Learning Organization and Employee Performance of Equity Bank in Kiambu County, Kenya

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Abstract
Globally, implementation of learning organization in the banking sector has become a key focus for many organizations as a key competitive factor which has been witnessed increasing daily. Previous studies indicate that employees play a major role in the banking sectors and they are the determinants of customer retention however failed to recognize learning organization. As a result, the researcher decided to analyze the effect of a learning organization on employee performance of Equity Banks in Kiambu County, Kenya. The research was directed by three objectives namely; to investigate the effect of learning the culture, shared vision and personal mastery on the employee performance Equity Banks in Kiambu County. The study employed a descriptive research design. A sample size of 70 respondents was selected using a stratified and simple random sampling technique. A semi-structured questionnaire was used to collect primary data from the respondents and later analyzed using SPSS software. Regression and correlation analyses were run to determine and explain the degree of relationship between the predictor and dependent variables. The correlation analysis showed that learning culture, shared vision and personal mastery had a positive and significant value with employee performance. Regression analysis revealed that learning culture, shared vision and personal mastery had a significantly positive effect on the performance of the employee as well. This study recommends that Equity Banks in Kiambu County should continue to encourage learning culture, shared vision, and personal mastery to achieve employee performance in the banking sector.
Key Words: Learning Culture, Shared Vision, Personal Mastery, Employee Performance

1.1 Introduction

From a global perspective, banks that have incorporated the learning organization model has been characterized by reaping massive profits and an ever-expanding market, with their employees' performance increase over the years. According to Lee (2016), the Agricultural Bank of China (ABC), China Construction Bank Corporation (CCC) have managed to be among the top best-performing banks in the world after they adopted the learning organization strategy. Through

learning organization, employees expand their thinking capacities and this explains why there has been an establishment of new products and services from the company, something that has influenced their market share positively (Gould, 2016).

Considering Banks in the African continent, the learning organization has been effectively recognized with increased industrialization across the continent. Most banks in African countries are adopting the concept of learning organization to improve employee performance. According to Mavunga & Cross (2017), Capitec Bank and Nedbank are great South African banks that have successfully implemented the concept of learning organization and currently being the best service providing banks in the country. On the same note, some banks such as Absa have reported losing many customers due to their underperforming employees which were linked to lack of employee training and continuous learning within the organization.

In Kenya, the learning organization framework has been established by several banking organizations while some are still on the progress of implementation, however, there is still a large number of companies that fail to focus on it and this has affected their overall performance. According to Mwando (2013), for the last ten years banking sector in Kenya has experienced many changes due to competition, technological advancements which led banks to move from manual to automated systems such as the teller machines, mobile and internet banking among other banking technology software. Waiyaki (2017), states that, after the decline in the Treasury bill interest rates, creativity has taken over the banking sector and are forced to focus on the nun funded sources of income such as creating innovative load products for their customers. Hence, the banking sector is trying to implement a learning organization to tape more customers and maneuver through the competition.

Equity Banks in Kiambu County are the most diverse banks with a high customer base (Kiburi, 2016). However, based on the report by Gworo (2012), employees in those banks have recorded a below standard performance which was linked to lack of proper training, involvement in innovation process and ideas sharing. Despite the challenges, Gworo stated that the bank reported having started training employees and implementing fully the concept of learning organization to improve employee performance.

1.2 Statement of the Problem

Equity Bank is among the leading banks in Kenya is aided by different elements and dimensions of learning organization such as teamwork, organization culture, shared vision, and values. Lack of employee motivation becomes a common reason for organization failure. Thus rigorous learning organization dimensions are essential in ensuring the organization runs smoothly.

Equity Banks in Kiambu County faces a challenge of staff resistance when it comes to implementing new ideas. The bank faced a challenge of implementing growth strategies and from the findings, there was resistance on the part of the staff to accept the new strategy. There was also a lack of proper coordination among the employees and those in charge of the implementation process. Also, equity bank faces a challenge in the role of leadership and management of strategic change as revealed by Gworo (2012). The problem has been brought by a lack of involvement of employees in the decision-making process of the bank. Another issue that has been the issue with working in the bank is the long working hours and the few holidays.

Notably, Equity Banks in Kenya open on weekends for half a day. On weekdays, Equity bank opens from 0800hrs to 1630hrs. During this time, employees are required to have settled down to serve the employees, having balanced their accounts. Before leaving they are supposed to leave their workplace in order and this can greatly affect their quality of work-life as they will have lesser time to deal with their personal life. Kenya Equity banks including ones in Kiambu county has had

tremendous staff numbers decline with most being sacked due to poor work standards and development of digital banking. Learning organization dimensions seeks to address ways of improving employees work standards and to have security in their job (Gworo, 2012). Both Equity and Commercial in Kiambu at large face a challenge on improving speeds and reducing the amount of time spent banking. Customers wasting time during banking through quest and slow process is what has contributed to customer decline (Muoria & Moronge, 2018). Market dynamics demand banks to detect the changing forces in the sector and how to respond to the changes. Thus from the above-stated problem, the researcher saw the need to explore this unexplained phenomenon through a thorough investigation of the effect of a learning organization on employee performance of equity Banks in Kiambu County, Kenya.

1.3 Specific Objectives
The study was guided by the three objectives as follows;
   i.   To establish the relationship between learning culture and employee performance of Equity bank in Kiambu County, Kenya.
   ii. To determine how shared vision influences employee performance of Equity bank in Kiambu County, Kenya.
   iii. To establish the influence of personal mastery on employee performance of Equity bank in Kiambu County, Kenya.

1.4 Significance of the study
The study sought to equip the researcher with the skills and knowledge to comprehend the learning organization effect on employee performance through participation in the research. The study findings also will provide a basic reference to all banking sectors, government organizations and institutions along the globe to change their organizations from traditional organizations to learning organizations. Finally, the research findings are useable by other researchers across the world to increase knowledge in the area of the learning organization.

2.1 Theoretical Review
This study adopted the integrated concept developed by Watkins and Marsick in 1996. The theory defines learning organization as an organization that searches, captures, shares and utilizes knowledge to change how organizations respond to change and to make an organization ready for a change. In the study, the important role of this theory is to provide a theoretical model that will be used to explain, predict and control phenomena. Kiambu County equity banks require all the three levels, individual, team and organizational levels to be functional for employee performance to increase. Watkins and Marsicks theory guided the study in understanding how learning culture, shared vision and personal mastery interrelate with one another and how the influence of the relationship employee performance.

The second theory used was *transformative learning theory* which was developed by Jack Mezirow in 1978. Mezirow described the theory as being, "constructivist, an orientation which holds that the way learners interpret and reinterpret their sense experience is, central to making meaning and hence learning." Mezirow (2018) explains that transformative learning can be used to transform problematic solutions, expectations, assumptions, and expectations and to make them open, inclusive and being able to make a change. Transformative learning is mainly controlled by its ability to change critical assumptions to new ones with a new frame of business. Hence, individuals, organizations can be transformed and be ready for change. Transformative learning and learning organization both contributes to organizational knowledge they both enable the learned knowledge

to be applied practically (Mezirow, 2000). In connection, therefore, transformative learning theory guided the study in understanding the dimension of a shared vision on how through learning together and having a vision is essential for employee performance in an organization.

Social-cultural learning theory main contributor was Vygotsky in the year 1962. The theory of human learning describes learning as a systematic process and the orientation of human intelligence in society and culture. Social-cultural diversity influences employee's attitudes and changes towards performance. Aspects such as religion have an important role in performance, an organization needs to take consideration of the religion of employees and them kind of work according to them. At the same time gender should be considered as well (Chavis, 2012). Considering gender especially in women boosts morale which improves employee performance as well. Employees profile is essential for a learning organization. Having a full understanding. According to research by Mutegi (2016), there is a relationship between the influence of income, institutional religious affiliation, and gender on the performance of employees. With the present study, this theory was essential in understanding the learning culture of employees and their environment as an important model of the learning organization.

2.2 Empirical Review

Omukanga (2016), did a study to investigate the influence of organizational and learning culture on employee performance at AON limited Company, Nairobi. The study specifically aimed to establish the influence of cultural environment and corporate knowledge feedback on employee performance and AON Kenya. The descriptive research method was used. Interviews were conducted to a target of 92 respondents to collect primary data. Data collected were presented visually using the frequency table's bar charts, pie charts, and polygons. The findings of the data revealed that corporate and learning culture and employee performance depends on how strong-culture organization learns and the way it responds to both of its own experiences. The research concluded that to achieve a successful learning and corporate culture, managers should consider employees' performance. The study only used an interview guide research instrument. It also focused on one data analysis tool which was pragmatic content analysis. So, this study will use a semi-structured questionnaire to collect primary data. Additionally, descriptive and inferential analysis such as mean, standard deviation, correlation, and regression will be conducted.

2.3 Conceptual Framework

Independent Variables   Dependent Variable
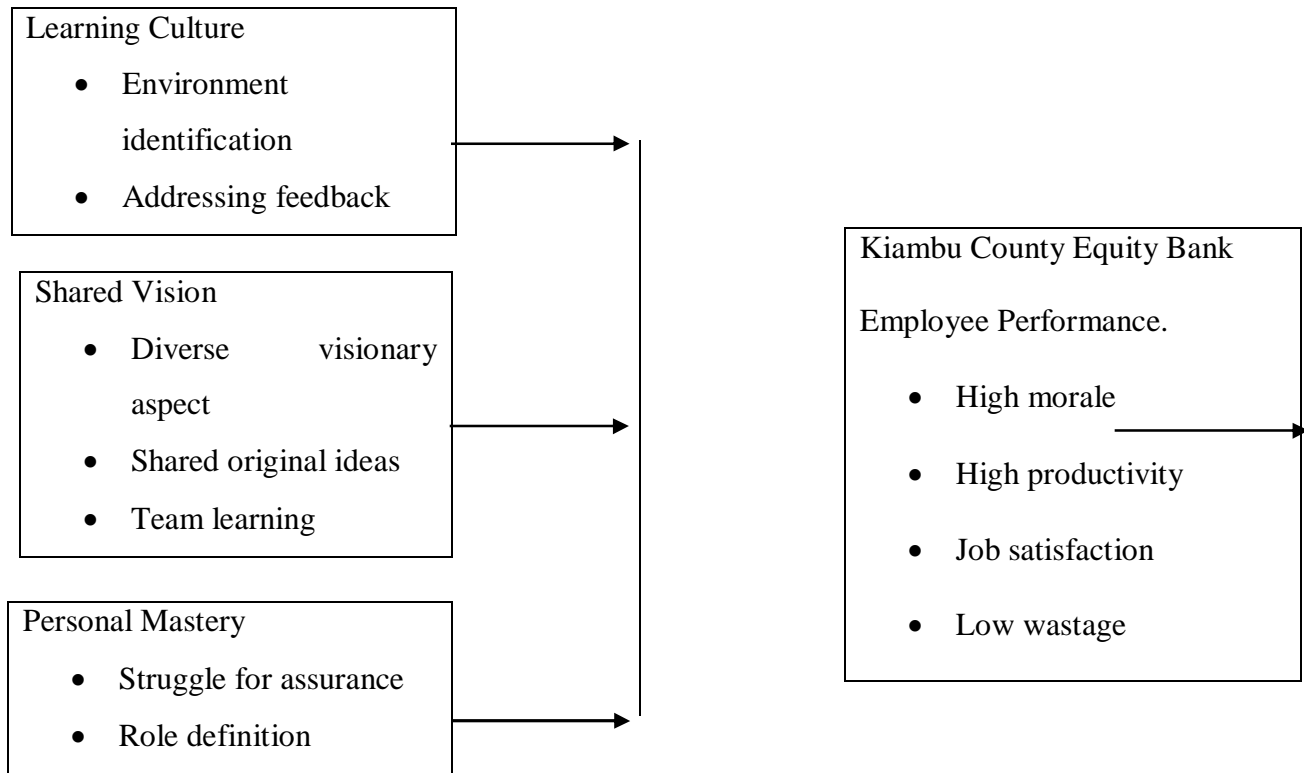

Figure 2.1: Conceptual Framework

Source: Researcher (2019)

3.1 Research Design

The study used a descriptive research design. Criswell (2014) argued that a descriptive survey research design is intended to show a picture of a situation as it naturally happens, hence use justified by the current practice, make a reasonable judgment and develop theories. The main characteristic of this method is that the controls of the variables are beyond the researcher's capability. The researcher can only report on what is happening or has happened. The use of a descriptive research design method was essential as it reduced the chances of biases by maximizing the reliability of the evidence collected.

3.2 Target Population

According to Yin (2017), the study population is the total number of subjects or interest's to the study. It should also be well-studied to include the relevant information and to be capable of representing the entire population. This study considers a target population of 8 Equity Bank branches in Kiambu County which includes Limuru, Gatundu, Thika, Ruiru, Juja, Kiambu, Makongeni and KU.

Table 3.1: Target Respondent

Respondents	Frequency
Bank Clerks	69
HR personnel	14
Branch manager	12
TOTAL	95

Source: Census (2019)

3.3 Sampling Technique and Sample size

The researcher employed a stratified sampling technique and simple random sampling. Stratified sampling was used to select participants by categories of branch managers, human resource personnel and staff. Simple random sampling was used to select the respondents. The method was preferred because it gave an equal chance for individuals in the bank to be selected and have an opportunity to participate in the research.

A sample size of 10% of the accessible population is acceptable while 30% or more may be required for a smaller population in descriptive survey research. However, in this study, the researcher used Krejcie & Morgan (1970) formula to compute the sample size.

The formula is represented as follow:-

$$s = \frac{X^2\ NP\ (1-P)}{d^2(N-1) + X^2 P\ (1-P)}$$

Where N represents population = 95
P represents a study unit sampled which is set at 50% (0.5)
X^2 is the table value at 95% confidence level = 1.96^2 = 3.8416
D is the degree of precision which is set at 5% (0.05)
Therefore the study sample size was 76.

3.4 Data Collection Instrument

The study used semi-structured questionnaires. Questionnaires were employed to collect primary data which was preferred due to its neatness and credibility, and reduction of errors (Mugenda & Mugenda, 2013). Additionally, the preference of questionnaires is attributed to the fact that it enabled the respondents to answer the questions in their own free time. Notably, the questionnaire was prepared following a comprehensive search of related literature. The instrument had six-section conceptualized in a way that the respondents had an opportunity for self-expression.

3.5 Reliability

Mugenda & Mugenda (2013) notes that reliability is the consistency in results production. Before the data collection, a pre-test was done to ascertain the reliability of the data collection instruments. Pre-test/Piloting helped in assessing whether the questionnaires were understood and correctly answered, checking if data collection instruments helped in meeting the research objectives and assessing the respondent's willingness to provide the needed information. Piloting study was conducted at Nairobi County to aid the reliability of the instrument. Additionally, Cronbach's alpha

test was conducted to test the reliability of the instrument as well. The coefficient of 0.7 and above was accepted.

3.6 Data Analysis and Presentation

The collected data was edited first then later analyzed using Statistical Package for Social Science (SPSS). It involved categorization, coding tabulation, and graphing. Categorizing involved sorting similar data together, coding involved assigning symbols to the data collected, tabulation of data involved arranging the data into columns and rows. Data was then checked for core omissions and coding errors. SPSS was preferred as a data analysis method as it brought out the specific and detailed issues about learning organization and employee performance. To analyze the relationship between variables both inferential and descriptive statistics, namely simple linear regression, and correlation were conducted. However, before the regression analysis, a diagnostic test which includes a normality test and multicollinearity were conducted. Multi-regression model used to test a variable relationship as presented below;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \mu \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots 1$$

Where,

Y = Employee Performance

β_0 = Constant

X_1 = Learning culture

X_2 = Shared vision

X_3 = Personal mastery

$\beta_1\ldots\beta_3$ = Coefficients of independent variables $X_1\ldots X_3$.

μ = error term

After which the findings were categorized using themes state in the questionnaire. Data collected was presented in the form of frequency distribution tables, pie charts, graphs, which helped in the explanation of the study results.

4.1 Response Rate

Response rate is a proportion of returned questionnaires for data collection out of the administered ones among the various respondents working in Equity Bank in Kiambu County. Out of 76 administered questionnaires, only 70 questionnaires were usable for analysis. This accounted for 92.1% response rate.

4.2 Reliability of Instrument

In regards to reliability, the study used survey items that have been previously tested by other researchers. The internal consistency was measured by calculating the Cronbach alpha. The value of Cronbach alpha was greater than 0.7 which signified that the items could be relied to provide consisted result.

Table 4.1: Reliability Test

Variable	Number of items	Cronbach's Alpha
Learning culture	5	0.856
Shared vision	5	0.755
Personal mastery	5	0.770
Employee performance	4	0.733

Source: Survey data (2019)

Table 4.1 presented reliability analysis for learning culture, shared vision, personal mastery and employee performance which indicated that all variable items Cronbach alpha were above the 0.7

cut-off point advocated by several researchers according to Criswell (2014, hence the tool was accepted due to its strong internal consistency reliability to establish the influence of learning organization on employee performance of Equity Banks in Kiambu County, Kenya.

4.3 Demographic Analysis

Based on the demographic information of the respondents, the researcher aimed to analyze study respondents concerning gender and age distribution, work experience, academic qualifications and designation and there relating to the respondents. The study findings are discussed as follows.
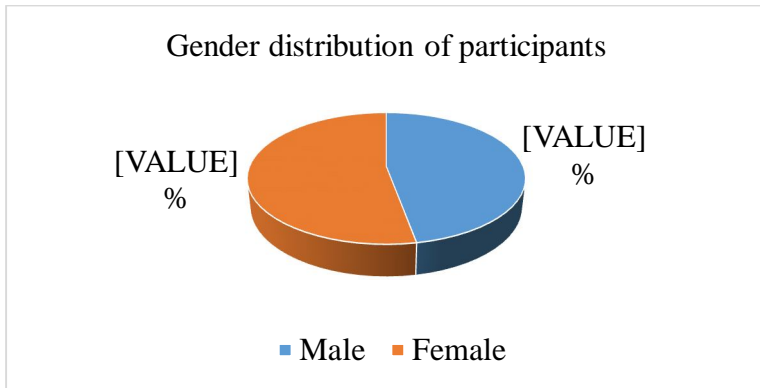

Figure 4.1: Gender distribution

Source: Survey data (2019)

The analysis result in figure 4.1 indicates that 47.1% of the study respondents were male gender while 52.9% represented the female gender. That was a clear indication that Equity Banks in Kiambu County practice gender balance in their operations.
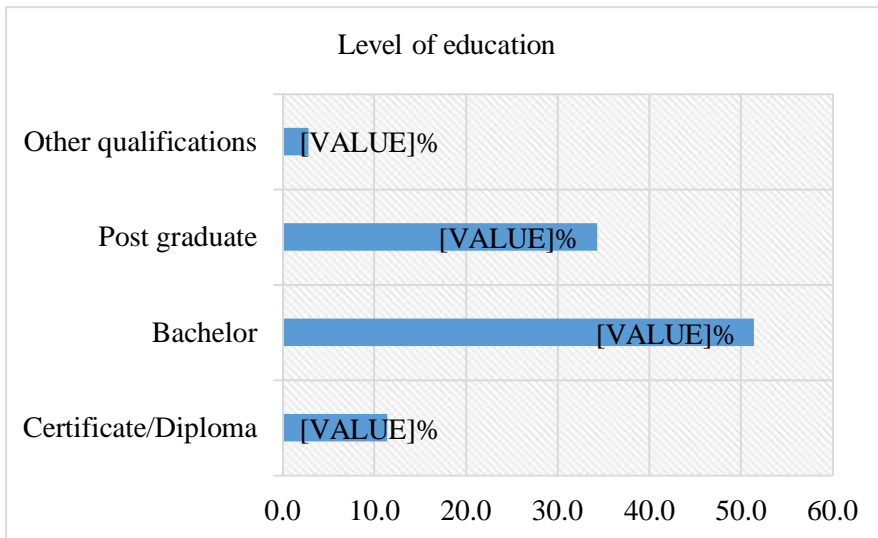

Figure 4.2: Level of education

Source: Survey data (2019)

Figure 4.2 indicated that the majority (51.4%) of the study participants were bachelor degree holders followed by 34.3% of the respondents who were at postgraduate level, 35.4 % of respondents were certificate and Diploma holders respectively. Certificate/Diploma holders were represented by 11.4%. Few (2.9%) respondents had other qualifications. The finding implied that Equity Banks in Kiambu County shows they have adequate skills to perform their tasks with the majority having bachelor and postgraduate degrees.

Table 4.2: Job-status

Job-status	Frequency	Percent
Branch manager	8	11.4
Human resource manager	10	14.3
Bank clerk	52	74.3
Total	70	100

Source: Survey Data (2019)

Table 4.2 presents the results of employee job status. Majority 74.3 % of the respondents were bank clerks, 11.4% were branch managers, and 14.3% were human resource managers. The different respondents from each group gave crucial insight concerning their working assignments. Top-level employees such as the branch managers and the human resource are entrusted with the leadership roles in the banks. On the other hand, departmental employees who are in the lower level of employments that include the bank clerks are tasked with the execution of the operation of the bank as they report to their seniors.

4.4 Correlation Analysis

Table 4.3: Correlation matrix

Variables		LC	SV	PM	EP
	Pearson Correlation	1	.629**	.628**	.407**
LC	Sig. (2-tailed)		.000	.000	.000
	N	70	70	70	70
	Pearson Correlation	.629**	1	.712**	.260**
SV	Sig. (2-tailed)	.000		.000	.030
	N	70	70	70	70
	Pearson Correlation	.628**	.712**	1	.511**
PM	Sig. (2-tailed)	.000	.000		.000
	N	70	70	70	70
	Pearson Correlation	.407**	.260**	.511**	1
EP	Sig. (2-tailed)	.000	.030	.000	
	N	70	70	70	70

**. Correlation is significant at the 0.01 level (2-tailed)
*. Correlation is significant at the 0.05 level (2-tailed)
Source: Survey Data (2019)

Table 4.3 shows that the learning culture had a positively significant relationship with employee performance in the Equity banks in Kiambu County (r=0. 407, p= 0.000). The positively significant correlation implies that an increase in the learning culture will lead to improved employee performance in Equity banks in Kiambu County. Learning improves the employees' capacity to work and therefore their performance in the job will be high.

On the other hand, a shared vision has a significant and positively moderately correlation to the employee performance in the Equity banks in Kiambu County (r= 0. 260, p=0.030) (Table 4.3). The positively correlated association means that employees that share the vision of the organization have a higher performance. Sharing the organization's vision with the employee gives the employees a sense of ownership hence improving their level of performance in their job.

Personal mastery had a positive significant association with employee performance in Equity banks in Kiambu County (r = 0.511, p= 0.000) (Table 4.3). The positive significant correlation implies that an improvement in employee personal mastery in their area of interest will leads to the achievement of employee performance in the Equity banks in Kiambu County.

4.5 Multicollinearity Test

In the study, multicollinearity was determined to check whether the independent variables were used in the prediction of the dependent variable had a highly linear relationship amongst themselves. Two variable is said to have perfect Collinearity if the collection between them is either 1 or -1.

To run the regression diagnostics for multicollinearity, the study used examined the multicollinearity employing the tolerance and the Variance Inflation Factor (VIF). The tolerance level was generated using Statistical Package for the Social Sciences (SPSS). A small number signals that the independent variable considered has almost a perfect Collinearity with the independent variable that is in the equation. However, all variable has a linear relationship will have some degree of tolerance. Literature suggests that tolerance values less than 0.1 signals further investigation of the variables' Collinearity. Low tolerance value leads to large standard error and non-significance coefficients. Table 4.4 shows that the tolerance values are greater the 0.1 therefore multicollinearity is not likely.

To confirm that the independent variables did not exhibit multicollinearity, the VIF measures were considered as generated by the SPSS. The VIF is calculated as the 1/Tolerance. The VIF is greater or equal to 1. When considering multicollinearity using the VIF, the rule is that if the VIF value of a variable is greater than 8 then such a variable is considered to have a high presence of multicollinearity. Table 4.4 shows that all the independent variables have a VIF of less than 8.

Table 4.4: Multicollinearity test results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.099	.717		1.534	.014		
	LC	.092	.141	.110	.648	.049	.361	2.768
	SV	.327	.162	.320	2.020	.008	.412	2.426
	PM	.567	.163	.541	3.482	.001	.430	2.324

a. Dependent Variable: EP

4.6 Regression Model Summary

The multiple regression model summary is presented in Table 4.5. The table shows the correlation coefficient (r = 0.580) for the regression model. The correlation coefficient represents the linear relationship between the dependent variable particularly employee performance and independent variable particularly learning culture (LC), shared vision (SV) and personal mastery (PM). The correlation coefficient denoted by R is approximately 0.58 or 58% indicates a rather strong relationship between the independent and the dependent variables. Table 4.5 also indicates the coefficient of determination that is indicated by R square of 0.336.

Table 4.6 Model summary

Model	R	R Square	Adjusted R Square	Std. error of the Estimate
1	.580[a]	.336	.284	.50495

a. Predictors: (Constant), SL, SV, PM,
b. Dependent Variable: EP
Source: Survey Data (2019)

4.7 ANOVA Analysis

The F statistics is significant at less than 0.05 (Table 4.7). This implies that the independent variables explain the variations that are observed in the dependent variable, since the p-value= 0.000 which is less than 0.05, therefore, statistically significant. Hence, based on the ANOVA regression table results, the significant regression equation derived from the output is stated as $F_{(5, 64)} = 6.485$, $p<0.005$. This means that the variables fitted in the model are fitting. The F test does indicate that at least one of the parameters is not equal to zero and not specifically which parameter, it also indicates that at least one of the independent variable is linearly related to the dependent variable.

Table 4.7: ANOVA Analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	8.268	5	1.654	6.485	.000[b]
1	Residual	16.318	64	.255		
	Total	24.586	69			

Source: Survey Data (2019)

4.8 Regression Coefficients

Table 4.8 shows the regression coefficient for the least square (fitted) line and other significant information on the coefficients where the independent variables were learning culture (LC), shared vision (SV) and personal mastery (PM) while employee performance was the dependent variable.

Table 4.8: Regression coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	1.099	.717		1.534	.014
1	LC	.092	.141	.110	.648	.049
	SV	.327	.162	.320	2.020	.008
	PM	.567	.163	.541	3.482	.001

a. Dependent Variable: EP
Source: Survey Data (2019)
The first row shows the constant (1.099) which represents the y-intercept, that is, the height of the regression line at the point it cuts the Y-axis (Table 4.8). To put it another way, it is the predicted value of employee performance when all the other independent variable is zero.
The regression equation of the line obtained from the output is written as:
Employee performance (Y) = 1.099 + 0.092 Learning culture (X_1) + 0.327 Shared vision (X_2) + 0.567 Personal mastery (X_3)

Learning culture had a positive and significant effect on employee performance at Equity banks in Kiambu County (β=0.092, p=0.049) (Table 4.22). Therefore, one unit increase in learning culture would lead to a 0.092 unit increase in employee performance at Equity banks in Kiambu County holding all other factors constant.

The shared vision was found to have a significantly positive linear relationship with the employee performance at Equity banks in Kiambu County (β=0.327, p=0.008) (Table 4.22). This implies that one unit increase in shared vision would result in a 0.327 unit increase in employee performance at Equity banks in Kiambu County holding all other factors constant.

Personal mastery was found to have a significant positive linear effect on employee performance at Equity banks in Kiambu County (β=0.567, p=0.001) (Table 4.22). This implies that a unit increase in personal mastery would result in a 0.567 unit increase in employee performance at Equity banks in Kiambu County holding all other factors constant.

5.1 Conclusion

Objective one; the learning culture and employee performance of Equity bank in Kiambu County, Kenya had a relationship as indicated by the regression analysis and the Pearson product-moment correlation. An increase in learning culture will lead to increased employee performance of Equity bank in Kiambu County, Kenya.

Objective two; shared vision influence affected employee performance of Equity bank in Kiambu County, Kenya. Additionally, the shared vision correlated with the employee performance of Equity bank in Kiambu County. This means that enhancing shared vision would improve employee performance.

Objective three; personal mastery was correlated to the employee performance of Equity bank in Kiambu County, Kenya. Additionally, personal mastery affected the employee performance of Equity bank in Kiambu County, Kenya. Therefore, broadening employee personal mastery would greatly increase employee performance of Equity bank in Kiambu County, Kenya.

5.2 Recommendation

Equity banks in Kiambu County Kenya should continue to enhance learning culture to improve employee performance. Secondly, the banks should employ pieces of training that are geared toward creating awareness of the bank to the bank to enhance shared vision. This will, in turn, improve employee performance. Additionally, Equity Banks in Kiambu County should also invest in the personal mastery of employees. This will allow employees to capitalize on their areas of strength and as a result improve employee performance.

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