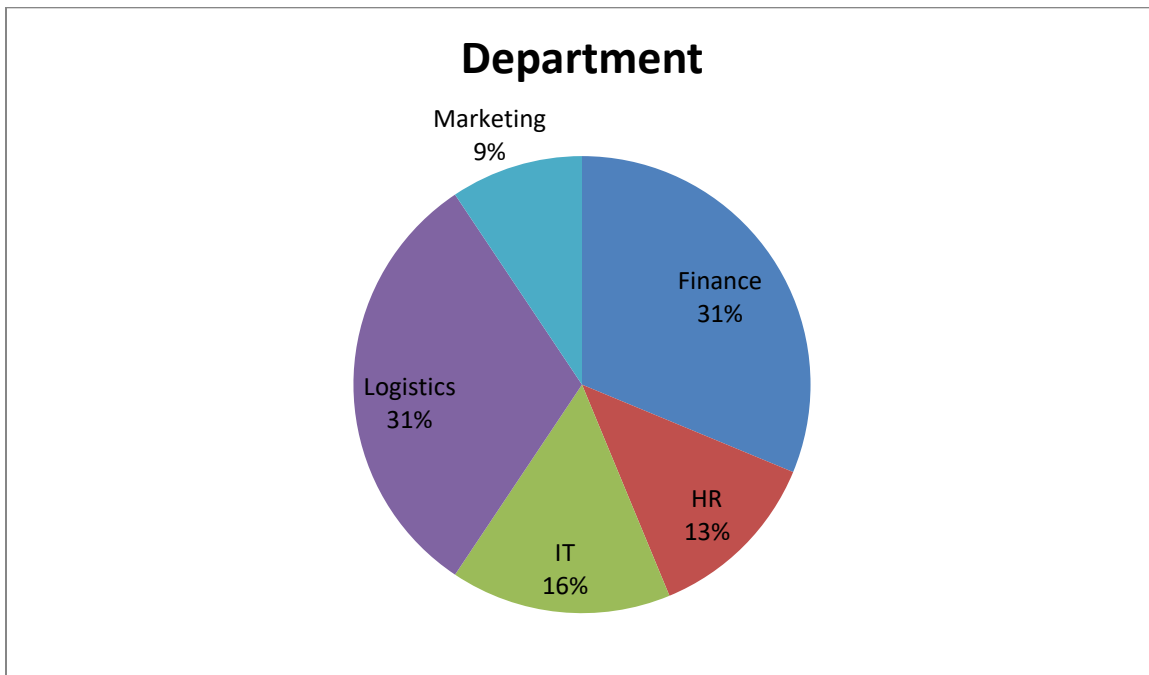


Figure 2: Target Population

3.3 Sample and Sampling Technique

3.3.1 Sample Size

A sample is a carefully chosen subset of the study population drawn from the accessible population in order to be representative of the entire population (Mugenda & Mugenda, 2003). The subgroup chosen as the study's sample population is meant to reflect the views of the overall study population. This means that it may be unnecessary to invest large costs for a comprehensive census when appropriate results can be acquired by simply surveying a representative sample in study. As a result, the sample must be sufficiently large and representative, necessitating the need to objectively establish its size and distribution (Shaw, 2012). A study's sample size is always crucial to obtaining relevant results (High, 2000). The sample size for responses from the projects will be determined using the Krejcie & Morgan formula (1970). This method generates a sample size that is deemed adequate for the purpose of forming suitable inferences. However, the current study is constrained by the COVID-19 pandemic, with just 26 people accessible.

3.3.2 Sampling Technique

The study has employed the Stratified random sampling method to get a suitable sample from the population. Due to the pandemic, all the available employees in the respective departments were selected. The sample population is as shown in Table 3.2.

Table 3.2: Sample Size

Department	Number of employees
Finance	10
Human Resource	2
Information Technology	2
Logistics	10
Marketing	2
Total	26

3.4 Research Instrument

The research used a questionnaire as the research instrument. The questions were designed to elicit responses appropriate to the questions that needed to be answered for the study to achieve its specific objectives. The Questionnaires were distributed to randomly selected staff in their respective offices. This provided an opportunity for respondents to think through their answers and consult where necessary.

3.5 Pilot Study

Since the questionnaires were self-administered they were pre-tested to ensure elimination of vague questions for ease of understanding by giving a few to some of the employees before the actual study. The responses obtained from these initial questionnaires guided the research in formulating appropriate questions that enabled respondents to provide relevant and precise information needed for the research. They also made tabulation of information much easier among other benefits of using the tool.

3.5.1 Validity

A pilot study was conducted to help establish content validity of the questionnaire. The questions were carefully constructed and refined after the pilot study. The research instrument was also reviewed and amended by experts in the area of study

3.5.2 Reliability Test

To establish the reliability of the questionnaires the instrument was provided to a total of 26 respondents who were available during the research process. The reliability respondents were repeatedly asked the same questions and the answers were eventually used in the construction of the final questionnaire. However, given the small sample size, the reliability of the study is limited.

3.6 Data Collection Procedure

The data collection procedure involved the use of questionnaires. Initially, online surveys were to be administered but after lifting working-from home restrictions, physical questionnaires were administered. The data collection procedure began by identifying the target population and developing a sampling frame, which was then used to select the actual participants of the study.

3.7 Data Analysis and Presentation

Both qualitative and quantitative data was collected. Data collected was then be classified according to the properties that characterized each of them. Respondents' total scores and percentages were used to analyze the data. Respondents' scores were analyzed in descriptive statistics using tables and percentages. Furthermore charts and graphs are used in presentation the results of data analysis.

3.8 Ethical Considerations

The researcher acquired a letter of authorization from MUA and the CUE authorizing her to undertake study. The researcher carried the letter with him while collecting data and showed it to the right authorities to obtain permission to do research. The respondents were not requested to submit their names or any other kind of identification in this study. Prior to administering the questionnaires, we obtained the informed consent of all respondents. All subjects were guaranteed complete secrecy, and the data collected would be utilized solely for research

purposes. The study made every effort to avoid putting the volunteers in danger. Although respondents did not get immediate benefits, the outcomes are projected to be beneficial to the entire firm.

3.9 Chapter Summary

The chapter has discussed the methodology used in conducting this research. The questionnaire is the primary data collection tool used to collect data from the field. The study used a target population of 26 individuals who are employed by Equity Group Holdings, Upper Hill and are based in Nairobi. The target population was also the sample size because with the COVID-19 pandemic, it was noted that the employees work in shifts and the work in shifts of 26 people per day.

Data analysis was manual where every question responded to by an individual was analyzed individually and interpreted accordingly. The analyzed data is presented in terms of charts and tables. The study has considered all relevant ethical and logistical aspects and this has been taken care of to ensure that individuals' rights are not violated and they are not inconvenienced.

CHAPTER FOUR

RESEARCH FINDINGS

4.0 Introduction

This chapter presented the research findings according to research questions, discuss the limitations encountered during the research and how the researcher resolved them and finally give a summary of the chapter.

4.1 Presentation of the Research Findings

4.1.1 Response Rate

The researcher issued 26 questionnaires. All the questionnaires were answered as expected.. This gives a response rate of 100%. According to Mugenda (2009), a response rate of 50% and above is considered adequate and data can be analyzed thereof. The response is as shown by table 4.1 below.

Table 4. 1: Response Rate

Number of Questionnaires issued	Number of Questionnaires returned and filled	Response rate (%)
26	26	100
Total	26	100

Source: Field Data (2021)

4.1.2 Gender of Respondents

In studies of social and demographic correlates of sex role attitudes, the significance of gender of respondent has been repeatedly observed, particularly in college and well educated samples (Bayer, 1975). Donald (2003) asserts that a person's gender can have a huge effect on their way of thinking, thus majorly affecting the result of the survey. Men have a stronger left hemisphere while women can balance both hemispheres. This is the reason why women tend to be more aware of their emotions versus men, while males tend to think from an objective, task oriented

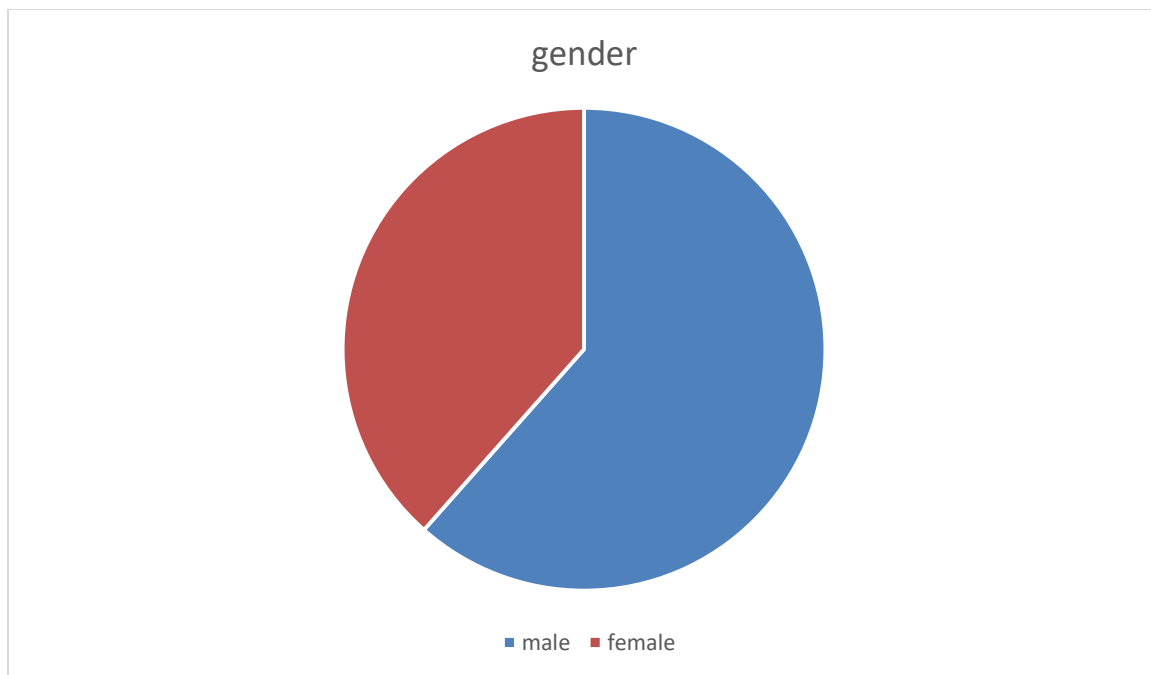
point. As a result, it is important to consider the gender of your respondents in any research area. For this study, data was collected on the following socio-demographic characteristics: gender, age, marital status. The results are presented in table 4.2.

Table 4.2: Distribution of Participants by Gender

Gender	Frequency	Percent
Male	16	61.5
Female	10	38.5
Total	26	100.0

Source: Field Data (2021)

Figure 4.2 Gender



The study reveals that males were the majority constituting of 61.5% of the population whereas females were 38.5%. It shows that the organization follows the gender parity rule.

4.1.3 Distribution of Respondents by Age

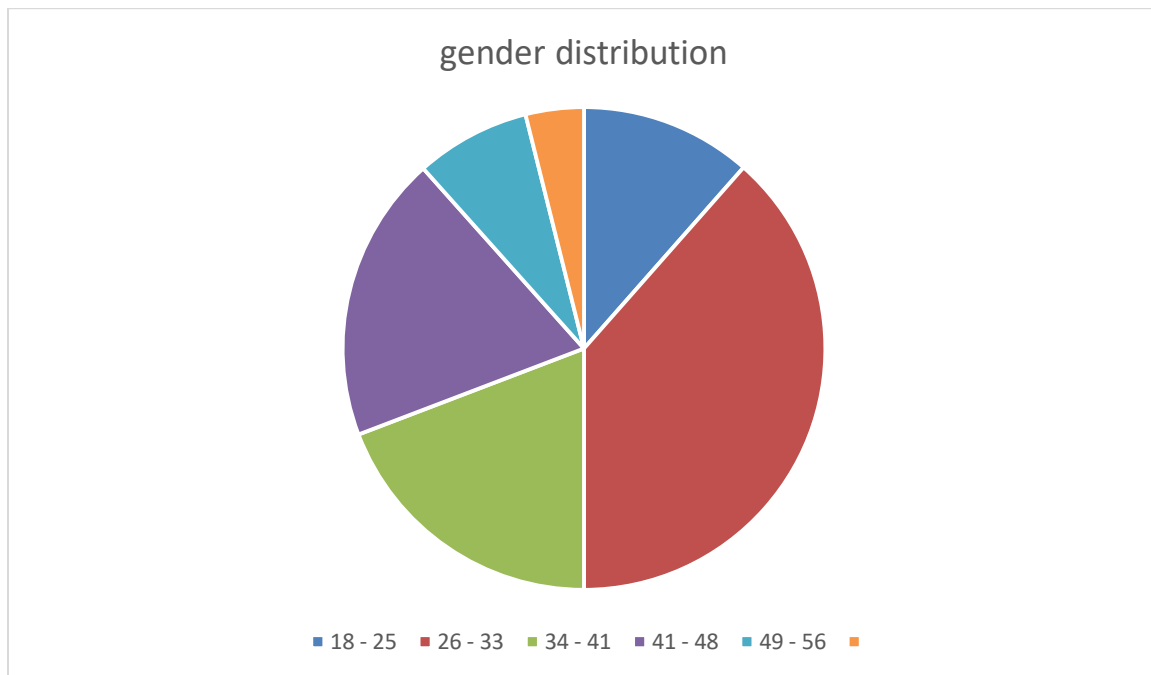
Age distribution, also called Age Composition, in population studies, the proportionate numbers of persons in successive age categories in a given population (Lee, 1999). In research, age distribution is important because it reveals the level of maturity of the participants since older people are usually more mature than the younger people and it also influences their level of experience (Mwinzi, 2002). The age distribution of the participants is as shown in table 4.3 below:

Table 4.3 Distribution of Respondents by age

Age Group	Frequency	Percent
18-25	3	11.5
26-33	10	38.5
34-41	5	19.2
41-48	5	19.2
49-56	2	7.7
57 and above	1	3.9
Total	26	100.0

Source: Field Data (2021)

Figure 4.3 Gender distribution



The majority of the employees here are between the age of 26-33 years who represented of the participants, which is great because it shows the organization focuses on the youth. Also, it is great that all age groups are represented here; however, individuals above 57 years were less perhaps because of the COVID-19 pandemic.

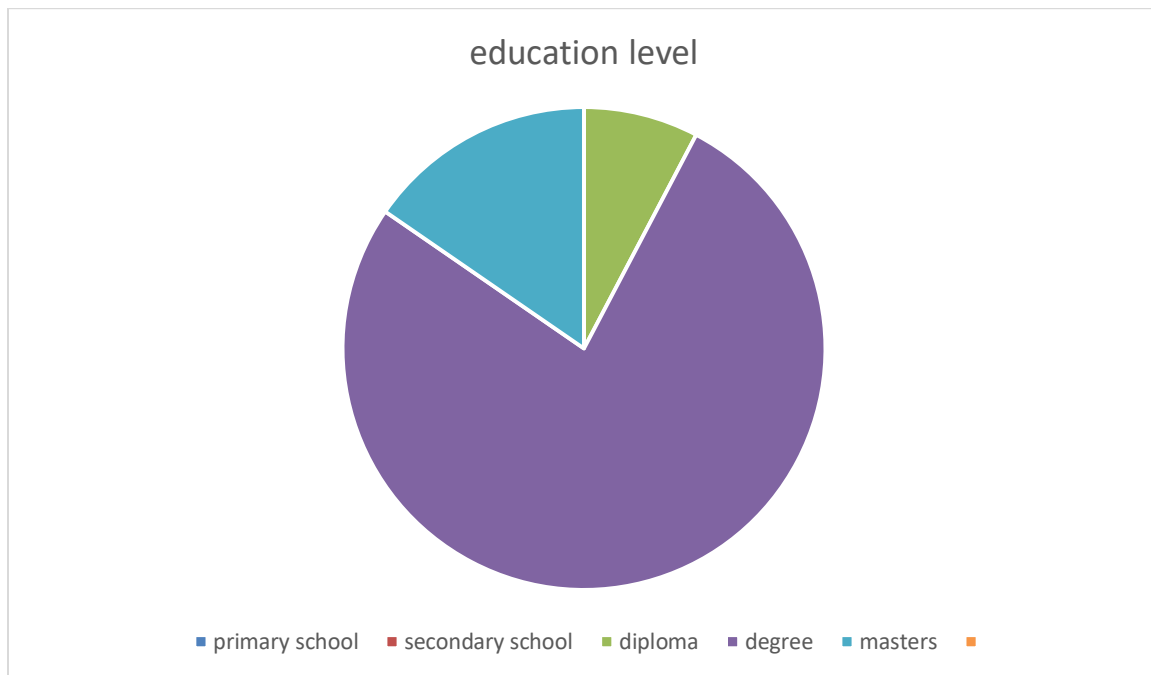
4.1.4 Educational levels

Table 4.4: Educational Levels

Educational Level	Frequency	Percentage
Primary School	0	0
Secondary School	0	0
Diploma	2	7.7
Degree	20	76.9
Masters	4	15.4
PhD	0	0
Total	26	100.0

Source: Field Data (2021)

Figure 4.4 Education level



Data collected and analyzed shows that the majority of the employees at Equity Bank have attained gone for higher education. Those holding a diploma certificate are 41.1% of those sampled, secondary school certificate holders are 27.8%, with degree holders are 23.3%, while none hold only a primary school certificate. The indication is that the level of education here is relatively high with employee trained in various fields to relatively high levels. We can expect the level of skills to be high.

4.1.5 Need for Professional Qualifications

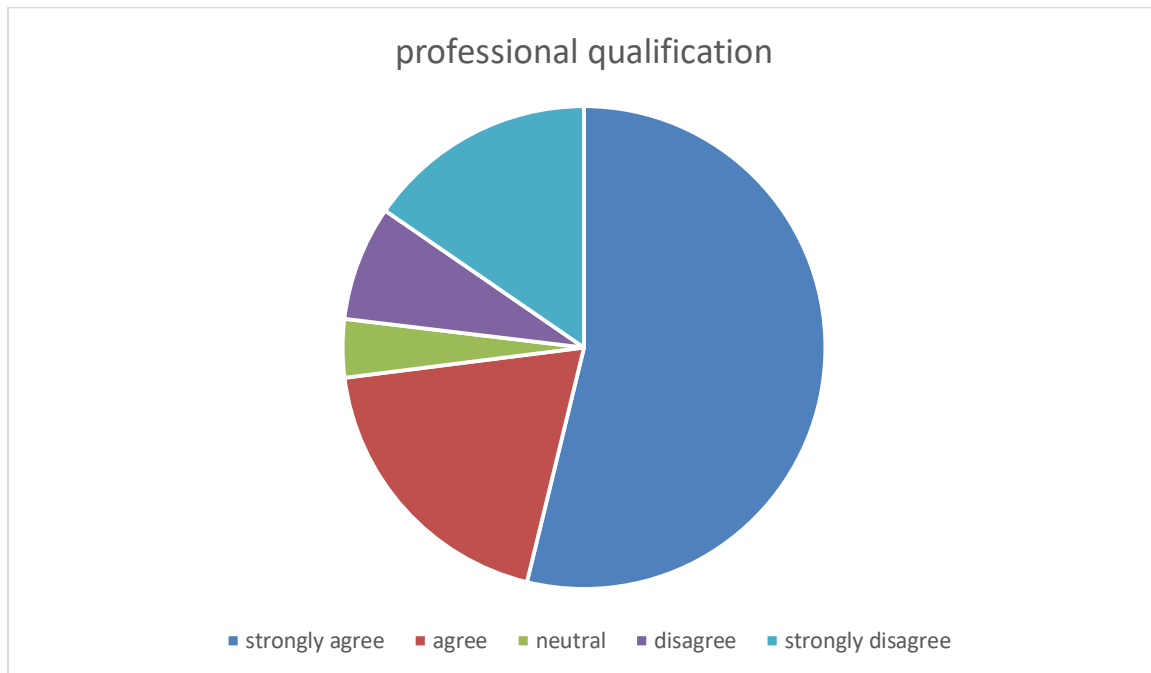
This question examines if professional qualifications play a role in influencing employees' motivation.

Table 4.5 Need for Professional Qualifications

Scale	Frequency	Percentage
Strongly Agree	14	53.8
Agree	5	19.2
Neutral	1	3.9
Disagree	2	7.7
Strongly Disagree	4	15.4
Total	26	100.0

Source: Field Data (2021)

Figure 4.5 Professional qualification



The data shows that majority of the employees (53.8%), believe that professional qualifications influence employee performance in private industries in Kenya. 19.2% also agreed whereas 3.2% remained neutral, 7.7% disagreed and 15.4% strongly disagreed.

4.1.6 Length of Service

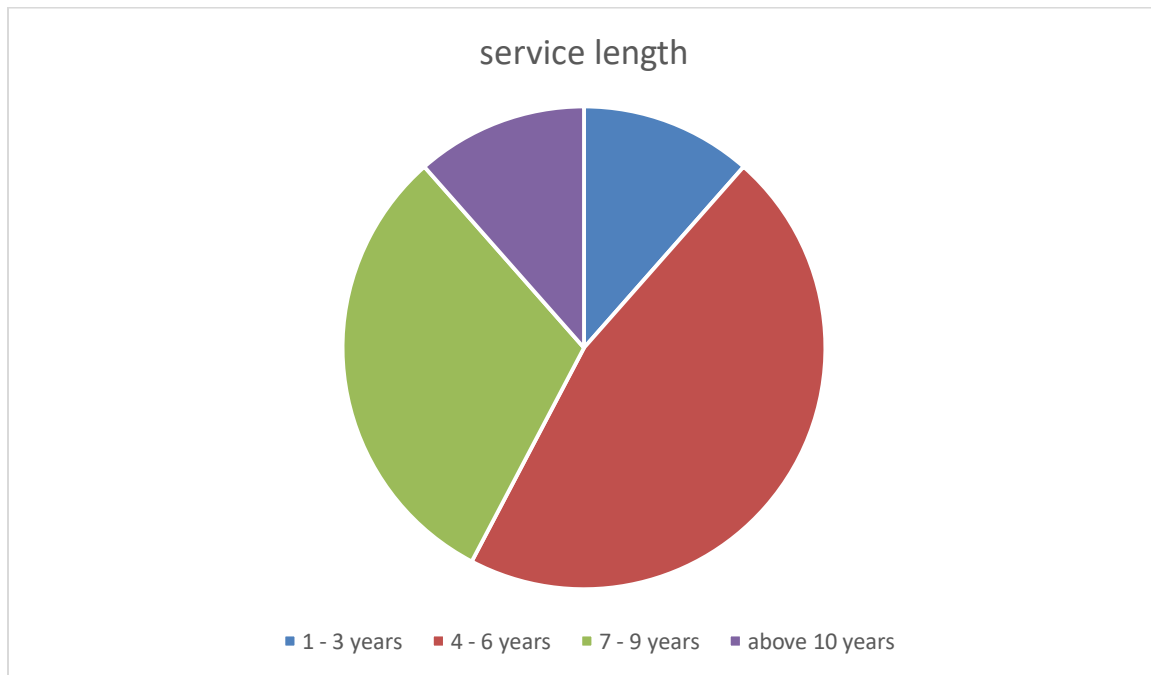
The study sought to establish the number of years that the respondents had worked in the bank. This was to ascertain to what extent their responses could be relied upon to make conclusions for the study, based on their working experience.

Table 4.6 Length of Service

Length of Service	Frequency	Percentage
1-3 years	3	11.5
4-6 years	12	46.2
7-9 years	8	30.8
Above 10 years	3	11.5
Total	26	100.0

Source: Field Data (2021)

Figure 4.6 Service length



The study shows that majority of the employees, (46.2%) had worked for Equity Bank for 4-6 years, followed by 30.8% who had worked for 7-9 years and those who had worked for 1-3 years and for above 10 years shared a percentage of 11.5

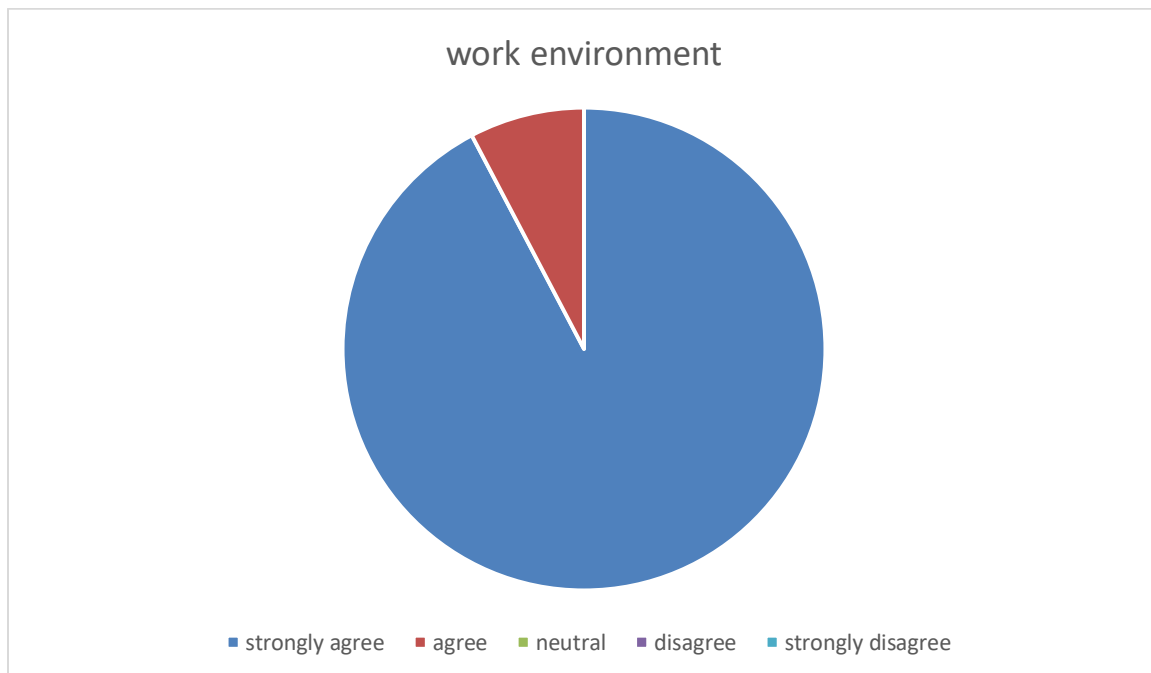
4.1.7 Work Environment

Table 4.7 Work Environment

Scale	Frequency	Percentage
Strongly Agree	24	92.3
Agree	2	7.7
Neutral	0	0
Disagree	0	0
Strongly Disagree	0	0
Total	26	100.0

Source: Field Data (2021)

Figure 4.7 Work environment



All of the employees agreed that the work environment significantly impacts employee performance. 92.3% strongly agreed and 7.7% agreed.

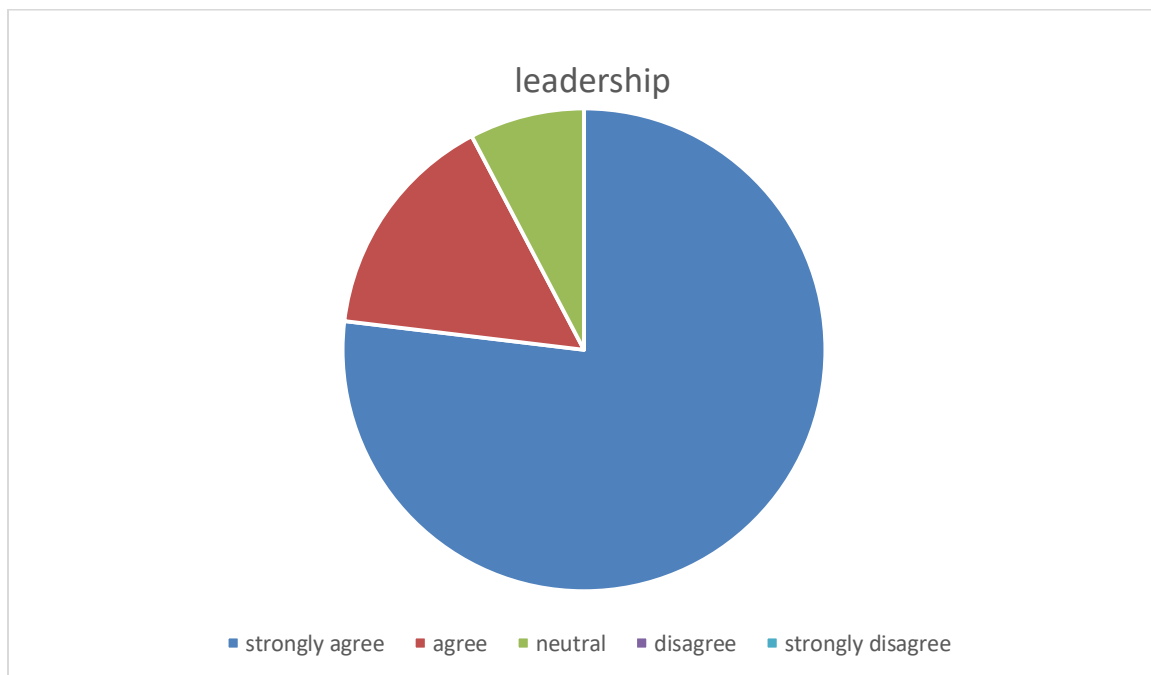
4.1.8 Leadership

Table 4.8 Leadership

Scale	Frequency	Percentage
Strongly Agree	20	76.9
Agree	4	15.4
Neutral	2	7.7
Disagree	0	0
Strongly Disagree	0	0
Total	26	100.0

Source: Field Data (2021)

Figure 4.8 Leadership



The study showed that 76.9% of the employees strongly agreed that leadership affects employee performance, 15.4% agreed, 7.7% were neutral. None of the employees disagreed.

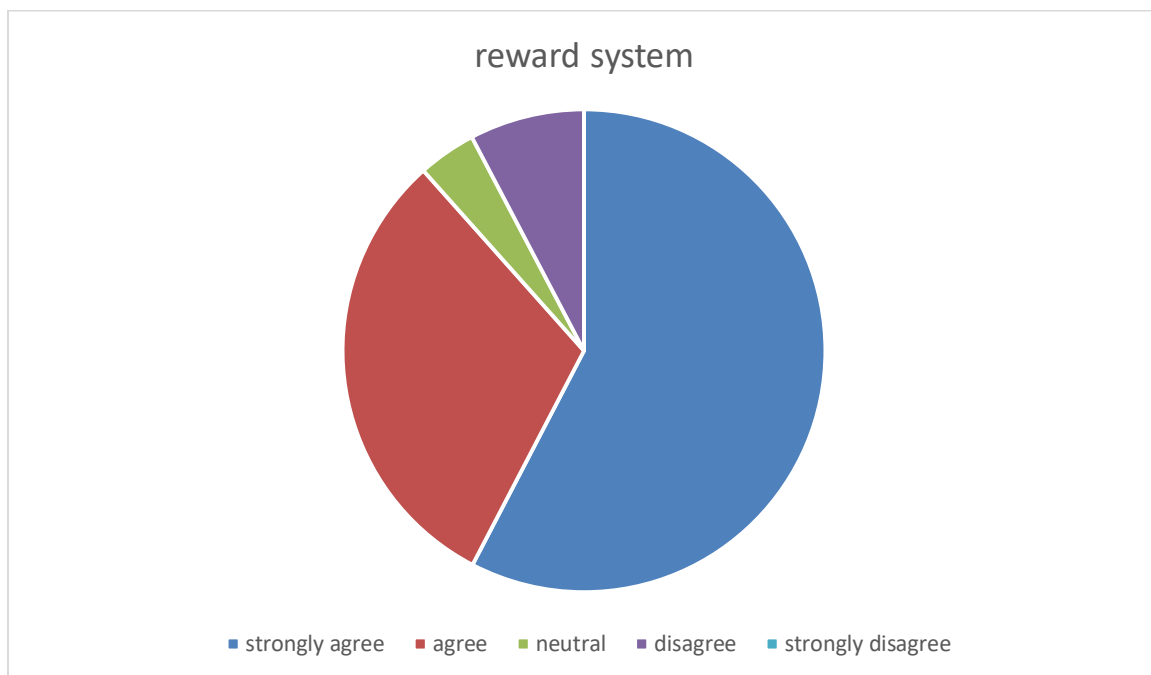
4.1.8 Reward System

Table 4.9 Reward System

Scale	Frequency	Percentage
Strongly Agree	15	57.7
Agree	8	30.8
Neutral	1	3.9
Disagree	2	7.7
Strongly Disagree	0	0
Total	26	100.0

Source: Field Data (2021)

Figure 4.9 Reward system



The data shows that 88.5% of the employees agreed that the reward system influences employee performance in private industries whereas 3.9% remained neutral, and 7.7% disagreed

4.2 Limitations and challenges

One of the main limitations of the current study is the COVID-19 pandemic. Due to the pandemic, most of the employees are working from home and in shifts. As a result, the sampling size for the current study was too small which may limit its generalizability. Also, most of the employees were busy and filling the questionnaires took time.

4.3 Chapter Summary

This chapter organized the data in accordance with the study questions. The data is presented exactly as it was collected and evaluated in the field; significant use of tables is made to explain the findings, with each response studied and interpreted separately. The interpretation is consistent with the findings of the theoretical and empirical reviews. Additionally, the chapter summarizes the constraints encountered during the research and the actions taken to overcome them. The analysis' primary conclusion is that Equity Bank has to motivate its staff and discontinue doing performance appraisals in the manner in which they are now conducted. The data and subsequent analysis reveal that these two factors significantly reduce employee productivity. Additionally, the chapter demonstrated that employees are reasonably talented and educated, which could lead to the expectation of highly productive persons.

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSIONS

5.0 Introduction

This chapter summarized the research findings and make recommendations on how productivity can be increased by focusing on employee motivation, leadership, employee skill development, and appropriate employee adoption of employee appraisal techniques or systems. This is in accordance with the research findings described in Chapter 4. Additionally, the chapter summarizes the study's findings in accordance with the study's objectives.

5.1 Summary of Findings

This study has a very high response rate of 100%. As noted in the analysis, this rate indicates that the study findings are valid because they are typical of the population. While males outnumber females, the sample population nevertheless adheres to the agreed-upon minimum of gender parity, with neither gender accounting for less than 60% of the total. Males make up 61% of the population, while females make up the remaining 31%. (39 %). The sample population includes members of all working ages. That is, there are representatives ranging in age from 18 to 57 years and older. This demonstrates that there is no bias against any particular age group, and thus that the responses are genuine because they encompass all working ages.

Employees are highly educated, ranging from secondary school to doctoral level education. This demonstrates the population's high degree of expertise. The expectation is that the individual's output will be great as a result of his or her high degree of education. However, education is not the only element at play here. Employees rarely increase their education through seminars and other forms of skill and knowledge transfer. As a result, skills do increase production, but they must be maintained on a consistent basis. This does not occur in our organization, as only a small percentage of employees regularly attend trainings and seminars. Nonetheless, there is widespread agreement that professional qualifications are necessary regardless of the type of labour or task performed. Those lacking such talents require them, but they rarely receive training, and it may be safely argued that the majority of the workforce lacks such skills. Overall,

skills increase productivity, but they must be continuously updated in order to retain that productivity. For this bank, it is necessary to provide frequent training to its staff in order to improve their skills. This can be accomplished through seminars, in-house training, and so on. This is demonstrated clearly by data, which indicate that the majority (66.7 percent) feel that professional qualifications significantly increase an individual's productivity.

Employees are not motivated in this organization. They believe that their leadership is failing to effectively assist them. Productivity cannot be anticipated to be high in the absence of leadership support. Additional study of the collected data substantiates this claim. The majority of employees (23.9%) are dissatisfied with the human resource department's top managers' support. The consequence is that a majority of people do not believe in effective leadership. Productivity is primarily harmed as a result.

The fact that few people feel encouraged to perform better by their leaders bolsters this argument. This is because the majority (35 percent) believe that their leaders inspire them in no way. Additionally, there is sufficient evidence that leadership does not value employee motivation and is uninterested in it. The argument is supported by the fact that 35% of the population believes management is uninterested in inspiring people. Employees are most driven by a sense of security, as the majority, 38.9 percent, believe. Additional investigation reveals that management does not play a significant role in motivating employees. 56.7 percent of the population agrees with this assessment. All of this indicates that the employee is not as motivated as he or she may be. Motivational employees are more productive, as evidenced by empirical research. Thus, productivity is low in this organization solely due to a lack of motivation among the personnel. As a result, reduced employee productivity should be expected when there is a loss of desire for any reason. This is supported by the data analysis, which indicates that if management organizations provided employees with what they believe motivates them, the majority (51.1 percent) would significantly increase individual service performance. The evidence suggests that given the appropriate motivation for each employee, productivity would increase. In this organization, the performance appraisal system is unpopular, and the majority of employees are dissatisfied with its use (62.8 percent). As a result, the current system is incapable of increasing employee productivity because so few employees believe in it. As a result, the

organization's employees' productivity has decreased as a result of the appraisal system in place. This truth is amply demonstrated by additional analysis. According to the statistics, 44.4% of respondents believe that performance review is mildly discouraging. This is for a legitimate purpose. The reason for this is because the vast majority of employees (49.5 percent) rarely receive the results they anticipate. As a result, performance appraisal, in the majority of cases, degrades people' performance (46.7 percent).

5.2 Recommendations

As a result of the foregoing discussion, the study indicates that Equity Bank and comparable firms are experiencing low employee productivity as a result of four interrelated causes. While they have highly educated staff, they do not receive regular training, and hence their skill level stays low. As a result, their output rarely increases; rather, it frequently decreases. As a result, service delivery is substandard. Thus, it is critical to acquire and upgrade skills in order to ensure that productivity increases. This section responds to the research question "what are the effects of skills on productivity" by stating that the level of skills has a positive and direct relationship with productivity in the sense that the higher the level of skills and the more they are upgraded, the more productivity can be expected to increase.

On the other side, motivation has a significant role in determining production levels. Employees who are not motivated perform poorly. The research subject of what effect motivation has on productivity is explored, and it is concluded that motivation increases both individual employee productivity and organizational productivity.

Productivity is impacted by leadership. To increase productivity, leaders must motivate their subordinates to provide at a greater level of service. We must build effective leadership that inspires others. Thus, the research question about the effects of leadership on productivity can be addressed by stating that effective leadership that inspires individual's increases productivity. Another aspect that has a large impact on productivity is performance appraisal. The relationship is that individuals may get disheartened and hence less productive when subjected to a particular method of appraisal. While the current information supports this assumption, it is not definitive due to the fact that there are multiple techniques for evaluating employee performance. However,

what is critical is that the method utilized resonates with the employee and that the results are acceptable to the employee. Without this, any performance review has the potential to have a detrimental effect(s) on productivity.

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APPENDICES

APPENDIX I: QUESTIONNAIRE

Dear Sir/Madam As part of my project, I would like to gather some information from you which will help me to complete this study. This study seeks to find the effects of motivation, employee appraisal, leadership and employee skills on the productivity at Equity Bank, Upper Hill Branch. I would be obliged if you cooperate with me in filling the questionnaire. This information is for research purposes only and will be treated with utmost confidentiality.

SECTION A: BACKGROUND INFORMATION

A1: Please fill in the information in the table below and ticking appropriately where applicable.

Level of Education			Years worked in the Company			Department	Gender	Marital Status	Position
1	Primary		1	>1					
2	Certificate		2	1 – 5					
3	Diploma		3	5 – 10					
	First Degree		4	11- 15					
4	Masters		5	16 – 20					
5	PhD		6	21 – 25					
6	Any other (specify)		7	25 – 30					
			8	31 &above					

A2: Age:

1. 18-25years []

2. 26-33years []

3. 34-41years []

4. 42-49years []

5. 50 years and above []

PART B: INSTITUTIONAL FACTORS

In terms of the following institutional factors, how would you rate your performance as an employee in your organization? (Tick appropriately)

Institutional factors	Very low	Low	Average	High	Very high	Remarks
B1: General Level of productivity						
B2: Always meeting performance Targets						
B3: Performance Appraisal						
B4: Innovation and problem solving capabilities						
B5: High work commitment level						
B6: Teamwork and training of Colleagues						
B7: Making personal sacrifices to further organisational goals						
B8: Employee Motivation						
Others (specify)						

PART C: ENVIRONMENTAL FACTORS

In terms of the following environmental factors, how would you rate your performance as an employee in your organization? (Tick appropriately)

Organizational Factors	Low Extent	Low	Average	High	Great Extent	No Idea	Remarks
C1: Satisfaction with the working environment							
C2. Satisfaction with the pay and rewards Provided							
C3. Training and career development opportunities							
C4. Satisfaction with transparency and organisational justice							
C5. Compatibility with the organisational Culture							
C6: Promotion							
C7: Organization Structure							
C8: Support by the Supervisor							

PART D: PERSONAL CHARACTERISTICS

In terms of the following personal characteristics, how would you rate your performance as an employee in your organization? (Tick appropriately)

Characteristics	Very low	Low	Average	High	Very high	No Idea	Remarks
D1: Work design and your gender							
D2: Age and Productivity							
D3: Level of Education and Productivity							
D4: Training and Productivity							
D5: Experience and Productivity							
D6: Marital status and Productivity							
D7: Relationship with Colleague							
D8: Others (specify)							

---Thank you---

APPENDIX 2: TIME PLAN

Month	Research Activity
April	Topic Consultation
May	Begin research process
June	First Draft Submitted
July	Second Draft Submitted
August	Data Collection
September	Data collection and analysis and finalizing research

APPENDIX 3: BUDGET

ITEM	BUDGET (Kshs.)
Stationery	5,000
Internet expenses	9,000
Transport	2000
Miscellaneous	1000
Total	17,000

APPENDIX 4: LETTER OF INTRODUCTION



Date: 15th September 2021

TO WHOM IT MAY CONCERN

MARGARET NJAMBI THUO – DIP.ML/7/00084/1/20

This letter serves to introduce the above named who is a (Diploma in Management and Leadership) student and is interested in carrying out research on Determinants of employee performance productivity in private industries. A Case in Equity Group Holdings (Equity Bank).

Any assistance accorded to her in pursuit of this study will be greatly appreciated.

Yours Sincerely,

Juster Nyaga

Dean, School of Management and Leadership