THE IMPACT OF EMPLOYEE MOTIVATION ON
QUALITY OF SERVICE OFFERED TO CORPORATE
BANKING CUSTOMERS: A CASE OF EQUITY BANK

BY

FARAH MARIAM, ABDI

UNITED STATES INTERNATIONAL UNIVERSITY–AFRICA

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STUDENT’S DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, institution, or university other than the United States International University in Nairobi for academic credit.

Signed: ______________________    Date: ______________________

Farah Mariam Abdi (633434)

This project has been presented for examination with my approval as the appointed supervisor.

Signed: ______________________    Date: ______________________

Professor Paul Katuse

Signed: ______________________    Date: ______________________

Dean, Chandaria School of Business
ABSTRACT

The general objective of this study was to assess the impact of employee motivation on quality of service offered to banking customers. The study was guided by specific research objectives which sought to determine the impact of work environment on quality of service offered to banks customers, to determine the impact of employee training and development on quality of service offered to banks customers and to determine the impact of employee empowerment on quality of service offered to banks customers.

In order to address the research problem the study used descriptive research design. The population of this study comprised of 120 employees of Equity Bank who deal with corporate clients, this was at their Head office in upper hill Nairobi. A sample of 60 respondents was obtained using the Yamane (1967) formula, stratified sampling was obtained by strarified sampling. Primary data was collected mainly through administration of pre-tested structured likert scale questionnaires in the field. Both close ended and open ended questions will be used in the questionnaire.

The collected data was first checked for completeness and accuracy then coded before being statistically analyzed using the Microsoft Excel program available in Microsoft office and the Statistical Program for Social Scientists (SPSS). The following statistical tools were employed in the analysis, frequency tables, cross tabulations, and percentages. Correlation analysis will also used to establish relationships. Tables, pie charts and bar graphs was used to present the data to enable ease in the understand ability, analysis and interpretation of the results.

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against employee work environment and the findings revealed a strong positive correlation between quality of service and work environment, psychological environment and social work environment. All the variables were significant thus indicated that an increase in combined variables of work environment, psychological environment and social work environment lead to an increase in quality service.

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against excellent service training and the findings revealed a strong positive correlation between quality of service and training, and
excellent service training. All the variables were significant implying that an increase in combined variables of excellent service training lead to an increase in quality service.

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against benefits of empowerment and the findings revealed a strong positive correlation between quality of service and empowerment, and benefits of empowerment. All the variables were significant therefore an increase in combined variables of empowerment leads to an increase in quality service.

The study concluded that office building in the banks is well set with ample space allowing for the offering of quality service to customers. In addition, the work environment has been designed such that the employees have reach to free flow of exchange of information. Secondly, the bank also ensures that training is offered whenever a new product or service is introduced thus increase efficiency and management of time. The improved organizational skills are linked to the caliber of training offered. Finally, employees are currently not satisfied with the personal involvement in decision making concerning their job performance although employee empowerment not only enabled them to deal with the needs of modern global business, but they have also been able to feel vital to the success of the organization as well as build trust and promotes effective communication.

The study recommends that the firms should look for other areas that the staff would like changed. This can be done by seeking employee’s opinion on the same. Secondly, there is a need to do regular training to ensure that all the employees have good knowledge of the products and services offered at the bank, and to minimize costs related to trainings, the banks ought to ensure employees have the requisite qualification to do their job. Finally, in order not to reduce employee’s job morale, the institutions need to ensure that there is minimal interference by the management on the performance my job. Further studies need to be undertaken in other banks so as to be able to establish whether the issue affects other banks. There is also a need to undertake a similar study with the customers as the target population so as to minimize any biases on the response.
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I also acknowledge with thanks the role-played by my respondents in making this study a reality, and anybody else who directly or indirectly supported me during my research study period.
DEDICATION

This research paper has been dedicated to my dear parents for their encouragement, financial and emotional support throughout my study.
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

In today’s rapidly changing corporate environment, organizations from all around the world want to use maximum potential of their human resources to stay ahead of the fierce competition and survive in the middle of the quest. Great organizations are built on the inherent value of their human resources as motivated and committed employees almost always allow an organization to grow faster than similar competitive organizations. Well motivated and committed workforce feels that organization value them and they are playing an essential role within their organization which significantly enhance both employees’ as well as organizational performance (Gure, 2010).

Ram (2011), argues that a large number of firms had started investing heavy funds in developing the employees into a highly trained Human Resource. The major force working behind this foresight is the higher financial performance of the organization in services sector is highly dependent upon the satisfaction level of their workforce. If the staff of a company are not satisfied from the organization and have low level of motivation then there mental grievance will definitely emerge in the shape of low quality customer services. As in case of services sector the employee had direct contact with the customer so it leaves direct impact of inner state on the customer, and ultimately resulting poor customer satisfaction.

Mills (2007), posits that employee motivation is the level of energy, commitment, and creativity that a company’s workers apply to their jobs. According to him, in the increasingly competitive business environment of recent years, finding ways to motivate employees has become a pressing concern for many managers. In fact, a number of different theories and methods of employee motivation have emerged, ranging from monetary incentives to increased involvement and empowerment.

In service organizations in which the client or customer is directly involved in the production functions improved performance can be secured by viewing the client/customer as a partial employee. This proposition in turn leads to the suggestion that productivity gains can be realized for services by expanding conventional motivation concepts to include the client or customer. Role of employees in determining the insight
of customers carry in their minds with regard to any company through their performance and deeds. Companies spend huge funds to ascertain their customer faithfulness but most of the times ignore a very important factor of enhancing the motivation level of their employees to achieve their both financial and nonfinancial goals of the firm (Mills, 2007).

The importance of employee motivation is obvious. In fact, it is one of the most important and essential factors for the achievement of employees’ and ultimately organizational targets and goals. Motivation increases the job involvement and satisfaction of employees by making the work more meaningful and interesting as well as keeps the employees more productive and improves their subsequent job performance. Amanda (2011), argued that productivity is a function of employee motivation. The motivators such as accomplishment, pay, job responsibility, promotions and recognitions enhance the job satisfaction of employees which creates confidence, loyalty, and commitment and improve productivity of the organization.

According to Karanja (2012), employee motivation is in fact an essential component of business operations high motivation coincides with job satisfaction, a sense of pride in one’s work, a lifelong commitment to one’s organization, and the desire to put the achievement of organizational goals ahead of personal goals, thereby enhancing an organization’s performance and productivity. Organizational researchers claim that delivering the quality customer services are crucial for the organizations to survive and compete in today’s dynamic market driven system effectively and it is almost impossible without well motivated and skilled human resources as they hold fundamental importance in enhancing the productivity and performance of the organization.

Bennell (2003), says that people who enjoy working tend to thrive in organizations that create positive work environments. The increasing global competition for the best employees brought about by shortfall in new work force entrants in many advanced service company. They thrive in environments where they can make a difference, and where most people in the organization are competent and pulling together to move the company forward.

Mohamed et al (2010) comment that, in a competitive business climate more owners are looking at improvement in quality while reducing cost. Meanwhile a strong economy has resulted in a tight job market. So while small businesses need more from their employees, their employees is looking for more out of them. Employee reward and recognition
programs are one method of motivating employees to change work habits and key behaviors to benefit a small business.

Employee motivation and commitment is very important for an organization’s success. Motivated and committed employees with high levels of job involvement are considered as an important asset to an organization and keeping the employee motivation, commitment and job involvement up is always rewarding to a business as motivated and committed employees are more productive and higher productivity usually results in higher profits (Alsabri, 2012).

Motivation as a power that strengthens behavior, gives route to behavior, and triggers the tendency to continue .This explanation identifies that in order to attain assured targets; individuals must be satisfactorily energetic and be clear about their destinations. It is an internal drives to satisfy an unsatisfied need and the will to accomplish. Motivation is a procedure that initiates through a physiological or psychological want that stimulates a performance that is intended at an objective. It is the concluding product of interface among personality behavior and organizational distinctiveness (IRCO). It symbolizes those psychological procedures that foundations the stimulation, route, and determination of deliberate actions that are target oriented. Also motivation is a progression of moving and supporting goal-directed behavior. It is an internal strength that drives individuals to pull off personal and organizational goals (Ram, 2010).

Karanja (2012), insists that banks should be mindful of such pitfalls, for the effects of low employee motivation on small business can be devastating. Some of the problems associated with unmotivated workers include complacency, declining morale, and widespread discouragement. If allowed to continue, these problems can reduce productivity, earnings, and competitiveness in a small business

According to Mofoluwake (2014), in a service industry such as banking sector, employees who are highly motivated and committed to the organization provide excellent quality customer services and keeping the customer happy and satisfied is always positive for a business. The level of employee motivation, commitment and job involvement could be gauged by the volume of employees’ turn over during a certain period of time. Employees with high job involvement are more focused towards their jobs, likely to have less turnover and leaving intensions and are more motivated to stay with the organization. They grow in expertise and thus become even more valuable to their employer and the
organization. Importance of motivation, commitment and job involvement in the workplace is obvious as well motivated and committed employees with high levels of job involvement affect both their own as well as organizational outcomes.

On the other hand, Olomi (2009) comments that banks can also provide an ideal atmosphere for fostering employee motivation, because employees are able to see the results of their contributions in a more immediate way than in large firms. Besides increasing productivity and competitiveness, pins that, a highly motivated work force can allow a small business owner to relinquish day- today operational control and instead concentrate on long-term strategies to grow the business. He further argues that, productivity improvement is of major concern to managers as one way of countering escalating costs.

1.2 Problem Statement

The banking industry is highly competitive, with banks not only competing among each other; but also with non-banks and other financial institutions. Therefore, customer retention is potentially an effective tool that banks can use to gain a strategic advantage and survive in today’s ever-increasing banking competitive environment. Customers’ decision to purchase product and services offered in the banking industry are influenced by a number of factors that includes prices, quality of services, and the ability to satisfy customer needs and product innovation. All of which are determined by the caliber of employees available in the firm.

While this is a challenge, there seems employee motivation in many organizations is a challenging phenomenon. A good number of bank employees in banks experience an internal upheaval, that is, they feel demotivated and unsatisfied. Private organizations are losing a lot of money as a result of non-compliance of good customers service (Mwakabalile, 2012). Akiba Commercial Bank conducted a meeting with few loan customers to observe the level of services they get from the bank in 2012. It was discovered that customers were complaining about poor services rendered by different banks in Tanzania (Karanja, 2012). Some bank staff especially loan officers have been reported by the customers on their habit of lengthening loan processing.

Most of the researcher found the different factors that affect the motivation on different level. For instance, Yang (2011) has the objective to find out the factors that motivate
the employees in China and at what extent the personal characteristics have impact on work motivation. It involves the variables: Independent variables are good pay and personal characteristics including gender, age, education level, work experience, marital status, personality, and monthly income.

Some of the researchers pay attention on coaching programs to motivate the concern employees. McComb (2012) aims to assist the organizational management to introduce the coaching program. Data is collected from real world examples and coaching literature. This study has the organizational managers context. To find that managers always keep in mind a lineup of factors when designing the coach culture. It is concluded that in some situations managers are interested in coaching culture.

Given the case, the relationship between employee motivation and good customer service has not been fully researched and identified. To improve service quality and productivity in any department or organization, the optimum effective way is to improve the employee morale and motivation. This is the gap of knowledge which this research set out to address.

1.3 General Objective

The general objective of this study is to assess the impact of employee motivation on quality of service offered to banking customers.

1.4 Specific Objectives

1.4.1 To determine the impact of work environment on quality of service offered to banking customers
1.4.2 To determine the impact of employee training and development on quality of service offered to banking customers
1.4.3 To determine the impact of employee empowerment on quality of service offered to banking customers.

1.5 Significance of the Study

1.5.1 Banking Industry

This study is useful to the banking industry to improve its approaches towards employee motivation and good customer service. On the party of the customers, the research helps them realize themselves as an important part of the welfare of the banking industry to
exist as they deposit their cash. The banks use the same amount in lending to businesses to make profits.

1.5.2 Private Organizations

This study will help private organizations especially the banking sector to critically evaluate themselves by reflecting the kind of employee motivations offered to their employees, reliability and credibility of these employee wellbeing and applicable procedures in relation to employee motivation.

1.5.3 Academia

Academically, the study adds value to the existing body of knowledge especially in the field of employee motivation and customer services. It helps in deterring sources of poor employee motivation by different private sectors and poor customer services.

1.6 Scope of the Study

The study will be limited to assess the impact of employee motivation on quality of service offered to corporate banking customers. The study will be carried out in Equity Bank head office and all branches located at Nairobi CBD in a period of three months from January to March.

1.7 Definition of Terms

1.7.1 Employee Motivation

Motivation is an employee’s intrinsic enthusiasm about and drives to accomplish activities at work. Employee motivation describes an employee’s intrinsic enthusiasm about and drives to accomplish work (Furnham, 2004).

1.7.2 Customer Service

Customer service is responding to customer needs and expectations in a way that will make them have a memorable experience and motivate them to come back and to tell others (Blummberg, 2011).

1.7.3 Training

Training is gaining of skill, competencies and knowledge as a result of the instruction of occupational or applied skills and knowledge that relate to specific useful competencies (Harris, 2008).
1.8 Chapter Summary

This chapter has presented a general introduction to the background of the study by the to assess the impact of employee motivation on quality of service offered to banking customers. The problem statement has established the need to assess the impact of employee motivation. The study will be conducted through research objectives seeking. The study will be limited to Equity Bank.

The next chapter provides the review of the literature with regards to the research objectives. The third chapter covers the research methodology while the fourth chapter provides the research findings. The final chapter gives a summary and discussion of the findings as well as the conclusion and recommendations.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter covers the review of existing literature on the factors that affect the quality of customer service. The chapter will be guided by the study’s objectives which are to investigate the impact of employee work environment, employee training, and employee empowerment on quality of service offered to banks customers. The chapter ends with a summary.

2.2 Employee Work Environment on Quality of Service

2.2.1 Work Environment

According to Tripathi (2014) the work environment can be defined as the environment in which people work that include physical setting, job profile, culture and market condition. Each aspect is inter linked and impacts on employees overall performance and productivity. It is the quality of the employees’ workplace environment that most impacts on their level of motivation subsequently performance. Work environment can be thought of simply as the environment in which people work (Briner, 2010) as such; it is a very broad category that encompasses the physical setting (e.g. heat, equipment), characteristics of the job itself (e.g. workload, task complexity). He adds that it also encompasses broader organizational features (e.g. culture, history) and even aspects of the external organizational setting (e.g. local labor market conditions, industry sector, work life balance)

Employees will always be contended when they feel that their immediate environment states are in tandem with their obligations (Farh, 2012). Chandrasekar (2011) asserts that the type of workplace environment in which employees operate determines whether or not organizations will prosper. The workplace environment consists of physical factors which include the office layout and design among other factors; while the psychosocial factors include working conditions, role congruity and social support. Other aspects of the workplace environment are the policies which include employment conditions. A better physical workplace environment boosts employees’ performance.
It has been argued by Leblebici (2012), that employee disengagement is increasing and it has become important to make workplaces that positively influence workforce. Employees’ comfort on the job, determined by workplace conditions and environment, has been recognized as an important factor for measuring their productivity. In today’s dynamic and competitive business world, a healthy workplace environment makes good business sense. Managers should not just focus on the employees’ pay packet with the assumption that it is proportionate to performance (Heath, 2006). Organizations deemed as a positive place to work will have a competitive edge over the others.

Sekar (2011), defines working environment as an entirely which comprises the totality of forces, actions and other influential factors that are currently and, or potentially contending with the employee’s activities and performance. Working environment is the sum of the interrelationship that exists within the employees and the environment in which the employees work. Brenner (2014) was of the opinion that “the ability to share knowledge throughout organizations depends on how the work environment is designed to enable organizations to utilize work environment as if it were an asset. This helps organizations to improve effectiveness and allow employees to benefit from collective knowledge”. In addition, he argued that working environment designed to suit employee’s satisfaction and free flow of exchange of ideas is a better medium of motivating employees towards higher productivity.

Ajala (2012), argues that working environment is a composite of three major sub-environments: the technical environment, the human environment and the organizational environment. Technical environment refers to tools, equipment, technological infrastructure and other physical or technical elements. The technical environment creates elements that enable employees perform their respective responsibilities and activities. The human environment refers to peers, others with whom employees relates, team and work groups, interactional issues, the leadership and management (Chandrasekar, 2011). This environment is designed in such a way that encourages informal interaction in the work place so that the opportunity to share knowledge and exchange ideas could be enhanced. This is a basis to attain maximum productivity. Organizational environment include systems, procedures, practices, values and philosophies. Management has control over organizational environment.
The working environment is one of the most crucial factors which influence the level of satisfaction as well as motivation of its employees. According to Tripathi (2014), social, organizational and physical factors are impetus for task and activity which consequentially impact the performance of workers’. The productivity of employees is determined excessively by the environment in which they work. The utmost significant empirical evidence which indicates the deteriorating working conditions of an organization has to do with the truncated job satisfaction rate.

Amir (2010), notes that an attractive and supportive work environment is critical to job satisfaction. Work environment have numerous properties that may influence both physical and mental well-being. A quality work spot is fundamental to keep workers on their various task and work effectively. A good workplace is checked by such characteristics as competitive wages, trusting relationship between the employees and management, equity and fairness for everyone, and a sensible work load with challenging yet achievable goals. A composite of all these conditions makes the work station the best possible working conditions for employees to work with high level of satisfaction. As a profit oriented organization, creating an enabling environment for satisfied employees is a lead to requisite bottom lines. Work environment can be grouped into three distinct but intertwined forms. These are Physical work environment, psychological work environment and social work environment.

According to Gitahi (2014), supportive work environments help workers to perform normal duties more effectively, making best use of their knowledge, skills and competences and the available resources in order to provide high-quality services. Working environment is argued to impact immensely on employees’ performance either towards negative or the positive outcomes. In the world, there are international organizations who debate the rights of employee. Most people spend fifty percent of their lives within indoor environments, which greatly influence their mental status, actions, abilities and performance. Better outcomes and increased productivity is assumed to be the result of better workplace environment. Better physical environment of office will boosts the employees and ultimately improve their productivity.

2.2.1.1 Physical Work Environment

Ismail (2010), opine that the conditions of physical workplace environment influence the employees’ functions and it will determine the well-being of organizations. They add that
the physical work environment includes the internal and external office layout, temperature, comfort zone and also the work setting or arrangement. The physical workplace environment factors also include lighting (both artificial and natural), noise, furniture and spatial layouts in workplaces (Chandrasekar, 2011). The physical workplace environment include comfort level, ventilation and heating, lighting. These features assist on functional and aesthetic side, the decor and design of the workplace environment that ultimately help improve the employees’ experience and necessitate better performance. This is the working environment that deals with the physical or tangibles at the setting where job is performed. It includes things like machinery, office layout, temperature, ventilation and lighting. It also includes noise level and space. Aspects of work such as heat, noise, and lighting have been shown to affect a number of psychological processes in both direct and indirect ways. Noise, for example, may impair the cognitive performance of certain kinds of tasks (Amusa, & Olabisi, 2013).

The physical work environment setting can impact on the level and nature of social interaction between co-workers. The design of open plan offices, for example, and other aspects of the physical lay-out may determine the kinds of interactions that can take place. The physical environment may offer more or less physical safety. A study by Ajala, (2012), found that whenever there is an improvement in the physical design of office building, productivity through employee performances is increased by about 5-10 percent. Similarly, Aisha and Yassierli. (2013), concluded that the type and quality of lighting system at the workplace promotes working experience of employees which then results to increased productivity.

Physical working environment can result a person to fit or misfit to the environment of the workplace. A physical work environment can also be known as an ergonomic workplace. Researches on the workplace environment need to be done in order to get an ergonomic workplace for every each of the employees. By having this ergonomic physical workplace at their workplace, it will help employees from not getting the nerve injury (Gitahi, 2014). An attractive and supportive working environment provide conditions that enable employees to perform effectively, making best use of their knowledge, skills and competences and the available resources in order to provide high-quality of organization service.
Furthermore, Tripathi (2014), stated that the elements of working environment need to be proper so that the employees would not be stressed while getting their job done. In their article, they also stated that the physical element plays an important role in developing the network and relationship at workplace. Result of the employees’ performance can be increased from five to ten percent depending on the improvement of the physical workplace design at their workplace. Further, Amir (2010) mentions elements that related to the working environment. There are two main elements which are the office layout plan and also the office comfort. Amir (2010) also stated that a physical workplace is an area in an organization that is being arranged so that the goal of the organization could be achieved.

2.2.1.2 Psychological Work Environment

According to Ajala (2012), the psychological work environment can be considered particularly as those elements of the workplace which are pertinent to worker conduct. By behaviour, the three related types of psychological phenomena are considered: affect (e.g. emotions, mood, psychological symptoms, affective disorders); cognitions (e.g. attitudes, perception, decision-making); and behaviours (e.g. effectiveness, absence, motivation). The psychological work environment is therefore the set of those characteristics of work environment that affect how the worker feels.

The psychological work environment provides a good description of the mental activities that a worker undertakes during working hours or at post. Psychological work environment include good descriptions and references to other sources of information on stress, bullying, working requirements, cooperation and conflict, etc. Stress and well-being are themes within the psychological work environment. Workers think about the following but not limited to, the nature of work, wages that will be earned, opportunity for growth and the like. These factors affect the level of contentment of an employee and in effect impacts on his or her performance. A study by Tripathi. (2014). found that, when there is a significant change in compensation, promotions and benefits, workers become satisfied and increases productivity.

Sekar (2011), says that employee participation is also linked both with increased job satisfaction and decreased turnover. For example, a work environment that allows participation in decision making has been shown to increase job satisfaction and greater involvement in care planning for nurses’ assistants has been linked with decreased
turnover. Conversely, lack of opportunities for influence in the organization and a lack of communication with management have been associated with increased quitting intentions. However, employee participation may have differing effects on the intention to quit. For instance, Perryer (2010) found that positive outcomes from voicing dissatisfaction decreased the intention to quit, whereas a negative outcome or no change in outcomes of voicing dissatisfaction increased intentions to quit. Indeed, participation, in terms of strong information sharing, has been found to reduce the negative effect of physical hazards on quitting behaviour. The extent to which employees believe that their organization values their contribution and care about wellbeing also affect the intention to quit).

2.2.1.3 Social Work Environment

Ajala, (2012), states that the social work environment deals with relationships at job settings. It includes communication styles, relationship between superiors and subordinates. It also includes relationship among coworkers, the readiness of others to assist and team work. To achieve a progressive work environment, personal respect for personnel at every levels of an establishment is vital in operations. Personal respect in the workplace includes but not limited to such issues as discrimination and segregation based on age, gender or racial background, sexual harassment and the role of personal politics in forming workplace relationships.

2.3 Employee Training on Quality of Service

2.3.1 Training

Training is an important part for the success of any organization. The Tanzania Institute of Bankers (2003) notes that training improves employee’s knowledge and also transforms their attitude to one that is work oriented. A continuous process of training and learning is important in ensuring that employees grow and develop professionally. For employees to realize their full potential it is important for organizations to identify and also develop existing talents. Thompson and Kolsky (2004) expounds this point further emphasizing that training allows employees to be more satisfied with their jobs and enables them to perform better. According to the Tanzania Institute of Bankers (2003) training is important as it reduces discontent, employee turnover, absenteeism and dissatisfaction. Promotional training in addition to increasing the efficiency of the current
staff can also boost existing employee morale. However, there is need to consider the available resources, the organizational setting and the needs of the organization so as to enable effective training that can improve the employees work performance.

Thompson and Kolsky (2014) further point out that when organizations invest in training especially in the area of management development, they are bound to achieve long run tangible results. Nakauka (2010) is in agreement with this observation and further points out those managers are able to put up an excellent performance after training. Their desire to excel increases after such trainings. In her study on three banks in Uganda, regarding the effect of management training on managerial performance, Nakauka Kalanzi highlighted the fact that training plays a major part in harmonizing individual and organization goals.

In the same vein, Flanagan and Fredericks (2013) brought out an interesting point that nations can improve their economies when management training brings about effectiveness in the way organizations carry out their activities. As noted by the Tanzania Institute of Bankers (2013), management development is a tool that can enable among other things the effective succession planning, encourages managers to develop their careers, retains and motivates capable and leads to an improve increase in the managerial capacity.

Dhar (2014) also examined how training of employees influence service quality. The author analyzed the perception of training opportunities and the impact of such training on the service provided to guests in small and medium size tourist hotels operating in Uttarakhand, India. The findings of the study revealed a strong relationship between employee training and the quality of services offered by employees in tourist hotels.

Grassel and Zeidler (2013), study concludes that after training or development, employees usually expect rewards especially after putting on more effort or becoming better skilled. The reward can be in form an increase in pay, promotion or a more demanding and a higher status job. Bartlett acknowledges this point although in different context. Kenneth Bartlett discovered, in his study among registered nurses, that the perceived benefits of training are positively related to organizational commitment (and implicitly, job satisfaction).

Pamela and Lwakama's (2010) research informs that a satisfied customer is one whose expectations are met, or exceeded, who experienced good service delivery, who felt they
were treated equitably, and who thinks that he/she got good value for money. The key drivers of customer satisfaction (and future intention) are core service delivery (the promise), relational service quality (how the service is delivered, staff attitude/professionalism) and perceived value for money, (the difference between perceived benefits and costs). The relative importance of each of these varies across services but the two main drivers of overall customer satisfaction are core service delivery (what is delivered) and perceived value (aperception by customers that they got value (Reichheld & Sasser, 2010).

The effect of staff training on customer service delivery has not attracted that attention of banks, although they acknowledge it as the means to generate revenue. But, customers experiencing poor service are likely to tell up to 20 people out about their experience which is not good advertisement for a business. This may deter others from trying the products or service of the company (CIM, 2010). Many industries are paying greater attention to service quality and customer satisfaction, for reasons such as increased competition and deregulation (Reichheld and Sasser, 2010; Schneider, Parkington and Buxton, 2010). Customer service training creates a customer cantered culture, empowers staff to provide solutions, makes a commitment to customers, promotes consistency to create a service brand, offers professional development and allows for continued service improvement.

2.3.2 Staff Training and Quality of Service

Training is gaining of skill, competencies and knowledge as a result of the instruction of occupational or applied skills and knowledge that relate to specific useful competencies (Harris, Willis, Simons and Underwood, 2008). Training aims at improving one's capability, capacity and performance at the work place or off the place. Work place development is a term use for work place learning to improve performance. These forms of training have been categorized as on-the-job or off-the-job training.

On-the-job training takes place in a normal working situation, using the actual tools, equipment, documents or materials that trainees will use when fully trained. On-the-job training has a general reputation as most effective for vocational work. In addition, this important resource contains strategies and tactics to improve and manage service delivery and offers illustrative case examples of how organizations have successfully improved
and managed customer service. Examples are the use of websites or calls by customers to
draw the attention of ways to improve services (Skrabeck & Quentin, 2013).

Off-the-job training is done away from the normal working environment, which means
that the employee is not counted as a productive worker while undergoing the training.
The use of off-job training is advantageous as employees are able to concentrate on the
training when they take time off work to undergo the training. Additionally, this type of
training is more effective as employees are able to better grasp the ideas and concepts
taught (Harris, Willis, Simons and Underwood, 2008).

Customer service is the practice of providing customers with a positive helpful experience
when they enter a business, throughout the time they stay at the business, and even after
the customer leaves, should they have additional questions or products to return (Grassel
& Zeidler, 2013). A form of customer service that provides important organizational
performance aspect to customers is in form of a call-center (Flanagan and Fredericks,
2013). This important resource contains strategies and tactics to improve and manage
service delivery and offers illustrative case examples of how organizations have
successfully improved and managed customer service.

Customer service delivery taps into business, marketing, and psychological research and
practices to provide a wealth of knowledge about customer service. It embrace exploring
human resource staffing practices and service delivery by including proven selection
strategies for hiring top quality service workers, an analysis of the personality correlates
of service performance, and a comprehensive review of assessment instruments that
predict customer service performance. It also provides a framework for customer service
as a process and an outcome (Skrabeck & Quentin, 2013).

2.3.3 Training on Excellent Quality of Service

Robert and Xiangyu (2011) assessed the effect of training on customer service delivery at
Barclays bank in Ghana. The study used a sample size of three hundred respondents. It
was established that the impact of training received by the staff on customer service
training made them do things right for the customer and also handle complaints of
customers well. According to Sousa (2003), the importance of customer relations lies in
the fact that it is the starting point of any quality initiative. From this perspective,
customer care training should be included as part of an overall approach to systematic
improvement.
According to Eaton (2014), the perception of success of customer interactions will be dependent on employees who can adjust themselves to the personality of the guest’. Therefore, ensuring that customers leave feeling appreciated and understood, and that the staff found customer interaction more rewarding is a paramount effort. Although professional customer care training is an essential element of any organization’s performance, it has not received enough attention from quality management researchers.

Skrabeck and Quentin (2013), say that knowing the customer also leads to ability to help solve the problems of customers, provide them with current information, create a pleasant customer experience and reduce much of the customer's stress as possible. Because customers have many concerns, the job of the customer service provider is to reduce as much of the customers stress as possible and to create a pleasant customer experience while also providing current information.

According to Dhar (2014), quality customer service training requires quality professional training in appropriate skill and calls for commitment on behalf of the organization as a whole starting from the top. Main skills taught during today’s training are: telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology. Most companies provide their employees with a combination of in-house and external training session. These tend to emphasize courtesy and patience as well as promoting a genuine effort to solve problems of customers' problems and respond to their enquires, while often at the same time becoming familiar with new software designed to ease and aid their work.

Training for customer's service skills and behaviors has become a necessity because of the increased complexity of duties performed by a company’s representative in his area. For example the most common training tools of telephone calls emphasize attitude, courtesy, ability to help (or refer the caller to someone else who can), message handling and managing voice message systems (Mouawad & Kleiner, 1996). These and other developments on the horizon will force many services firms to redefine what they do. For example, fax mille machines have diminished the need for overnight delivery of document, causing FedEx to reinvent itself as a supply-chain management company rather than a delivery service (Etzel, Walker & Stanton, 2007).
To work at peak efficiency, the organization must have a plan. The idea that plans contribute to greater effectiveness has wide spread support. Despite this, large numbers of firms either fail to plan or miss the chance to use planning to gain real competitive advantages. Effective processes and procedures provide the foundation for smoothing or inhibiting the material service element of the customer interaction. On the other hand, efficient service delivery systems appear transparent to the customer. Poor systems create those speed bumps that necessitate personal intervention in order to satisfy the customer requirements (Dhar, 2014).

Techniques for exceeding the expectations of a customer include being familiar with the customers of the organizations, asking customers what their expectations are, telling customers what they can expect, living up to their expectations, maintaining consistency and communicating with customers using the method they want to use. By becoming familiar with customers, an organization gets to know who they are and why they do business with that organization. It entails likes and dislikes about the organization (Etzel, Walker & Stanton, 2007).

Building mutually beneficial relationships with customers requires that everyone in an organization work together to achieve customer satisfaction before and after each purchase. If there is a problem with customer’s bill, the accounting people can’t just leave it to the sales person to straighten it out or even worse, act like it’s the customer’s problem. Rather, it’s the firm’s problem. The long term relationship with the customer and the lifetime value of the customer’s future purchases is threatened if the accountant, the sales person and anyone else who might be involved don’t work together quickly to make thing right for the customer (Perreault & Carthy 2007).

Farr-Wharton and Shacklock (2012) have shown that giving employees an opportunity to learn develops a higher level of commitment among employees, compared to job security, monetary benefits, and job satisfaction. Further, it has been found that employee commitment levels are high when they are given training opportunities and, hence, they display a higher rate of training participation (Bartlett, 2001). Bartlett and Kang (2004) further revealed that firms who have fair accessibility to training programs are more likely to have a greater number of committed employees in their organization. m, since the organization cares about them.
2.4 Employee Empowerment and Quality of Service

2.4.1 Empowerment

Sharma (2011), defined empowerment as the “term of encouraging and allowing employees to take personal responsibility for any improvement brought about in the performance of their assigned task whilst contributing to the attainment of the overall objective of the organization. In addition Ghosh (2013), also defined empowerment as delegation of authority by the managers to each employee, mostly with respect to job practices and methods. Furthermore, according to Lashley (2011) this concept comprises the achievement of organizational objectives which are attained through the involvement of all employees within the organization irrespective of their position or rank in the decision-making process and compelling them (i.e. employees) to accept full responsibility for work satisfaction.

Heathfield (2012), argues that empowerment plays significant role in employee’s satisfaction thus promoting their performance in organizations. Empowerment is also defined as the process of enabling and authorizing individuals to think, behaves, take action and decision and control work autonomously. It is the feeling of self-control of one's own destiny). Greater job autonomy and meaningfulness of the job led to greater perceived control and greater empowerment. Margaret and Martin (2012), found that the greater the empowerment the greater was the motivation to work among employees which led to less job stress and increased employee commitment to organizational goals. However, it is estimated that well over half of empowerment initiatives fail.

2.4.2 Empowerment Process

The empowerment process depicts six levels that management might follow in planning, implementing and evaluating the empowerment plan. The combination of these process constitute a closed loop system which should result in continuous organization improvement. Given the significance importance of empowerment, there is an urgency in identify the impact of empowerment towards employee performance and this study will also examine the role of performance appraisal in mediating the relationship between empowerment and employee performance The process is diagrammatically depicted in the preceding page (Bedward & Stredwick 2004)
Firstly define and communicate the meaning of empowerment to everyone at all levels of the organization. Secondly define objectives and strategies that provide a framework for people at every organization level as employees make their own effort to extend and strengthen empowerment. The third stage involves the training of employees to enable them fulfil their new roles and perform their function in a way that is consistent with the organizations objectives towards the extension and strengthening of empowerment (Demirci, 2010).

The fourth comprises the adjustments made to the structure of the organization in order to achieve expert management, reduce bureaucracy and greater autonomy whilst the fifth stage constitutes the introduction of the planning process, rewarding, promoting, training and hiring in support of the empowerment process. The final level involves the evaluation and improvement of the empowerment process through the measurement of the progress including the assessment of the perception of members of the organization (Pelit, 2011).
2.4.3 Empowerment Concept

Empowerment as defined earlier is a significant fundamental concept through which employees are able to influence and have control over decisions that affect them in the performance of their job. Furthermore, this concept assists employees to exercise maximum control or authority of their work environment physically, socially, culturally and psychologically through the resources allocated to them (Hoffman & Bateson 1997).

Figure 2.2: Level of empowerment

Sources: Hoffman and Bateson (1997, 248)

2.4.3.1 Suggestion involvement level

According to Hoffman at el (1997, 248) suggestion involvement level is the control – oriented empowerment range which empowers employees to recommend suggestions for improvement on the operations of the organization. Meanwhile Clutterbuck et al (1994,) summarized suggestion involvement level as a move away from the control model to suggestion programs which will empower and encourage employees to contribute ideas through formal means without necessarily making any changes to the employees’ day-to-day work activities.

2.4.3.2 Work involvement level

Employees in this concept are able to examine the contents of their own work and further define their role within the organization. At this level employees tend to benefit from a multiplicity of skills and receive broad feedback from management including customers. Moreover, higher level decisions and reward allotment decisions remained the responsibility of the organization top management (Clutterbuck et al 1994).
2.4.3.3 High Involvement Level

High involvement level according to Clutterbuck et al (1994) is the level through which organizations give their lowest level of employees a sense of involvement on how they perform their work or how effectively their group perform but in the total organization’s performance. However, Hoffman et al (1997) has revealed that the objective of business organizations is essentially to train employees to manage themselves, develop team-work and problem solving skills. Furthermore, employees need to control the reward allocation decision through profit-sharing and be part of the ownership of the organization through purchase of allocated shares.

2.4.4 Contingency ways of empowerment

Clutterbuck at el (1994) developed four basic levels of empowerment which includes:

2.4.4.1 Type of Business Strategy

This contingency enables management to get an overall understanding of the business culture which is normally developed through an assessment of traditions, information and language. The secondary issues concerned in this stance are improvement of a collective vision, full understanding by all involved of the mission, setting of clear objectives and understandable boundaries for decision-making. The objective to be attained is an improvement in the efficiency of employees’ level. This competency needs to be directed towards the satisfaction of both internal and external needs of customers (Clutterbuck at el 1994).

2.4.4.2 Attachment to Customers

Attachment to customers enables employees to render efficient and quality service to customers whilst at the same time developing an amiable relationship for the overall achievement of the objective of the organization to enhance customer satisfaction as opposed to simply work performance. Empowerment becomes essential for the development of the organization when the relationship existing within the organization is considered to be relatively enduring while a service in the extreme case has also become extremely intangible to be quantified. In this regard it is realized that in order to enhance customer satisfaction and render quality service employees’ have formed a sort of business tie with their target customers so as to be in a better position to ascertain their needs and priorities. (Clutterbuck at el 1994.).
2.4.4.3 Types of Employees

Research has identified various types of employee classifications within an organization. Some employees are classified as permanent employees and are thus guaranteed an agreed salary, while others are hired on a short-term basis or work as temporal employees. These latter differ from permanent employees in that the company where they work is not their employer, but they may work through a temporal agency or consulting organization. In this respect, according to Peter (2008) it is important to distinguish independent contractors from employees, since the two are different.

There are many factors through which determination can be made to ascertain the rate at which employees become more empowered within an organization. The approach to employee empowerment discussed in this study depicts the significance of employees feeling appreciated and concerned in the main process of empowerment. Despite this, the existence of a significant number of elements that tend to have a varying influence on the degree to which employees will consider being appreciated and concerned in the entire decision-making process of the organization (Clutterbuck et al. 19945).

2.5 Chapter Summary

This chapter discusses the literature review based on the research objectives of the study. These are: to investigate extent to which training of staff affect quality of customer service; to establish extent to which staff attitude affect quality of customer service; effects of internal processes and procedures on the quality of customer service; to establish the extent to which monitoring and evaluation affect quality of customer service; and the effect of staff’s knowledge of product and services on quality of customer service.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology that will be used to carry out the study. The chapter will consider in detail the methods that will be used to collect any primary or secondary data required in the study. In this chapter, the researcher will discuss the research design, target population, data collection and sample. The researcher will also discuss how this data will be analyzed giving details of any models or statistical tools that will be used in the analysis with reasons as to why these particular models or statistical tools will be used.

3.2 Research Design

Research design is the basic plan that indicates an overview of the activities that are necessary to execute the research project. In order to address the research problem the study will use descriptive research design. Cooper and Schindler (2003) explain that a descriptive research design used in a study seeks to find out the how the study is done, where it is done and what the study entails.

The principal use of descriptive research statistics is to describe information or data through the use of numbers. According to Cooper and Schindler (2014), if the research is concerned with finding out who, what, where, when, or how much, then the study is descriptive. A descriptive survey is primarily concerned with addressing the particular characteristics of a specific population of subjects, either at a fixed point in time or at varying times for comparative purposes.

3.3 Population and Sampling

3.3.1 Population

According to Kombo and Tromp (2006) a population can be a set of people, elements, services or groups of things or households from which information is obtained which allows for the generalization of the results. A population can be homogenous or not homogeneous. Cooper and Schindler (2014) have defined population as the total collection of elements about which we wish to make some inferences.
The population of this study will comprise of 120 employees of Equity Bank who deal with corporate clients, this will be at their Head office in upperhill Nairobi.

3.3.2 Sampling Design

3.3.2.1 Sampling Frame

Cooper and Schindler (2014) define a sample frame as a list of elements from which the sample is actually drawn and is closely related to the population. A sampling frame could be a list of geographical areas, institutions, individuals, or other units added (Churchill and Brown, 2007; Saunders, Lewis and Thornhill, 2007). The sampling frame for this study will be derived from the list of employees of Equity Bank at their Head office in Nairobi. These are employees of Equity Bank that are involved in customer service delivery in various hierarchical levels: top management, middle level management and other employees who play a supportive role.

3.3.2.2 Sampling Technique

Cooper and Schindler (2014), argues that population units from where the sample is obtained is found in a sampling frame. Sampling techniques provide a range of methods that facilitate to reduce the amount of data need to collect by considering only data from a sub-group rather than all possible cases or elements. The sample for this study will be selected using stratified random sampling technique.

Kothari (2006), notes that this method ensures that a representative sample is drawn from the homogenous population and due to its great precision, estimates of the total population parameters are drawn. The population in this study will be grouped into three strata namely; top level management, middle level and low level management levels. This will be used to increase the precision of the total estimation used.

3.3.2.3 Sample Size

A sample size is typically one that bears some proportional relationship to the size of the population from which it is drawn. In order for the researcher to get a representative sampling size, then, the sampling size must be large (Cooper & Schindler 2014). A sample of 60 respondents will be used and information for the study obtained.

The sample size is derived from Yamane (1967) formula
\[ n = \frac{N}{1 + N (e)^2} \]

Where \( n \) is the sample size, \( N \) is the population size and \( e \) is the margin of error (Yamane, 1967).

\[ n = \frac{120}{1 + 120 (0.1)^2} \]

\[ n = 60 \]

**Table 3.1 Sample Size**

<table>
<thead>
<tr>
<th>Sections</th>
<th>Population</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Management</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Middle level management</td>
<td>18</td>
<td>30</td>
</tr>
<tr>
<td>Other employees</td>
<td>38</td>
<td>63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**3.4 Data Collection Methods**

Data collection refers to the procedure through which a researcher collects information to be used for a study (Cooper & Schindler 2014). This information can either be primary or secondary. In this research project, only primary data was considered. The data collection method adopted in the study will be primary data collection method. Primary data will be collected mainly through administration of pre-tested structured likert scale questionnaires in the field. Both close ended and open ended questions will be used in the questionnaire. This will be an ideal tool for use since it reduces the incidence of missing data and low rate of return from the respondents, as the researcher will personally administer the questionnaires to the employees. The structured questionnaires will be used to ensure that all respondents answer the same set of questions.

**3.5 Research Procedures**

Prior to the actual data collection, the questionnaire will be pre-tested through a pilot study to ascertain the effectiveness of the questionnaire. The responses obtained from the
The pilot will be used to determine whether the respondents understand the questionnaire and also determine whether they have the ability and willingness to answer the questions. The pretest will be done among the colleagues at Equity Bank-Tom Mboya avenue branch. Six respondents will participate in the pretest; this caters for ten percent of the sample population.

This will be done in order to enhance its validity and accuracy of data to be collected for the study (Cooper & Schindler 2014). Subsequent to the pre-test the main survey will be carried out. The questionnaires will be administered through drop and pick method; a registry of the questionnaires will be kept and every questionnaire sent and received will be registered. To get a positive response rate, the respondents will be given a week to respond to the questionnaire since most of them having quite a busy work schedule. Furthermore, the researcher will make follow up phone calls, just to make certain that the response rate is high. Moreover, the respondents will be promised that confidentiality and anonymity of their responses will be maintained.

3.6 Data Analysis

Data analysis is a process of inspecting, cleansing, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making (Saunders, Lewis & Thornhill, 2007).

The collected data will be first checked for completeness and accuracy then coded before being statistically analyzed using the Microsoft Excel program available in Microsoft office and the Statistical Program for Social Scientists (SPSS). The following statistical tools will be employed in the analysis, frequency tables, cross tabulations, and percentages. Correlation analysis will also used to establish relationships. Tables, pie charts and bar graphs will be used to present the data to enable ease in the understand ability, analysis and interpretation of the results.

The regression equation was established as below.

\[ Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon \]

\[ Y = -0.090 \cdot 0.347X_1 + 0.915X_2 + 0.489X_3 + .15879 \]

Where:

\( Y \) is the dependent variable (bank sector performance);
\(\beta_0\) is the regression constant;

\(\beta_1, \beta_2, \beta_3\) and \(\beta_4\) are the coefficients of independent variables;

\(X_1\) is factor work environment;

\(X_2\) is factors that of employee training;

\(X_3\) is factor of employee empowerment; and

\(\varepsilon\) is the error term.

**3.7 Chapter Summary**

This chapter provided step by step methods of carrying out the study. It provided details of the target population, how a sample will be obtained. Moreover it provided details of instrument used to collect data and the research procedures undertaken. Finally it provided details on data analysis. The following chapter will present the findings of the data that will be collected using the questionnaires
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

This chapter presents the results established from the data analysis done. This included results obtained from the demography analysis and specific research objectives aimed assessing the impact of employee motivation on quality of service offered to banking customers.

4.1.1 Response rate

The research issued a total of 60 questionnaires and a total of 50 were filled and returned giving a response rate of 83%. This was sufficient for the study as indicated in table 4.1.

Table 4.1: Response Rate

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Filled and returned</td>
<td>50</td>
<td>83</td>
</tr>
<tr>
<td>Non-response</td>
<td>10</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

4.2 Demography

4.2.1 Gender

To analyse the gender the result established that majority of respondents accounting for 55% were male while female were 45% as shown in figure 4.1 below.

Figure 4.1: Gender
4.2.2 Age

To analyse the age of respondents the result established that majority of respondents accounting for 56% were aged between 31-40 years while 11% were aged between 18-30, and 41-50 years respectively. It was also established that no respondent was aged above 50 years as indicated in Table in 4.2 below. This implies that the response were knowledgeable to comprehend the questions asked.

Table 4.2: Age

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-30</td>
<td>11</td>
<td>22.0</td>
</tr>
<tr>
<td>31-40</td>
<td>28</td>
<td>56.0</td>
</tr>
<tr>
<td>41-50</td>
<td>11</td>
<td>22.0</td>
</tr>
<tr>
<td>Above 50</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

4.2.3 Education

To analyse the literacy levels of the employees the result established that majority of respondents accounting for 72% had university qualification, while 28% had a college qualification as shown in table 4.3 below. This implies that the data received from the respondents was precise as the respondents were able to comprehend the questions asked.

Table 4.3: Education

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secondary</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>College</td>
<td>14</td>
<td>28.0</td>
</tr>
<tr>
<td>University</td>
<td>36</td>
<td>72.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

4.2.4 Work experience

To analyse the employees work experience, the result established that majority of respondents accounting for 56% had worked in the bank for 1-5 years, while 18% had 6-10 years’ experience, and those with below one year experience and 11-20 years’ experience represented 10% respectively. Respondents with over 21 years’ experience were 3% as shown in table 4.4 below. This implies that respondents had enough knowledge of the sector.
Table 4.4: Work experience

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1 year</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>1-5 years</td>
<td>28</td>
<td>56.0</td>
</tr>
<tr>
<td>6-10 years</td>
<td>9</td>
<td>18.0</td>
</tr>
<tr>
<td>11-20 years</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>21 and above</td>
<td>3</td>
<td>6.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

4.3 Effect of Employee Work Environment on Quality of Service

The study sought to analyze and effect of employee work environment and to achieve this objective, Respondents were asked a set of questions to indicate to what extent they agree or disagreed with statement. Using a five point Likert scale where 1 - Strongly Disagree 2 - Disagree 3 - Neutral 4 - Agree 5 - Strongly Agree.

4.3.1 Work Environment

The study analyzed work environment and the findings indicated that respondents agreed that the office building has ample space allowing for the offering of quality service to customers (m=4.30, sd=.863). There was however uncertainty on comfort on the job being determined by workplace conditions (m=3.02, sd=1.597). It was also revealed that the work environment is designed to suit employee’s satisfaction and free flow of exchange of information (m=4.16, sd=.817). A majority also agreed that the workplace provides an undisturbed environment without any noise that gives me alone time to perform my duties (m=4.12, sd=.849). as shown in table 4.5

Table 4.5: Descriptive of Work Environment

<table>
<thead>
<tr>
<th>Variable</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office building has ample space allowing for the offering of quality</td>
<td>0</td>
<td>8</td>
<td>2</td>
<td>42</td>
<td>48</td>
<td>4.30</td>
<td>.863</td>
</tr>
<tr>
<td>service to customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My comfort on the job is determined by workplace conditions</td>
<td>30</td>
<td>10</td>
<td>12</td>
<td>24</td>
<td>24</td>
<td>3.02</td>
<td>1.597</td>
</tr>
<tr>
<td>The work environment is designed to suit employee’s satisfaction and</td>
<td>0</td>
<td>8</td>
<td>2</td>
<td>56</td>
<td>34</td>
<td>4.16</td>
<td>.817</td>
</tr>
<tr>
<td>free flow of exchange of information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My workplace provides an undisturbed environment without any noise</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>56</td>
<td>32</td>
<td>4.12</td>
<td>.849</td>
</tr>
<tr>
<td>that gives me alone time to perform my duties</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.3.2 Psychological Work Environment

Analysis of the psychological work environment indicated that majority disagreed that they have a say in choosing who they work with (m=2.32, sd=1.236). There was also an agreement that staff have enough time to accomplish my work tasks (m=3.68, sd=1.269). Majority however disagreed that they had an influence on the amount of work assigned to them (m=2.62, sd=1.413). Despite this, the results show that the staff are treated fairly at the workplace (m=3.92, sd=.986) although there was uncertainty of employees having to relate to other people’s personal problems as part of my work (m=3.00, sd=1.262) as indicated in table 4.6

Table 4.6: Descriptive Psychological Work Environment

<table>
<thead>
<tr>
<th>Variable</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have a say in choosing who I work with</td>
<td>30</td>
<td>34</td>
<td>18</td>
<td>10</td>
<td>8</td>
<td>2.32</td>
<td>1.236</td>
</tr>
<tr>
<td>I have enough time to accomplish my work tasks</td>
<td>6</td>
<td>20</td>
<td>4</td>
<td>40</td>
<td>30</td>
<td>3.68</td>
<td>1.269</td>
</tr>
<tr>
<td>I can influence the amount of work assigned to me</td>
<td>24</td>
<td>36</td>
<td>10</td>
<td>14</td>
<td>16</td>
<td>2.62</td>
<td>1.413</td>
</tr>
<tr>
<td>I am treated fairly at the workplace</td>
<td>6</td>
<td>4</td>
<td>4</td>
<td>64</td>
<td>22</td>
<td>3.92</td>
<td>.986</td>
</tr>
<tr>
<td>I have to relate to other people’s personal problems as part of my work</td>
<td>8</td>
<td>36</td>
<td>22</td>
<td>16</td>
<td>18</td>
<td>3.00</td>
<td>1.262</td>
</tr>
</tbody>
</table>

4.3.3 Social Work Environment

Analysis of the social work environment revealed that staff receive sufficient supervision if needed at work (m=3.82, sd=1.190) and manager were found not to intervene when employees have too much work to carry out (m=2.82, sd=1.119). It was however established that manager sets clear limits for the content and scope of work duties (m=3.74, sd=1.226). In addition, customers receive regular feedback from manager on how they carried out the work (m=3.82, sd= 1.137). Findings also show that employees had sufficient support from immediate boss/manager (m=3.70, sd= 1.165) as shown in table 4.7
Table 4.7: Descriptive of Social Work Environment

<table>
<thead>
<tr>
<th>Variable</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I receive sufficient supervision if needed at work.</td>
<td>8</td>
<td>10</td>
<td>2</td>
<td>52</td>
<td>28</td>
<td>3.82</td>
<td>1.190</td>
</tr>
<tr>
<td>My manager intervenes when I have too much work to carry out.</td>
<td>4</td>
<td>50</td>
<td>16</td>
<td>20</td>
<td>10</td>
<td>2.82</td>
<td>1.119</td>
</tr>
<tr>
<td>My manager sets clear limits for the content and scope of my work duties.</td>
<td>6</td>
<td>14</td>
<td>12</td>
<td>36</td>
<td>32</td>
<td>3.74</td>
<td>1.226</td>
</tr>
<tr>
<td>I receive regular feedback from my manager on how I have carried out my work.</td>
<td>6</td>
<td>12</td>
<td>2</td>
<td>54</td>
<td>26</td>
<td>3.82</td>
<td>1.137</td>
</tr>
<tr>
<td>I have sufficient support from my immediate boss/manager</td>
<td>8</td>
<td>6</td>
<td>20</td>
<td>40</td>
<td>26</td>
<td>3.70</td>
<td>1.165</td>
</tr>
</tbody>
</table>

4.3.4 Correlation Analysis of Quality of Service and Work Environment

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against employee work environment and the findings revealed a strong positive correlation between quality of service and work environment (r=0.948, p=0.000); psychological environment (r=0.886, p=0.000); and social work environment (r=0.956, p=0.000). All the variables were significant as indicated in table 4.8 Therefore, an increase in combined variables of work environment, psychological environment and social work environment lead to an increase in quality service

Table 4.8: Correlation Analysis of Quality of Service and Work Environment

<table>
<thead>
<tr>
<th>Variable</th>
<th>Quality Of Service</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality Of Service</td>
<td>Pearson Correlation</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work Environment</td>
<td>Pearson Correlation</td>
<td>.948</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychological Work Environment</td>
<td>Pearson Correlation</td>
<td>.886</td>
<td>.950</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Work Environment</td>
<td>Pearson Correlation</td>
<td>.956</td>
<td>.959</td>
<td>.956</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
</tbody>
</table>

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

Key 1 = Work Environment; 2 = Psychological Environment; 3 = Social Work Environment
4.3.5 Regression of Quality of Service and Employee Work Environment

The research analyzed relationship between quality of service and employee work environment. The results showed that the $R^2$ value was 0.886 hence 88.6% of the variation in quality of service was explained by the variations in employee work environment as illustrated in table 4.9

Table 4.9: Model Summary of Quality of Service and Employee Work Environment

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.942a</td>
<td>.888</td>
<td>.886</td>
<td>.37882</td>
<td>.888</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Employee Work Environment

4.3.6 ANOVA Analysis of Quality of Service and Employee Work Environment

ANOVA analysis result of the regression between quality of service and employee work environment at 95% confidence level, the F critical was 381.251 and the P value was (0.000) therefore significant the results are illustrated below in table 4.10

Table 4.10: Anova of Quality of Service and Employee Work Environment

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>54.712</td>
<td>1</td>
<td>54.712</td>
<td>381.251</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>6.888</td>
<td>48</td>
<td>.144</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>61.600</td>
<td>49</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: quality of service
b. Predictors: (Constant), EWE

4.3.7 Coefficients of Quality of Service and Employee Work Environment

The regression equation illustrated in Table 4.11 established that taking employee work environment into account and other factors held constant quality of service improved by 0.5 units and both variables were significant.

\[ Y = \beta_0 + \beta_1X_1 + \epsilon \]

\[ Y = 0.500+ 1.003X_1+ 0.37882 \]

Where:
Y is the dependent variable (quality of service)

β0 is the regression constant;

β1 coefficients of independent variables;

X₁ factors that determine employee work environment and ε is the error term.

**Table 4.11: Coefficients of Quality of Service and Employee Work Environment**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.500</td>
<td>.189</td>
<td>2.647</td>
</tr>
<tr>
<td></td>
<td>EWE</td>
<td>1.003</td>
<td>.051</td>
<td>.942</td>
</tr>
</tbody>
</table>

**4.4 Employee Training and Quality Of Service**

The study sought to analyze and effect of training and to achieve this objective, Respondents were asked a set of questions to indicate to what extent they agree or disagreed with statement. Using a five point Likert scale where 1 - Strongly Disagree 2 - Disagree 3 - Neutral 4 - Agree 5 - Strongly Agree.

**4.4.1 Training**

The study analyzed training and the findings indicated that the employees have the requisite qualification to do their job (m=4.16, sd=.866). It was also revealed that employees receive training and induction for the jobs they do (m=4.32, sd=.999). It was also agreed that staff have good knowledge of the products and services we offer (m=3.40, sd=.990) and they have a good knowledge of the customer service processes (m=3.78, sd=1.148). Majority also agreed that they have received customer service training (m=4.14, sd=.857). The analysis also indicated that employees are trained whenever a new product or service is introduced (m=4.14, sd=1.030). In addition, employees acknowledged that they know how to respond to disgruntled customers (m=3.62, sd=1.244) as indicated in table 4.12.
Table 4.12: Descriptive of Training

<table>
<thead>
<tr>
<th>Variable</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees have the requisite qualification to do their job</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>52</td>
<td>36</td>
<td>4.16</td>
<td>.866</td>
</tr>
<tr>
<td>We receive training and induction for the jobs we do</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>26</td>
<td>58</td>
<td>4.32</td>
<td>.999</td>
</tr>
<tr>
<td>We have good knowledge of the products and services we offer</td>
<td>8</td>
<td>12</td>
<td>12</td>
<td>68</td>
<td>0</td>
<td>3.40</td>
<td>.990</td>
</tr>
<tr>
<td>We have good knowledge of the customer service processes</td>
<td>4</td>
<td>16</td>
<td>6</td>
<td>46</td>
<td>28</td>
<td>3.78</td>
<td>1.148</td>
</tr>
<tr>
<td>we have received customer service training</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>54</td>
<td>34</td>
<td>4.14</td>
<td>.857</td>
</tr>
<tr>
<td>We are trained whenever a new product or service is introduced</td>
<td>2</td>
<td>8</td>
<td>10</td>
<td>34</td>
<td>46</td>
<td>4.14</td>
<td>1.030</td>
</tr>
<tr>
<td>We know how to respond to disgruntled customers</td>
<td>10</td>
<td>12</td>
<td>6</td>
<td>50</td>
<td>22</td>
<td>3.62</td>
<td>1.244</td>
</tr>
</tbody>
</table>

4.4.2 Excellent Service Training

The study analyzed factors affecting excellent service and the findings show that training has ensured increased efficiency and management of time (m=4.34, sd=.917). It was also established that communication with clients has increased as a result of training offered (m=3.90, sd=0.953). The findings also revealed that efficiency in customer care is attributed to the training offered (m=4.10, sd=1.129) and improved organizational skills is linked to the caliber of training given to all staff (m=4.40, sd=1.088).

The results also established that employees have become more reliable towards customer service as a result of receiving adequate training (m=3.90, sd=1.074) and training on excellent quality has led to increased productivity at the bank (m=3.36, sd=1.396) as indicated in table 4.13.
Table 4.13: Descriptive of Excellent Service Training

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training has ensured increased efficiency and management of time</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>34</td>
<td>54</td>
<td>4.34</td>
<td>.917</td>
</tr>
<tr>
<td>Communication with clients has increased as a result of training offered.</td>
<td>4</td>
<td>6</td>
<td>8</td>
<td>60</td>
<td>22</td>
<td>3.90</td>
<td>.953</td>
</tr>
<tr>
<td>The efficiency in customer care is attributed to the training offered</td>
<td>4</td>
<td>8</td>
<td>10</td>
<td>30</td>
<td>48</td>
<td>4.10</td>
<td>1.129</td>
</tr>
<tr>
<td>Improved organizational skills is linked to the caliber of training given to all staff</td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>18</td>
<td>68</td>
<td>4.40</td>
<td>1.088</td>
</tr>
<tr>
<td>Employees have become more reliable towards customer service as a result of receiving adequate training.</td>
<td>6</td>
<td>6</td>
<td>8</td>
<td>52</td>
<td>28</td>
<td>3.90</td>
<td>1.074</td>
</tr>
<tr>
<td>Training on excellent quality has led to increased productivity at the bank.</td>
<td>14</td>
<td>20</td>
<td>4</td>
<td>40</td>
<td>22</td>
<td>3.36</td>
<td>1.396</td>
</tr>
</tbody>
</table>

4.4.3 Correlation Analysis of Quality of Service and Employee Training

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against excellent service training and the findings revealed a strong positive correlation between quality of service and training (r=0.987, p=0.000), and excellent service training (r=0.985, p=0.000). All the variables were significant as indicated in table 4.14, therefore, an increase in combined variables of excellent service training lead to an increase in quality service

Table 4.14: Correlation Analysis of Quality of Service and Employee Training

<table>
<thead>
<tr>
<th>Variable</th>
<th>Quality Of Service</th>
<th>Training</th>
<th>Excellent Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of service</td>
<td>Pearson Correlation</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td>Pearson Correlation</td>
<td>.987**</td>
<td>.990**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Excellent service</td>
<td>Pearson Correlation</td>
<td>.985**</td>
<td>.990**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).
4.4.4 Regression of Quality of Service and Employee Training

The research analyzed the relationship between the quality of service and excellent service training. The results showed that the $R^2$ value was 0.977, hence 97.7% of the variation in the quality of service was explained by the variations in excellent service training as illustrated in Table 4.15.

Table 4.15: Model Summary of Quality of Service and Employee Training

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.989$^a$</td>
<td>.977</td>
<td>.977</td>
<td>.17045</td>
<td>$R^2$ Change</td>
</tr>
<tr>
<td>1</td>
<td>.977</td>
<td>.977</td>
<td>.17045</td>
<td>.977</td>
<td>2072.161</td>
</tr>
</tbody>
</table>

$a$. Predictors: (Constant), Employee Training

4.4.5 ANOVA Analysis of Quality of Service and Employee Training

ANOVA analysis of the regression between quality of service and employee training at 95% confidence level, the F critical was 60.205 and the P value was 0.000, therefore significant. The results are illustrated below in Table 4.16.

Table 4.16: ANOVA Analysis of Quality of Service and Employee Training

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>60.205</td>
<td>1</td>
<td>60.205</td>
<td>2072.161</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>1.395</td>
<td>48</td>
<td>.029</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>61.600</td>
<td>49</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

$a$. Dependent Variable: Quality of Service

4.4.6 Coefficients of Quality of Quality of Service and Employee Training

The regression equation illustrated in Table 4.17 established that taking employee training into account and other factors being constant, quality of service reduced by 0.369 units and both variables were significant.

$Y = \beta_0 + \beta_1 X_1 + \epsilon$

$Y = -0.369 + 1.111 X_1 + 0.17045$
Where:

Y is the dependent variable (quality of service)

\( \beta_0 \) is the regression constant;

\( \beta_1 \) coefficients of independent variables;

\( X_1 \) factors that determine employee training and \( \varepsilon \) is the error term.

### Table 4.17: Coefficients of Quality of Service and Employee Training

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>-.369</td>
<td>.100</td>
<td>-3.693</td>
</tr>
<tr>
<td>ET</td>
<td>1.111</td>
<td>.024</td>
<td>.989</td>
<td>45.521</td>
</tr>
</tbody>
</table>

a. Dependent Variable: quality of service

b. Predictors: (Constant), Employee Training (ET)

### 4.5 Employee Empowerment on Quality of Service

The study sought to analyze and effect of employee empowerment and to achieve this objective, Respondents were asked a set of questions to indicate to what extent they agree or disagreed with statement. Using a five point Likert scale where 1 - Strongly Disagree 2 - Disagree 3 - Neutral 4 - Agree 5 - Strongly Agree.

#### 4.5.1 Empowerment

The study analyzed empowerment and the findings indicated that respondents agreed that employees feel fully empowered to do their job (m=3.62, sd=1.354). Majority however indicated that the management does interfere in the performance their job (m=2.88, sd=1.223). It was however noted that respondents were satisfied with the liberty granted by management in the performance of my job (m=3.88, sd=1.239). However, the employees were not allowed to take critical decisions on their own without necessarily consulting the immediate supervisor (m=2.14, sd=1.370). Majority also felt satisfied with the measures put in place for employee empowerment by management (m=3.12, sd=1.423).

The findings also show that employees are not permitted to use their own creativity in performing their assigned job (m=2.30, sd=1.129) although a majority were satisfied with
the personal involvement in decision making concerning their job performance (m=4.00, sd=1.143).

Table 4.18: Descriptive of Empowerment

<table>
<thead>
<tr>
<th>Variable</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel fully empowered to do my job</td>
<td>12</td>
<td>12</td>
<td>8</td>
<td>38</td>
<td>30</td>
<td>3.62</td>
<td>1.354</td>
</tr>
<tr>
<td>The management does not interfere in the performance of my job</td>
<td>20</td>
<td>16</td>
<td>24</td>
<td>36</td>
<td>4</td>
<td>2.88</td>
<td>1.223</td>
</tr>
<tr>
<td>I am satisfied with the liberty granted by management in the performance of my job</td>
<td>6</td>
<td>10</td>
<td>16</td>
<td>26</td>
<td>42</td>
<td>3.88</td>
<td>1.239</td>
</tr>
<tr>
<td>I am allowed to take critical decisions on my own without necessarily consulting the immediate supervisor</td>
<td>44</td>
<td>30</td>
<td>4</td>
<td>12</td>
<td>10</td>
<td>2.14</td>
<td>1.370</td>
</tr>
<tr>
<td>I feel satisfied with the measures put in place for employee empowerment by management</td>
<td>18</td>
<td>24</td>
<td>2</td>
<td>40</td>
<td>16</td>
<td>3.12</td>
<td>1.423</td>
</tr>
<tr>
<td>Employees are permitted to use their own creativity in performing their assigned job</td>
<td>20</td>
<td>56</td>
<td>4</td>
<td>14</td>
<td>6</td>
<td>2.30</td>
<td>1.129</td>
</tr>
<tr>
<td>I am satisfied with my personal involvement in decision making concerning my job performance</td>
<td>4</td>
<td>12</td>
<td>4</td>
<td>40</td>
<td>40</td>
<td>4.00</td>
<td>1.143</td>
</tr>
</tbody>
</table>

4.5.2 Benefit of Empowerment

Analysis of the benefits of empowerment revealed that majority agreed that employee empowerment is a means of dealing with the needs of modern global business (m=4.14, sd=1.125). It was also noted that empowerment makes employees feel that they are vital to the success of the organization (m=4.02, sd=1.020). It was also noted that empowerment serves as a vote of confidence in the employees’ ability to significantly contribute to the organization objectives (m=3.98, sd=1.286) and empowerment leads to employees’ long-term commitment towards achieving the organizational objectives (m=3.66, sd= 1.206).

On the other hand, the findings revealed that empowered employees facilitate the process of positive change in the organization (m=3.76, sd=1.333). The results also show that empowerment builds trust and promotes effective communication in the organization (m=4.34, sd=1.022). The analysis also revealed that empowered employees provide
exceptional customer service in several competitive markets and thus improve the profits of the organizations through repeated business ($m=3.44$, $sd=1.373$).

**Table 4.19: Benefit of Empowerment**

<table>
<thead>
<tr>
<th>Variable</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee empowerment is a means of dealing with the needs of modern global business</td>
<td>4</td>
<td>10</td>
<td>2</td>
<td>36</td>
<td>48</td>
<td>4.14</td>
<td>1.125</td>
</tr>
<tr>
<td>Empowerment makes employees feel that they are vital to the success of the organization</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>58</td>
<td>30</td>
<td>4.02</td>
<td>1.020</td>
</tr>
<tr>
<td>Empowerment serves as a vote of confidence in the employees’ ability to significantly contribute to the organization objectives.</td>
<td>8</td>
<td>10</td>
<td>4</td>
<td>32</td>
<td>46</td>
<td>3.98</td>
<td>1.286</td>
</tr>
<tr>
<td>Empowerment leads to employees’ long-term commitment towards achieving the organizational objectives.</td>
<td>10</td>
<td>8</td>
<td>10</td>
<td>50</td>
<td>22</td>
<td>3.66</td>
<td>1.206</td>
</tr>
<tr>
<td>Empowered employees facilitate the process of positive change in the organization.</td>
<td>8</td>
<td>16</td>
<td>6</td>
<td>32</td>
<td>38</td>
<td>3.76</td>
<td>1.333</td>
</tr>
<tr>
<td>Empowerment builds trust and promotes effective communication in the organization.</td>
<td>4</td>
<td>2</td>
<td>10</td>
<td>24</td>
<td>60</td>
<td>4.34</td>
<td>1.022</td>
</tr>
<tr>
<td>Empowered employees provide exceptional customer service in several competitive markets and thus improve the profits of the organizations through repeated business</td>
<td>12</td>
<td>18</td>
<td>10</td>
<td>34</td>
<td>26</td>
<td>3.44</td>
<td>1.373</td>
</tr>
</tbody>
</table>

**4.5.3 Correlation Analysis of Quality of Service and Employee Training**

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against benefits of empowerment and the findings revealed a strong positive correlation between quality of service and empowerment ($r=0.929$, $p=0.000$), and benefits of empowerment ($r=0.990$, $p=0.000$). All the variables were significant as indicated in table 4.20, therefore, an increase in combined variables of empowerment leads to an increase in quality service.
Table 4.20: Correlation Analysis of Quality of Service and Empowerment

<table>
<thead>
<tr>
<th></th>
<th>Quality of service</th>
<th>Empowerment</th>
<th>Benefits of empowerment</th>
</tr>
</thead>
<tbody>
<tr>
<td>quality of service</td>
<td>Pearson Correlation</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Empowerment</td>
<td>Pearson Correlation</td>
<td>.929**</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Benefits Of Empowerment</td>
<td>Pearson Correlation</td>
<td>.990**</td>
<td>.947**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
</tbody>
</table>

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

4.5.4 Regression of Quality of Service and Empowerment

The research analyzed relationship between quality of service and empowerment. The results showed that the $R^2$ value was 0.945 hence 94.5% of the variation in quality of service was explained by the variations in empowerment as illustrated in table 4.21

Table 4.21: Regression of Quality of Service and Empowerment

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>R Square Change</th>
<th>F Change</th>
<th>df1</th>
<th>df2</th>
<th>Sig. F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.972a</td>
<td>.945</td>
<td>.944</td>
<td>.26618</td>
<td>58.199</td>
<td>821.424</td>
<td>1</td>
<td>48</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), EE

4.5.5 ANOVA Analysis of Quality of Service and Empowerment

ANOVA analysis result of the regression between quality of service and empowerment training at 95% confidence level, the F critical was 58.199 and the P value was (0.000) therefore significant the results are illustrated below in table 4.22

Table 4.22: ANOVA Analysis of Quality of Service and Empowerment

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>58.199</td>
<td>1</td>
<td>58.199</td>
<td>821.424</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>3.401</td>
<td>48</td>
<td>.071</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>61.600</td>
<td>49</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: quality of service
b. Predictors: (Constant), Employee Empowerment (EE)
4.5.6 Coefficients of Quality of Service and Empowerment
The regression equation illustrated in Table 4.23 established that empowerment into account and other factors held constant quality of service improved by 0.679 units and both variables were significant.

\[ Y = \beta_0 + \beta_1 X_1 + \varepsilon \]

\[ Y = 0.673 + 0.957X_1 + 0.26618 \]

Where:

Y is the dependent variable (quality of service)
\( \beta_0 \) is the regression constant;
\( \beta_1 \) coefficients of independent variables;
X_1 factors that determine empowerment and \( \varepsilon \) is the error term.

Table 4.23: Coefficients of Quality of Quality of Service and Empowerment

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.673</td>
</tr>
<tr>
<td>EE</td>
<td>.957</td>
<td>.033</td>
</tr>
</tbody>
</table>

4.6 Quality of Service
Analysis of the quality of service show that a majority agreed that the quality of equipment used was very high (m=3.76, sd=1.318). It was also indicated that the appearance of our employees makes the staff approachable by the customers (m=4.18, sd=1.119). A majority also agreed that the physical facilities are very appealing to the customers (m=4.08, sd=.986), and majority agreed that they always provide services at the time we promise to do so (m=4.08, sd=1.158). The findings also revealed that we are never too busy to respond to customers’ requests (m=4.10, sd=1.233).
Table 4.24: Quality of Service

<table>
<thead>
<tr>
<th>Variable</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>The quality of our equipment we use is very high.</td>
<td>8</td>
<td>14</td>
<td>10</td>
<td>30</td>
<td>38</td>
<td>3.76</td>
<td>1.318</td>
</tr>
<tr>
<td>The appearance of our employees makes the staff approachable by the customers</td>
<td>4</td>
<td>8</td>
<td>6</td>
<td>30</td>
<td>52</td>
<td>4.18</td>
<td>1.119</td>
</tr>
<tr>
<td>Our physical facilities are very appealing to the customers</td>
<td>4</td>
<td>6</td>
<td>2</td>
<td>54</td>
<td>34</td>
<td>4.08</td>
<td>.986</td>
</tr>
<tr>
<td>We always Provide services at the time we promise to do so.</td>
<td>4</td>
<td>10</td>
<td>8</td>
<td>30</td>
<td>48</td>
<td>4.08</td>
<td>1.158</td>
</tr>
<tr>
<td>We are never too busy to respond to customers’ requests.</td>
<td>4</td>
<td>14</td>
<td>4</td>
<td>24</td>
<td>54</td>
<td>4.10</td>
<td>1.233</td>
</tr>
</tbody>
</table>

4.6.1 Multi linear Regression of Quality of Service and Co factors

The research analyzed relationship between of quality of service and work environment (EWE), employee training (ET), and employee empowerment (EE). The results showed that the $R^2$ value was 0.981 and significant hence 98.1% of the variation in quality of service was explained by the variations in work environment, employee training, and employee empowerment as illustrated in table 4.25

Table 4.25: Model Summary of Quality of Service and Co factors

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>R Square Change</th>
<th>F Change</th>
<th>df1</th>
<th>df2</th>
<th>Sig. F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.991</td>
<td>.981</td>
<td>.980</td>
<td>.15879</td>
<td>.981</td>
<td>799.058</td>
<td>3</td>
<td>46</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), EE, ET, EWE

4.6.2 ANOVA Analysis of Quality of Service and Co factors

ANOVA analysis result of the regression between quality of service and work environment (EWE), employee training (ET), and employee empowerment (EE). at 95% confidence level, the $F$ critical was 799.058 and the $P$ value was (0.000) therefore significant the results are illustrated below in table 4.26
Table 4.26: ANOVA Analysis of Quality of Service and Co factors

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>60.440</td>
<td>3</td>
<td>20.147</td>
<td>799.058</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>1.160</td>
<td>46</td>
<td>.025</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>61.600</td>
<td>49</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: quality of service
b. Predictors: (Constant), EE, ET, EWE

4.6.3 Coefficient of Quality of Service and Co factors

The regression equation illustrated in Table 4.27 has established that taking all factors into account; work environment (EWE), employee training (ET), and employee empowerment (EE). other factors held constant quality of service diminishes by 0.09. However the constant (quality of service) was not significant (p=0.523)

\[ Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon \]

\[ Y = -0.090 - 0.347X_1 + 0.915X_2 + 0.489X_3 + 0.15879 \]

Where:
Y is the dependent variable (bank sector performance);
\( \beta_0 \) is the regression constant;
\( \beta_1, \beta_2, \beta_3 \) and \( \beta_4 \) are the coefficients of independent variables;
\( X_1 \) is factor work environment;
\( X_2 \) is factors that of employee training;
\( X_3 \) is factor of employee empowerment; and
\( \epsilon \) is the error term.

Table 4.27: Coefficient of Quality of Service and Co factors

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>-.090</td>
<td>.140</td>
<td>-.643</td>
</tr>
<tr>
<td></td>
<td>EWE</td>
<td>-.347</td>
<td>.127</td>
<td>-.326</td>
</tr>
<tr>
<td></td>
<td>ET</td>
<td>.915</td>
<td>.109</td>
<td>.815</td>
</tr>
<tr>
<td></td>
<td>EE</td>
<td>.489</td>
<td>.162</td>
<td>.497</td>
</tr>
</tbody>
</table>
4.7 Chapter Summary

This chapter has highlighted results and findings. The first section provided an analysis of demographic data of the respondents, the second section dealt with work environment, the third section looked at the employee training, the fourth section covered issues on and employee empowerment. In chapter five this results will be discussed and relevant conclusions and recommendations made with regard to employee motivation.
CHAPTER FIVE

5.0 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
This section seeks to offer discussions; conclusions and recommendations based on the result findings and this will be done by comparing previous literature related to the impact of employee motivation on quality of service offered to banking customers. This will be organized based on the specific research questions which sought to establish the impact of work environment, employee training and development and employee empowerment on quality of service offered to banks customers.

5.2 Summary of the Study
The general objective of this study was to assess the impact of employee motivation on quality of service offered to banking customers. The study was guided by specific research objectives which sought to determine the impact of work environment on quality of service offered to banks customers, to determine the impact of employee training and development on quality of service offered to banks customers and to determine the impact of employee empowerment on quality of service offered to banks customers.

In order to address the research problem the study used descriptive research design. The population of this study comprised of 120 employees of Equity Bank who deal with corporate clients, this was at their Head office in upper hill Nairobi. A sample of 60 respondents was used and information for the study obtained. Primary data was collected mainly through administration of pre-tested structured likert scale questionnaires in the field. Both close ended and open ended questions will be used in the questionnaire.

The collected data was first checked for completeness and accuracy then coded before being statistically analyzed using the Microsoft Excel program available in Microsoft office and the Statistical Program for Social Scientists (SPSS). The following statistical tools were employed in the analysis, frequency tables, cross tabulations, and percentages. Correlation analysis will also used to establish relationships. Tables, pie charts and bar graphs was used to present the data to enable ease in the understand ability, analysis and interpretation of the results.
A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against employee work environment and the findings revealed a strong positive correlation between quality of service and work environment (r=0.948, p=0.000); psychological environment (r=0.886, p=0.000); and social work environment (r=0.956, p=0.000). All the variables were significant thus indicated that an increase in combined variables of work environment, psychological environment and social work environment lead to an increase in quality service. The research analyzed relationship between of quality of service and employee work environment. The results showed that the $R^2$ value was 0.886 hence 88.6% of the variation in quality of service was explained by the variations in employee work environment. The regression equation established that taking employee work environment into account and other factors held constant quality of service improved by 0.5 units.

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against excellent service training and the findings revealed a strong positive correlation between quality of service and training (r=0.987, p=0.000), and excellent service training (r=0.985, p=0.000). All the variables were significant implying that an increase in combined variables of excellent service training lead to an increase in quality service. The research analyzed relationship between of quality of service and excellent service training. The results showed that the $R^2$ value was 0.977 hence 97.7% of the variation in quality of service was explained by the variations in excellent service training. The regression equation illustrated that taking employee training into account and other factors held constant quality of service reduced by 0.369 units and both variables were significant.

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against benefits of empowerment and the findings revealed a strong positive correlation between quality of service and empowerment (r=0.929, p=0.000), and benefits of empowerment (r=0.990, p=0.000). All the variables were significant therefore an increase in combined variables of empowerment leads to an increase in quality service. The research analyzed relationship between of quality of service and empowerment. The results showed that the $R^2$ value was 0.945 hence 94.5% of the variation in quality of service was explained by the variations in empowerment. The regression equation illustrated that taking empowerment into account and other factors held constant quality of service improved by 0.679 units.
5.3 Discussions

5.3.1 Impact of Work Environment on Quality of Service Offered

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against employee work environment and the findings revealed a strong positive correlation between quality of service and work environment psychological environment and social work environment. Employees will always be contended when they feel that their immediate environment states are in tandem with their obligations (Farh, 2012). Chandrasekar (2011) asserts that the type of workplace environment in which employees operate determines whether or not organizations will prosper. The workplace environment consists of physical factors which include the office layout and design among other factors; while the psychosocial factors include working conditions, role congruity and social support. Other aspects of the workplace environment are the policies which include employment conditions. A better physical workplace environment boosts employees’ performance.

The study also established variables were significant thus indicated that an increase in combined variables of work environment, psychological environment and social work environment lead to an increase in quality service. It has been argued by Leblebici (2012), that employee disengagement is increasing and it has become important to make workplaces that positively influence workforce. Employees’ comfort on the job, determined by workplace conditions and environment, has been recognized as an important factor for measuring their productivity. In today’s dynamic and competitive business world, a healthy workplace environment makes good business sense. Managers should not just focus on the employees’ pay packet with the assumption that it is proportionate to performance (Heath, 2006). Organizations deemed as a positive place to work will have a competitive edge over the others.

Brenner (2014) was of the opinion that “the ability to share knowledge throughout organizations depends on how the work environment is designed to enable organizations to utilize work environment as if it were an asset. This helps organizations to improve effectiveness and allow employees to benefit from collective knowledge”. In addition, he argued that working environment designed to suit employee’s satisfaction and free flow of exchange of ideas is a better medium of motivating employees towards higher productivity.
The research analyzed relationship between of quality of service and employee work environment. The results showed that the R2 value was 0.886 hence 88.6% of the variation in quality of service was explained by the variations in employee work environment. Ajala (2012) argues that working environment is a composite of three major sub-environments: the technical environment, the human environment and the organizational environment. Technical environment refers to tools, equipment, technological infrastructure and other physical or technical elements. The technical environment creates elements that enable employees perform their respective responsibilities and activities. The human environment refers to peers, others with whom employees relates, team and work groups, interactional issues, the leadership and management (Chandrasekar 2011).

The regression equation established that taking employee work environment into account and other factors held constant quality of service improves. According to Tripathi (2014), social, organizational and physical factors are impetus for task and activity which consequently impact the performance of workers’. The productivity of employees is determined excessively by the environment in which they work. The utmost significant empirical evidence which indicates the deteriorating working conditions of an organization has to do with the truncated job satisfaction rate. According to Gitahi (2014), supportive work environments help workers to perform normal duties more effectively, making best use of their knowledge, skills and competences and the available resources in order to provide high-quality services. Working environment is argued to impact immensely on employees’ performance either towards negative or the positive outcomes.

5.3.2 Impact of Employee Training and Development on Quality of Service Offered

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against excellent service training and the findings revealed a strong positive correlation between quality of service and training, as well as excellent service training. All the variables were significant implying that an increase in combined variables of excellent service training lead to an increase in quality service. In other study, Robert and Xiangyu (2011) assessed the effect of training on customer service delivery at Barclays bank in Ghana. The study used a sample size of three hundred respondents. It was established that the impact of training received by the staff on customer service training made them do things right for the customer and also handle
complaints of customers well. According to Sousa (2003), the importance of customer relations lies in the fact that it is the starting point of any quality initiative. From this perspective, customer care training should be included as part of an overall approach to systematic improvement. According to Eaton (2014), the perception of success of customer interactions will be dependent on employees who can adjust themselves to the personality of the guest'. Therefore, ensuring that customers leave feeling appreciated and understood, and that the staff found customer interaction more rewarding is a paramount effort. Although professional customer care training is an essential element of any organization’s performance, it has not received enough attention from quality management researchers.

Skrabeck and Quentin (2013), say that knowing the customer also leads to ability to help solve the problems of customers, provide them with current information, create a pleasant customer experience and reduce much of the customer's stress as possible. Because customers have many concerns, the job of the customer service provider is to reduce as much of the customers stress as possible and to create a pleasant customer experience while also providing current information.

The research analyzed relationship between of quality of service and excellent service training. The results showed that 97.7% of the variation in quality of service was explained by the variations in excellent service training. According to Dhar (2014), quality customer service training requires quality professional training in appropriate skill and calls for commitment on behalf of the organization as a whole starting from the top. Main skills taught during today’s training are: telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology. Most companies provide their employees with a combination of in-house and external training session. These tend to emphasize courtesy and patience as well as promoting a genuine effort to solve problems of customers' problems and respond to their enquires, while often at the same time becoming familiar with new software designed to ease and aid their work.

Farr-Wharton and Shacklock (2012) have shown that giving employees an opportunity to learn develops a higher level of commitment among employees, compared to job security, monetary benefits, and job satisfaction. Further, it has been found that employee commitment levels are high when they are given training opportunities and, hence, they
display a higher rate of training participation (Bartlett, 2001). Bartlett and Kang (2004) further revealed that firms who have fair accessibility to training programs are more likely to have a greater number of committed employees in their organization. m, since the organization cares about them.

5.3.3 Impact of Employee Empowerment on Quality of Service Offered

A Pearson correlation analysis was done to establish the relationship between the dependent variable (quality service) against benefits of empowerment and the findings revealed a strong positive correlation between quality of service and empowerment and benefits of empowerment. Previous empirical studies have addressed the impact of structural empowerment on customer-oriented behaviour. For instance Gazzoli et al. (2009), investigated the impact of structural empowerment on enhancing employees’ customer orientation, including, how hotels could improve their employees’ attitudes toward the jobs. The findings indicate a positive and direct effect of structural empowerment on the perceptions and attitudes in employee customer orientation. Another study by Lee et al. (2006) in the Korean hotel industry to reveal that empowerment had a strong prediction on the customer satisfaction levels.

The research analyzed relationship between of quality of service and empowerment. The results showed that 94.5% of the variation in quality of service was explained by the variations in empowerment. Empowered personnel are more prompted in comparison to those who simply follow the given traces (Naeem & Saif, 2010). Worker empowerment creates experience of belongingness and ownership in the direction of the determine corporation, for this reason, made them sense greater confident and try to provide their high-quality to their employers; as a result, provider quality improves (Naeem & Saif, 2010).

Naeem and Saif (2010) similarly opined that progressed product or service first-rate normally outcomes into better degree of purchaser satisfaction. Take a look at a study by Yang (2011) who concluded that employee empowerment can contribute loads toward commercial enterprise boom and development. Business growth is largely established upon consumer satisfaction and customer satisfaction is one of the give up merchandise of worker empowerment. In view of the above the researcher proposed that there may be a nice and massive relationship between employee’s empowerment and customer’s pride.
The regression equation illustrated that taking empowerment into account and other factors held constant quality of service improved by 0.679 units. According to Lashley (2011) empowerment as a concept comprises the achievement of organizational objectives which are attained through the involvement of all employees within the organization irrespective of their position or rank in the decision-making process and compelling them (i.e. employees) to accept full responsibility for work satisfaction. Heathfield (2012) argued that empowerment plays significant role in employee’s satisfaction thus promoting their performance in organizations. Empowerment is also defined as the process of enabling and authorizing individuals to think, behaves, take action and decision and control work autonomously. It is the feeling of self-control of one's own destiny. Greater job autonomy and meaningfulness of the job led to greater perceived control and greater empowerment. Margaret and Martin (2012) found that the greater the empowerment the greater was the motivation to work among employees which led to less job stress and increased employee commitment to organizational goals. However, it is estimated that well over half of empowerment initiatives fail.

5.4 Conclusions

5.4.1 Impact of Work Environment on Quality of Service Offered

The office building in the banks is well set with ample space allowing for the offering of quality service to customers. In addition, the work environment has been designed such that the employees have reach to free flow of exchange of information. Despite the favourable conditions, there still are challenges in regard to employees choosing who to work with, or having enough time to accomplish the tasks given. Similarly, there has been reported manager laxity to intervenes when employees are overwhelmed.

5.4.2 Impact of Employee Training and Development on Quality of Service Offered

In the industry the employees have the requisite qualification to do their job and to ensure effectiveness; the organization organizes for customer service training. The bank also ensures that training is offered whenever a new product or service is introduced thus increase efficiency and management of time. The improved organizational skills is linked to the caliber of training offered.
5.4.3 Impact of Employee Empowerment on Quality of Service Offered

The employees are currently not satisfied with the personal involvement in decision making concerning their job performance although employee empowerment not only enabled them to deal with the needs of modern global business, but they have also been able to feel vital to the success of the organization as well as build trust and promotes effective communication.

5.5 Recommendations

5.5.1 Recommendation for Improvements

5.5.1.1 Impact of Work Environment on Quality of Service Offered

As per the study it is revealed that employees comfort on the job is not only determined by workplace conditions. It is therefore vital for the firms to look for other areas that the staff would like changed. This can be done by seeking employees opinion on the same. Since employees are incapable of influence the amount of work assigned to them, the work given by the managers should be sufficient enough and it is important for the manager to intervene whenever an employees has been awarded too much work to carry out.

5.5.1.2 Impact of Employee Training and Development on Quality of Service Offered

There is a need to do regular training to ensure that all the employees have good knowledge of the products and services offered at the bank, and to minimize costs related to trainings, the banks ought to ensure employees have the requisite qualification to do their job. After offering trainings, evaluations need to be done to ensure that the training on excellent quality has led to increased productivity at the bank. This can be done by undertaking an impact analysis after the training is offered.

5.5.1.3 Impact of Employee Empowerment on Quality of Service Offered

In order not to reduce employee’s job morale, the institutions need to ensure that there is minimal interference by the management on the performance my job. For tasks that are not sensitive, employees should be given some little freedom to use their own creativity in performing the tasks.
5.5.2 Recommendation for Further Studies

To analyze the impact of employee motivation on quality of service offered to corporate banking customers. There is a need to undertake similar study in other banks so as to be able to establish whether the issue affects other banks. There is also a need to undertake a similar study with the customers as the target population so as to minimize any biases on the response.
REFERENCES


Mofoluwake, O. M. (2014). *Effect of training on employees' performance in nigerian banking industry*. Place of publication not identified: Authorhouse


APPENDICES

APPENDIX I: QUESTIONNIARE

This questionnaire seeks to assess the impact of employee motivation on quality of service offered to banking customers. All the information you give will be treated confidentially and used for academic purposes only and nothing else whatsoever.

SECTION A: DEMOGRAPHIC INFORMATION

Please tick appropriately

1. Gender of staff
   - Male
   - Female

2. Age bracket of staff (to the nearest full year)
   - 18-30 years
   - 31-40 years
   - 41-50 years
   - Above 51 years

3. Highest Education Level of staff
   - Secondary level
   - College level
   - University level
   Any other please specify...........................................................................................................

4. Working experience of staff
   - Below 1 year
   - 1-5 years
   - 6-10 years
   - 11-20 years
   - 21 and above
SECTION B. EMPLOYEE WORK ENVIRONMENT AND QUALITY OF SERVICE

In the table below, tick appropriately. Using a scale of 1-5 tick the appropriate answer from the alternatives, 1- Strongly disagree 2-Disagree 3-Moderate 4-Agree 5- strongly agree. Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement

<table>
<thead>
<tr>
<th></th>
<th>Work environment</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>office building has ample space allowing for the offering of quality service to customers</td>
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<tr>
<td>2</td>
<td>My comfort on the job is determined by workplace conditions</td>
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<td>3</td>
<td>The work environment is designed to suit employee’s satisfaction and free flow of exchange of information</td>
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<td>4</td>
<td>My workplace provides an undisturbed environment without any noise that gives me alone time to perform my duties</td>
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Psychological Work environment

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<tbody>
<tr>
<td>5</td>
<td>I have a say in choosing who you work with</td>
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<tr>
<td>6</td>
<td>I have enough time to accomplish my work tasks</td>
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<td>7</td>
<td>I can influence the amount of work assigned to me</td>
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<td>8</td>
<td>I am treated fairly at the workplace</td>
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<td>9</td>
<td>I have to relate to other people’s personal problems as part of your work</td>
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Social Work environment

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<tr>
<td>10</td>
<td>I receive sufficient supervision if needed at work.</td>
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<tr>
<td>11</td>
<td>My manager intervenes when I have too much work to carry out.</td>
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<tr>
<td>12</td>
<td>My manager sets clear limits for the content and scope of my work duties.</td>
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<td>13</td>
<td>I receive regular feedback from my manager on how I have carried out my work.</td>
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<tr>
<td>14</td>
<td>I have sufficient support from my immediate boss/manager</td>
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</table>
SECTION C: EMPLOYEE TRAINING AND QUALITY OF SERVICE

In the table below, tick appropriately. Using a scale of 1-5 tick the appropriate answer from the alternatives, 1- Strongly disagree 2-Disagree 3-Moderate 4-Agree 5- strongly agree. Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
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<tbody>
<tr>
<td><strong>Training</strong></td>
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<tr>
<td>1. Employees have the requisite qualification to do their job</td>
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<td>2. We receive training and induction for the jobs we do</td>
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<td>3. We have good knowledge of the products and services we offer</td>
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<tr>
<td>4. We have good knowledge of the customer service processes</td>
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<td>5. We have received customer service training</td>
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<td>6. We are trained whenever a new product or service is introduced</td>
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<td>7. We know how to respond to disgruntled customers</td>
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<tr>
<td><strong>Excellent service</strong></td>
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<td>8. Training has ensured increased efficiency and management of time</td>
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<tr>
<td>9. Communication with clients has increased as a result of training offered.</td>
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<tr>
<td>10. The efficiency in customer care is attributed to the training offered</td>
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<td>11. Improved organizational skills is linked to the caliber of training given to all staff</td>
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<tr>
<td>12. Employees have become more reliable towards customer service as a result of receiving adequate training.</td>
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<td>13. Training on excellent quality has led to increased productivity at the bank.</td>
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**SECTION D: EMPLOYEE EMPOWERMENT ON QUALITY OF SERVICE**

In the table below, tick appropriately. Using a scale of 1-5 tick the appropriate answer from the alternatives, 1- Strongly Agree 2-Agree 3-Not Sure 4-Disagree 5- Strongly Disagree. Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

<table>
<thead>
<tr>
<th>Empowerment</th>
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<th>2</th>
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<tbody>
<tr>
<td>1. I feel fully empowered to do my job</td>
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<td>2. The management does not interfere in the performance my job</td>
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<td>3. I am satisfied with the liberty granted by management in the performance of my job</td>
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<td>4 I am allowed to take critical decisions on my own without necessarily consulting the immediate supervisor</td>
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<td>5. I feel satisfied with the measures put in place for employee empowerment by management</td>
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<td>6. Employees are permitted to use their own creativity in performing their assigned job</td>
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<td>7. I am satisfied with my personal involvement in decision making concerning my job performance</td>
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<tr>
<td><strong>Benefit of empowerment</strong></td>
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<td>8. Employee empowerment is a means of dealing with the needs of modern global business</td>
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<td>9. Empowerment makes employees feel that they are vital to the success of the organization</td>
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<tr>
<td>10. Empowerment serves as a vote of confidence in the employees’ ability to significantly contribute to the organization objectives.</td>
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<td>11. Empowerment leads to employees’ long-term commitment towards achieving the organizational objectives</td>
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<td>12. Empowered employees facilitate the process of positive change in the organization</td>
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<td>13. Empowerment builds trust and promotes effective communication in the organization.</td>
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<td>14. Empowered employees provide exceptional customer service in several competitive markets and thus improve the profits of the organizations through repeated business</td>
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### SECTION E: QUALITY OF SERVICE

In the table below, tick appropriately. Using a scale of 1-5 tick the appropriate answer from the alternatives, 1- Strongly Agree 2-Agree 3-Not Sure 4-Disagree 5- Strongly Disagree. Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement

<table>
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<th>1</th>
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<tbody>
<tr>
<td>1. The quality of our equipment we use is very high,</td>
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<td>2. The appearance of our employees makes the m approachable by the customers</td>
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<td>3. Our physical facilities are very appealing to the customers</td>
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<td>4. We always Provide services at the time we promise to do so.</td>
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<td>5. We are Never being too busy to respond to customers requests.</td>
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**Thank you for Your Cooperation**