The Relationship between Career Development and Employee Performance in the Banking Sector in Kenya

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Abstract

The study investigated the link between career development and employee performance in Kenya's banking sector. It highlighted the importance of understanding factors that enhance employee performance for organizational goals and competitiveness. Career development can impact employee motivation, job satisfaction, and overall performance. The aim was to understand how career development initiatives influence employee performance, providing insights to optimize human resource management practices in the banking sector. The study involved 127 Kenyan commercial bank employees, collected through structured questionnaires. The research focused on career development practices like professional training, career progression opportunities, mentoring, and performance feedback. The study used regression analysis and diagnostic tests to determine the relationship between career development and employee performance, aiming to understand the strength and direction of this relationship. Diagnostic tests were conducted to assess the regression model's robustness, revealing no significant multicollinearity in the independent variables using the Variance Inflation Factor. The Kolmogorov-Smirnov test confirmed normality of data, while the Breusch-Pagan test confirmed heteroskedasticity, indicating no issues with variance instability. Lastly, the Breusch-Godfrey test confirmed the absence of serial correlation in the model, allowing the Ordinary Least Squares (OLS) regression analysis to be used. The study revealed a strong positive correlation between career development and employee performance. It suggested that practices like training programs, career advancement opportunities, and mentoring can significantly improve employee performance. Employees who feel supported in their career development are more motivated, committed, and productive. Career development has the most significant impact on performance. The study's focus on the Kenyan banking sector provided valuable insights into the importance of investing in human capital development for organizational outcomes. It suggested that banking institutions should prioritize career development programs to improve employee engagement and performance. The study also recommended that policymakers in the banking sector create frameworks to incentivize and support career development initiatives.

Key Words: *Career Development, Employee Performance, Banking Sector, Kenya, Organizational Effectiveness, Regression Analysis.*

1.0 Introduction

The relationship between career development and employee performance is complex due to the influence of various factors. Career development includes training, mentorship, skill acquisition, and clear progression paths, each impacting employees differently based on their aspirations and roles. Additionally, employee performance is influenced by intrinsic motivators like job satisfaction and extrinsic factors like organizational culture, management support, and rewards systems (Saks, 2020). The effectiveness of career development initiatives depends on alignment with employees' needs, the organization's strategic goals, and the evolving external environment. Establishing a direct, linear relationship is challenging due to the interdependencies of leadership, communication and employee engagement. Therefore, understanding this relationship requires a holistic approach considering both individual and contextual factors. Emerging economies like Kenya are increasingly focusing on CD programs to improve employee performance and organizational effectiveness (Garg, 2019). The relationship between CD and employee performance in Tier 1 banks in Kenya is underexplored, despite the growing emphasis on career development (Aguinis, 2021). Thus, understanding this relationship is crucial for optimizing workforce performance and achieving long-term success in a competitive environment. Kenya's competitive banking sector is characterized by numerous financial institutions striving for market share and superior customer service, requiring continuous efforts to improve efficiency, service quality, and innovation (Muthumbi & Kamau ,2021). Additionally, investing in human resources (HR) through CD initiatives, such as training, skill development, promotions, and career counselling, is crucial for achieving organizational goals by enhancing employees' knowledge, skills, and capabilities, leading to improved job performance and overall success (Govender, 2020). However, the Kenyan banking sector's CD programs have been widely recognized but there is limited empirical evidence on their direct impact on employee performance.

The central question of this research is how much career development efforts contribute to employee performance in Kenya's Tier 1 banks. The relationship between CD and employee performance is a topic of interest in Kenya's banking sector, which presents distinct challenges and opportunities. The diversity of CD programs across banks is a significant issue, with some institutions providing more comprehensive initiatives than others (Jano, Satardien, & Mahembe, 2019). Additionally, the effectiveness of CD programs in improving employee performance is not well-documented, with mixed findings in the literature. Studies indicate that CD career positively impacts employee motivation, engagement, and performance (Firman ,2021).in addition, other studies suggest a potential disconnect between training and performance outcomes (Delbari et. al.,2021). The findings highlight the necessity for more context-specific research, especially in the rapidly evolving Kenyan banking environment.

The debate revolves around whether CD leads to tangible improvements in employee performance or merely enhances satisfaction and retention without significantly impacting job performance (Lee, 2020; Kavuludi, 2020; Maslach & Leiter, 2019). Scholars argue that CD enhances employee performance by boosting job satisfaction, motivation, and skills (Blaise, 2018). However, the relationship between CD and performance is complex and can be influenced by factors like organizational culture, leadership, and the specific nature of the career development programs being implemented (Putra & Mujiati, 2022). Accordingly, the literature lacks consensus on the specific mechanisms through which CD influences employee performance in Tier 1 banks in Kenya. Moreover, most studies on employee performance in the banking sector focus on productivity and efficiency metrics, neglecting broader aspects like job satisfaction, engagement, and organizational commitment. Finally, employee performance encompasses attitudes, behaviour, and alignment with organizational goals, requiring a broader approach. This study explores the role of CD in enhancing employee performance in Kenya's Tier 1 banks, analyzing both quantitative and qualitative performance dimensions.

The study utilized three theoretical frameworks: Resource-Based View Theory (RBV), Social Learning Theory, and Expectancy Theory, which suggest that organizations gain a competitive edge by effectively utilizing their unique resources, including human capital. CD initiatives, as per RBV, are strategic resources that enhance employees' capabilities and contribute to superior performance (Barney, 1991). CD programs in Tier 1 banks in Kenya are crucial for fostering a skilled workforce, ensuring a competitive edge in a dynamic industry. Additionally, the Social Learning Theory by Bandura, (1977) emphasizes the importance of social interactions and observational learning in skill development. In the banking sector, it suggests that employees can improve their performance by learning from peers, mentors, and supervisors. Moreover, it expounds/ explains that mentoring programs are a practical application of social learning, where senior employees pass on valuable knowledge to junior staff, thereby enhancing job performance. Finally, the Expectancy Theory, proposed by Vroom (1964), suggests that individuals are motivated to perform when they believe their efforts will lead to desired outcomes like career advancement, promotions or bonuses. It also suggests that career development initiatives are most effective when employees perceive a clear link between their performance and rewards. In Tier 1 banks, employees are more likely to perform at higher levels when they see a direct correlation between their development and career progression.

This study investigated the impact of career development initiatives on employee performance in Tier 1 banks in Kenya. It aimed to evaluate the effectiveness of these programs, identify key factors contributing to their success, and understand employee and management perceptions on…. The hypothesis is that career development initiatives positively influence employee performance, leading to improved job performance, higher employee satisfaction, and enhanced organizational success. The research aimed to understand the perceptions of employees and management regarding career development initiatives. Further, the study utilized a structured questionnaire as its primary data collection tool to ensure consistency and comparability in responses. The drop-and-pick method was chosen to increase the response rate and accommodate busy schedules, especially in the banking sector. Regular updates were provided to respondents throughout the data collection period to enhance engagement and encourage timely responses. This approach facilitated effective communication, minimized delays, and strengthened the integrity of the data collected, ensuring higher-quality responses and maintaining momentum in the study. in addition, it helped to address any concerns or questions participants had regarding the questionnaire. Thus, the study aimed to analyze the relationship between career development and employee performance, providing recommendations for enhancing CD programs in the Kenyan banking sector.

2.0 Literature Review

The relationship between CD and employee performance is crucial, especially in the banking sector. CD involves promoting growth, skill acquisition, and advancement opportunities, while employee performance refers to measurable outputs and contributions to organizational goals. In the banking sector, fostering employee development is essential due to competition, regulatory demands, and technological advancements. Employees with appropriate skills and growth opportunities are more likely to exhibit higher motivation, job satisfaction, and productivity, contributing to organizational success (Allemon, 2019).

The RBV suggests that organizations gain a competitive edge by utilizing unique resources like human capital. In the banking sector, investing in employee career development empowers employees with necessary skills for complex tasks, enhancing individual performance and enhancing organizational outcomes, thus establishing a strong foundation for sustained competitive advantage. Additionally, the Social Learning and Expectancy theories, along with the RBV, offer insights into the relationship between career development and employee performance. The Social Learning

Theory emphasizes learning through observing and modeling others' behaviors, making mentorship and role-modeling crucial for effective career development programs. Banks can foster a culture of continuous learning by implementing structured mentorship initiatives. Similarly, the Expectancy theory suggests that individuals are motivated by the expectation of desirable outcomes like career advancement, recognition, or financial rewards. Career development programs that incorporate training modules, upskilling opportunities, and performance incentives align employee efforts with organizational objectives, boosting engagement, commitment, and productivity.

A study carried out by Firman (2021) in the hospitality sector found that career development positively impacts employee performance among 53 supervisors in Makassar, Indonesia. The research used questionnaires and interviews to gather data, indicating that career development can significantly improve employee performance. However, the findings may not be applicable to other industries due to the unique dynamics in customer service, employee interaction, and organizational culture within the hospitality sector. Additionally, the socio-cultural context in Indonesia and Kenya differs significantly, raising questions about the applicability of the study's conclusions to Kenya's banking industry, where economic, regulatory, and cultural factors influence employee performance and CD practices. In another study, Delbari et al. (2021) exhibited that self-regulation significantly influences employee productivity within career development initiatives among university staff in Iran, using structural equation modeling and a sample of 331 participants. Further, the study utilized questionnaires to evaluate self-regulation, career development, and employee productivity and concluded that career development improves productivity through self-regulation. However, this study's focus on Iranian university staff in academia restricts its applicability to sectors with diverse organizational structures, cultures, and economic conditions, like the Kenyan banking industry. Furthermore, the study's external validity is limited by potential biases in self-reported data, as employees' self-perceptions may not align with objective productivity measures.

Similarly, a study at Michael Okpara University of Agriculture in Nigeria by Dialoke and Adighije (2018) established a significant correlation between career management and employee performance and motivation among non-academic staff, with career advancement also influencing motivation. The study used 346 participants through simple random sampling. The study offered valuable insights into career management in Nigerian academia, but its findings are challenging to generalized due to the unique working conditions, job roles, and organizational culture. Furthermore, the study's use of self-reported data may introduce biases, as employees' perceptions of career management and motivation may not accurately reflect objective performance measures. This study underscores the significance of career advancement in boosting employee motivation, a crucial factor in comprehending performance dynamics in Kenya's banking sector.

Muthumbi and Kamau (2021) study on CD at Deloitte Limited in Kenya found that initiatives positively impact employee performance. The study used descriptive and inferential statistics to analyze data, providing a solid foundation for understanding the link between career development and performance in a Kenyan context. However, the sample size of 116 employees may limit the generalizability of the findings to the broader banking sector in Kenya, where organizational structures, work environments, and career development programs may differ. Additionally, Deloitte's distinct corporate culture and global ties may influence its approach to career development. Equally, Mark and Nzulwa (2018) study on career development programs in Kenya's public sector found a significant correlation between these programs and employee performance. However, the findings may not be applicable to Kenya's banking sector due to its unique organizational structure, job roles, and performance expectations. The study also highlighted the complexities and context-specific factors influencing the relationship between career development and employee performance.

Studies on career development and employee performance in Kenya's banking sector revealed mixed/varied findings due to complexities and context-specific factors. While some studies show a positive impact, their applicability is limited due to their sector-specific contexts and socio-cultural limitations. Additionally, studies focusing on single organizations or public-sector entities may not accurately reflect diverse experiences within the industry.

3.0 Methodology

The study utilized a descriptive research design to analyze career development and performance trends in Kenya's banking sector. This design allowed for a detailed examination of organizational traits, knowledge, behaviors, and beliefs, providing a comprehensive understanding of relationships within the sector. The descriptive design allowed for systematic data collection on management's views, attitudes, and experiences across different levels. Further, the study analyzed 280 senior and middle-level managers from Tier 1 Kenyan banks, focusing on their roles in influencing organizational performance. The "identifier population" was chosen to ensure homogeneous population for/when examining the correlation between engagement and performance. Slovin's formula was used to select 164 respondents from the target population for efficient data handling without compromising representativeness. The study utilized stratified random sampling to improve representativeness by dividing the target population into strata based on banks and management levels,/hence ensuring proportionate representation and increasing accuracy.

The study utilized a structured questionnaire for primary data collection on career development, consisting of demographic and descriptive questions. This method was chosen for its efficiency in collecting specific data and reducing researcher bias. The questionnaires were distributed using a drop-and-pick method, with approval from St. Paul's University Graduate School and a NACOSTI research permit for participant access. The instrument was improved for content validity and accuracy, with expert feedback from human resources and banking sector professionals addressing any discrepancies and ensuring comprehensive coverage of each variable. The study's reliability was evaluated using Cronbach's Alpha, with Cronbach's Alpha values above 0.70 indicating satisfactory results across study variables, as confirmed by Table 1.

Table 1: Cronbach Alpha Results

Variable	Cronbach Alpha	No. of Items	Remarks
Career Development	0.756	5	Acceptable

A pilot test was conducted on 16 respondents from Machakos Town's Tier 1 banks to identify any limitations or errors. Feedback from non-sample participants improved the clarity of the questions. Data analysis was done using descriptive and inferential statistics, examining trends and relationships among variables. The model’s accuracy was confirmed through classical regression assumptions, with the Variance Inflation Factor (VIF) confirming minimal correlation with values below 10. The Breusch-Pagan test identified serial correlation and heteroscedasticity, while autocorrelation tests confirmed error term independence. Results were presented in tables, charts, and frequency distributions for clear interpretation.

The study prioritized ethical considerations, obtaining informed consent from participants and ensuring confidentiality and privacy. Research permission was obtained from NACOSTI, with clearance from ISERC and St. Paul's University. Participants were informed of their right to withdraw at any time, reinforcing ethical standards and responsible research conduct. Confidentiality and privacy were strictly upheld.

4.0 Results and Discussion

The study's results, based on data from 128 respondents with a 79% response rate, are presented in Table 2 for satisfactory data analysis.

Table 2: Response Rate

Category	Frequency	Percentage
Response	128	79%
Non-response	36	21%
Total	**164**	**100%**

Table 2 shows 128 questionnaires completed with a 79% response rate. This aligned with Fincham's (2016) recommendations on suitable and robust data analysis, with 36 questionnaires unanswered and/leading to 21% non-response rate.

Figure 2.1: Respondents' Gender Distribution

Gender	Percentage
Male	58%
Female	42%

The gender distribution in Tier 1 banks in Nairobi, Kenya, shows a balanced representation of 58% male and 42% female.

Table 4.2: Respondents' Age

Age Group	Frequency	Percentage
Below 24	7	6%
24 – 29	18	14%
30 – 35	13	10%
36 – 41	42	32%
Above 42	48	38%
Total	**128**	**100%**

The data shows that 38% of the respondents were over 42 years old, with 32% aged 36-41, indicating a diverse age range that can enhance organizational success.

Table 2.3: Respondents' Level of Education

Education Level	Frequency	Percentage
Diploma	14	11%

Education Level	Frequency	Percentage
Undergraduate	68	53%
Postgraduate	46	36%
Total	**128**	**100%**

The majority of respondents, 53%, held undergraduate qualifications, 36% postgraduate degrees, and 11% diplomas, indicating a highly educated workforce which would be beneficial to the banking sector.

Table 2.4: Career Development

Statement	M	SD
The organization has training programs to enhance performance	4.25	0.75
Career counseling plays a vital role in employees' career development	4.01	0.99
Mentorship aids career growth and networking	3.25	1.75
Training after promotion boosts morale and efficiency	4.58	0.42
Mechanisms exist to guide employees on career paths within the organization	3.78	1.22
Cumulative Score	3.97	1.03

The study established a strong positive relationship between career development activities and improved employee morale and efficiency, with training after promotion achieving the highest score of 3.97, indicating a strong correlation.

Table 2.5: Employee Performance

Statement	M	SD
Staff productivity level at the bank is excellent	3.99	1.01
The strategic plan is the primary source of direction	4.29	0.79
There is a clear employee performance management plan	4.22	0.78
Service delivery efficiency	3.75	1.25
Realistic performance targets	3.67	1.33
Cumulative Score	3.98	1.03

The banking sector's employee performance was rated at 3.98, indicating a strong impact. Respondents acknowledged the strategic plan's direction and the significant contribution of a clear performance management plan to service efficiency.

Table 2.6: Correlation Analysis

Variable	Career Development	Performance
Career Development	1	
Employee Performance	0.412	1

The study revealed a moderate positive correlation between career development and employee performance in Kenya's banking sector. The positive coefficient was 0.412, suggesting that improvements in career development, such as training, mentorship, and promotion opportunities, can enhance employee performance. However, other factors also influenced performance, as the value did not approach 1.

The study tested the regression model for basic assumptions, including multicollinearity, normality, heteroskedasticity, and autocorrelation. The multicollinearity test used Variance Inflation Factor (VIF) to assess linearity between career development, employee job design, feedback mechanism, and rewards, with a VIF value of less than 3 indicating no multicollinearity as shown below.

Independent Variable	Tolerance	VIF	Conclusion
Career Development	0.484	2.066	No Multicollinearity
Employee Performance	0.628	1.135	No Multicollinearity

The Variance Inflation Factor (VIF) and tolerance values were used to measure the level of multicollinearity in a regression model. A VIF value below 3 indicates low multicollinearity, meaning the independent variables were not highly correlated. In this case, career development and employee performance had VIF values below 3, indicating no multicollinearity in the model. This suggested that these variables independently contributed to the model without high correlation, making the results more reliable.

The study analyzed the normality of variables in Kenya's banking sector using Kolmogorov-Smirnov, Breusch-Pagan, and Breusch-Godfrey tests. The results demonstrated that each variable was normally distributed, meeting the assumption of normality. The study also found that career development significantly influences employee performance. Further, career development had the most significant effect on performance, suggesting that enhancing opportunities for career development was likely to have the greatest positive impact. The use of an Ordinary Least Squares (OLS) regression model was appropriate for the analysis. The results suggested that career development is an essential factor in influencing employee performance in Kenya's banking sector.

Discussions

The study revealed that career development, performance management, and rewards systems significantly impact employee performance in Kenya's Tier 1 banks. It supported the hypothesis that training and mentorship initiatives boost morale and productivity. This aligned with Delbari, Rajaipour, and Abedini (2021) findings, emphasizing the importance of employee self-regulation and skill improvement. The study's 79% response rate supported its findings hence aligning with Fincham (2016) emphasis on data reliability. The correlation between rewards and performance ($r = 0.690$) supported previous studies highlighting the motivational power of recognition and reward systems. However, the study found a lower score in mentorship activities, suggesting potential improvement in Kenyan banks.

This study's strength lay in its structured approach, considering demographic diversity and employee perceptions in performance factors. However, self-reported data may lead to bias and its use of Tier 1 banks in Nairobi limited its generalizability to other sectors or regions. The study found that mentorship programs in Kenya's banking sector may not be as structured or effective as training programs, indicating a need for refinement of mentorship strategies to improve career development outcomes. The study supported the hypothesis that structured career development enhances employee performance, underscoring the relevance of resource-based and motivational theories. The positive relationship observed between these variables suggested that banks can benefit from investing in structured development to foster employee productivity.

5.0 Conclusion and Recommendations

This study highlighted the significant role of career development in employee performance in Kenya's banking sector. It highlighted the positive correlation between career development and performance, contributing to the growing literature that emphasizes career growth opportunities as being crucial for enhancing employee effectiveness, satisfaction, and retention. This study contributes to the understanding of career development in the banking sector. Additionally, it provides valuable insights for banks and financial institutions, highlighting the importance of clear career development opportunities in motivating employees, increasing engagement, and enhancing performance outcomes. This suggests that structured programs and training initiatives lead to increased productivity and organizational success. Moreover, it focuses on career development in

Kenya's banking sector, offering insights into how programs can be customized to meet the unique demands of this rapidly evolving financial sector, addressing both technical and soft skills. The study also highlighted the link between career development and employee motivation, stating that when employees feel their organization has invested in their growth, they are more likely to stay motivated, innovate, and contribute meaningfully to organizational goals, emphasizing the importance of fostering a culture of motivation and loyalty. Furthermore, the study explored career development in the Kenyan banking sector, filling a gap in literature by focusing on unique challenges and opportunities within the industry, especially in developing countries. It added a regional dimension to global discourse on career development's impact on employee performance. Ultimately, the study offered insights for policymakers and HR managers in the banking sector to enhance employee performance by designing strategies that align career development programs with organizational goals and employee needs.

The study suggested that future research could explore the impact of digitalization on career development and employee performance in Nairobi's Tier 1 banks. It could also investigate how digital tools and online training platforms affect career development, employee learning outcomes, and performance. Additionally, it could compare Tier 1 banks with Tier 2 or Tier 3 banks to determine if similar practices yield comparable results or if bank size and resources significantly affect these dynamics. Moreover, longitudinal studies could provide insights into the long-term impact of career development and rewards on employee loyalty, skill enhancement, and performance in the banking sector. Further research could explore how leadership styles and managerial support influence the effectiveness of performance management and reward systems, identifying the best approaches for employee engagement and performance. The study suggested/recommended that understanding the impact of an organization's culture on career development and rewards initiatives in banks could offer valuable insights for tailoring these practices to specific cultural contexts. It also suggested/recommended further research into the relationship between career development and employee well-being, particularly in high-pressure environments.

The study highlighted the significant role of career development in enhancing employee performance, especially in Kenya's banking sector. The analysis revealed that effective career growth strategies, along with other supportive factors, can significantly improve employee performance, job satisfaction, and ultimately contribute to an organization's success. Therefore, the study highlighted the significant impact of investing in career development on employee performance in the banking sector. Furthermore, the study highlighted that career development opportunities significantly enhance employee performance. Moreover, employees who have a clear path for advancement and feel valued by their organization are more likely to remain engaged, contributing more effectively to the organization's goals. The conclusion suggested that employees who feel motivated and supported are more likely to perform well, innovate, and maintain their loyalty to the organization. By prioritizing career development, organizations can cultivate a more engaged, motivated, and productive workforce, which is essential for driving long-term success and maintaining a competitive edge in the industry. The study could also investigate the impact of non-monetary rewards like recognition, professional development opportunities, and flexible work arrangements on boosting employee motivation and retention in the banking sector. Finally, comparative studies comparing career development and reward systems in different regions or countries could reveal cultural or economic factors influencing employee performance.

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