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THE EFFECT OF INDIVIDUAL LEARNING ON PERFORMANCE OF COMMERCIAL BANKS IN NAKURU AND KISII COUNTIES, KENYA

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Abstract

The purpose of this study was to determine the effect of organizational learning dimensions on performance of banking institutions in Kenya in selected commercial banks in Nakuru and Kisii Counties, Kenya. Specifically, the study sought to determine the effect of individual learning, on organizational performance of the banking institutions. The study design employed was a cross-sectional using a sample of 257 employees from a population of 776 employees. Questionnaire was used to collect data from the selected respondents. Descriptive statistics and inferential statistics were used to analyse the data. The results indicated individual learning had a significant positive relationship with organizational performance ($R^2 = 0.678$) 67.8%; ($\beta_1 = 0.167$, $p < .05$). Based on the β -values it can be concluded that individual learning contribute positively to improved performance within the banking sector. The study recommends that banking

institutions should provide database for storage, retrieval and update of information when required. The study further suggest that similar study should be done on other sectors in Kenya for instance the public sector and findings be compared to establish if there is consistency on the effect of organizational learning dimensions on performance. The information gathered from this study will benefit all the banking managers, researchers, human resource practitioners, employees and other organizations who may find the findings to be useful as a source of knowledge and benchmark for implementation of organizational learning programmes in relevant situations.

Keywords: Individual Learning, Organizational Performance, Banks, Kenya

INTRODUCTION

Organizational learning is a strategy adopted by organizations in order to remain competitive in business environment where performance is pegged on continuous employee development through acquisition of skills, knowledge and competency facilitated by an intervention program undertaken to bridge performance gap of employees. Present environmental challenges have forced upgrades in organizations because of competition, as well as for the purpose of continuity and being relevant in the business environment. Various studies agree that high productivity is as a result of putting in place systems that organization utilizes to achieve its set targets and objectives. Therefore, the effectiveness of employees leads to successful organizations which relies on the abilities, skills and knowledge possessed and acquired by its employees (Al-adaileh, Dahou and Hacini, 2012).

Effectiveness of employees enables managers to formulate strategies that incorporate the utilization of information technology in their operations. Such organizations have been known to be competitive in nature hence it experiences growth and development leading to high performance (Bharadwaj, 2013). Globally, give careful consideration to organizational learning and information by putting structures and systems that enabled employees to execute their learning practices (Kim and Han, 2019). Learning is a vital factor that guides the workers' states of mind and practices to improve their performance. Learning activities inside the company can be seen as precursor aspect for organizational operations, viability and proficiency among the employees. These learning sharpen direct positive connection with viability and solid positive connection with company responsibility (Tseng, 2010). Organizational learning has been seen to be significant in these industries: public sector, non-governmental organizations, banking institutions, enterprises, manufacturing firms, professional firms, and insurance businesses.

In Asian continent, the organizational learning has gained prominence in various sectors. Jain and Moreno (2019) investigated the impact of organizational learning on the firm's performance and knowledge management practices in an engineering organization. Results showed that organizational learning factors were positive predictors of different dimensions of a firm's performance. Choi and Park (2014) examined the relationship between learning transfer climates and organizational innovation. Their results revealed that private organizations had significantly higher mean scores compared to public organizations for learning transfer and perceived organizational innovation.

Individual level has two dimensions: continuous learning that stand for firm's effort to build opportunities for employees to learn. Secondly, dialogue and inquiry dimension which creates a custom of asking questions, doing experiments and giving feedback in an organization. Individual learning demonstrates transformation in ability, behaviour and trusts in revolution. Individual learning is a procedure that information and knowledge is acquired through exchange of understanding.

A firm gains from its employees who are willing to learn. It is through individual learning in an organization that learning is guaranteed (Senge, 1990). Individual learning has been thought as fundamental for transformation of organizations in improvement of essential capacities and ensuring that the people are ready for uncertain future (Huber, 2010). Individual workforce embraces learning well-established processes to become organizational learning (Alavi, 2010). Knowledge and learning has to be supported by actions in organizations since individuals generate it. Ideas shared by individuals and actions taken in an organization enable learning to be sustained (Argyris and Schon, 1999) hence this is more practiced in team learning. People's responsibility regarding learning and learning capacity is vital for organization advancement. Individual advance arrangement is a key principle component of individual learning guaranteeing firm benefits as well as faculty and this is an employee's responsibility.

Individual level comprised of continuous learning, dialogue and inquiry dimensions. Akintayo (2010) defines continuous learning as a growth of employees through learning activities and experiences. Dialogue and enquiry involved open and honest feedback, seeking views from others and what others think of their respective views, and spending time to build trust with each other. It is applicable to the following levels in an organization: individuals, team and organizations being the processes that will assist in achieving the overall objectives.

The spirit of inquiry needs to be developed through understanding of underlying assumptions and beliefs. Garvin (2010), states two basic primary approaches to inquiry are: descriptive and exploratory approaches. Descriptive approach involve focused questioning with the aim of determining a goal, being precise, use of patterns or comparing of products and

services. An exploratory approach on the other hand is the use open ended questions to elicit users' perception and needs. According to Garvin (2010), the skills required in inquiry and dialogue are the ability to conduct interviews, make follow ups, have an open mind and listen emphatically. In addition, dialogue fosters thinking collectively, communicates effectively and promotes innovation. It is also seen that an organization that encourages a culture that has two-way communication in terms of individual opinion and exploration are seen as management supporting organizational innovativeness (Behjanna and Sharifi, 2019).

Continuous learning process brings change as one cannot learn and still be the same person, team or organization. There is a constant progression in the way we think and act as this is brought by understanding new skills and knowledge (Behjanna and Sharifi, 2019). The continuous learning would entail a behavior change and perception of an individual as this sharpens and develops his own thinking skills and knowledge (Ivancevich, 2010). At individual level, learning requires time, effort and rational decision to learn. In any organization, management should make individuals understand the value of continuous learning, and how it will not only help the organization, but also, it will be of great benefit to the learner as well (Armstrong, 2006).

At the individual level continuous learning can be done through use of seminars, workshops, trainings, coaching and mentorship (Senge, 2010). Individuals can learn a new knowledge and skill by taking up a new course or alternatively buy self-help book to guide them as they learn. Behjanna and Sharifi (2019) added continuous learning for teams is collective individual learning, which means that if the members of the team acquire and share new knowledge and information, then team learning takes place hence there is a set of learning processes that support and aid team performance in the form of reflections, group discussions, experimentation, question and answers sessions and finally feedback. Continuous learning is an attempt by the organization to generate learning opportunities for all employees working in the banks. It is also vital for both individuals and organizations in short term and long term success. Maurer and Weiss (2010), studied on the aspects of managerial work that are associated with a need for competence at continuous learning showed that at individual level the benefits of continuous learning are the acquisition of better knowledge and skills. Individual increases their abilities to achieve the organizational objectives and be competitive in the job market.

According to Maurer and Weiss (2010) study continuous learning is increasingly important because individuals gain new skills and develop in terms of professionalism which is key to career and organizational successes. Learning, development and growth of employees help in retention of employees in an organization. Therefore, organizations struggle to remain relevant in a competitive business environment hence a continuous learning dimension is

required within organizations. Leadership of any organization ensures to nature employees talents and skill hence acknowledge as a core career competency (Maurer and Weiss, 2010).

Competency is a combination of skills, knowledge, abilities and other experiences that are required for an efficiency of service delivery (Choi and Park, 2014). Coyne and Kevin (2004) noted that core capabilities is an arrangement of aptitudes, skills and knowledge that are incorporated hence it prompts the ability to execute one or more of the basic process to get to the principles of worldwide specifications. Competency is an area of capability that enables a person or organization to perform tasks or fulfill responsibilities (Maurer and Weiss, 2010). Competency is an individual attribute that is measured to give variation on the significance between performers and less performers, or between efficient and inefficient workers. Competency is also a set of behavior change that an organization need to bring to a point in order to perform the mandated tasks and purpose in the service delivery of desired results (Maurer and Weiss, 2010).

The purpose of this study was to determine the effect of organizational learning dimensions on performance of banking institutions in Kenya in selected commercial banks in Nakuru and Kisii Counties, Kenya. Specifically, the study sought to determine the effect of individual learning, on organizational performance of the banking institutions.

METHODOLOGY

Cross-sectional research design was adopted in this study because it is a survey method that measure units from a sample of the population at only one point in time. Cross-sectional was preferred since it assisted in data collection from different respondents at one point in a given time. The design was appropriate for collecting data from the sampled population with respect to several variables. The design was selected based on the methods used by similar studies that dealt with the organizational learning matters (Sanz-Valle, Naranjo-Valencia, Jimenez-Jimenez, & Perez-Caballero, 2011). In addition, review of literature found that though some research used an empirical approach, they based their data largely on case studies leading to a call for quantitative testing by cross-sectional studies to further rectify and improve this proposed linkage on organizational learning dimensions and performance (Sahaya, 2012). Therefore, this study design was considered appropriate as a result of its capability to apply both the quantitative and qualitative techniques. This was also meant to answers to the research hypotheses.

The study was conducted in Nakuru and Kisii counties, Kenya. Nakuru County has the highest number of formal sector activities which comprises of key activities such as agriculture which is the most domineering activity followed by trade industry, tourism, energy and mining.

According to (KNHP, 2009) Nakuru County has 55.1% of its population in the labour force. It has the highest population due to well developed infrastructures, employment opportunities and security. Majority of the population are on self employment such as wholesale and retail business, informal micro enterprises, hawking and trading in food commodities which maintains the high circulation of money. Nakuru County is the fourth largest County in Kenya with majority of the people who are on middle level of income. Kisii County has the highest number of informal sector activities which results to high circulation of money. The informal activities include Jua kali industry, transport industry especially “BodaBoda”, brick making, security services and small scale businesses. According to (KNHP, 2009) Kisii County has 51.6% of the population in the labour force. Majority of the youth are unemployed which has prompted them to form youth groups that link them to the banking institutions for credit facilities. It is known as the Western Kenya’s largest open air market with extended catchment to Tanzania and it controls over 60% of the whole Nyanza’s money economy.

Target population refers to the group of people to whom the results of a research should apply (Whitley and Kite, 2012). In Kenya, there are 43 registered banks offering financial services (CBK, 2016). Commercial banks are among financial institutions that are approved by the Central Bank of Kenya to offer financial services (CBK, 2016). The study targeted 17 commercial banks operating in Nakuru and Kisii Counties. The researcher focused on the staff working at the Counties. Target population was 776 employees of the commercial banks.

A sample is a subset containing the characteristics of a larger population (Mugenda and Mugenda, 2003). Samples are used in statistical testing when population sizes are too large for the test to include all possible observations. Samples represent the whole population and not reveal bias toward a specific attribute. The sample size of this study was determined using Krejcie and Morgan (1970) formula as shown below:

$$n = \frac{(\chi^2 Npq)}{(d^2 (N-1) + \chi^2 pq)}$$

Where,

n = Desired sample size

N = Target Population

p = the population proportion of employees sampled in the banking sector. When there is no estimate 50% is used (take 0.5)

q = 1-p Population proportion (take 0.05) of employees not sampled in the banking sector

d = Tolerance at desired level of confidence, take 0.05 at 95% confidence level

χ^2 = The table chi square value for one degree of freedom relative to the desired level of confidence $\chi^2 = 3.841$ at 95% confidence level)

When the target population of 776 was substituted in the formula the results was as shown below:-

$$\begin{aligned}
 n &= \frac{(\chi^2 Npq)}{(d^2 (N-1) + \chi^2 pq)} \\
 &= \frac{3.841 \cdot 776 \cdot 0.5 \cdot 0.5}{0.05^2 (776-1) + 3.841 \cdot 0.5 \cdot 0.5} \\
 &= 257.15
 \end{aligned}$$

Sample size = 257

The study comprised of a sample size of 257 employees working in all the commercial banks branches within the two counties. A two stage sampling procedure was used to pick respondents. First, respondents were stratified according to their banks. Secondly, individual respondents from each bank were selected using simple random sampling procedure.

A questionnaire was used to collect data in this study. The tool had 7 sections with closed ended questions and the responses were rated using likert scale in which the respondents were required to tick. This instrument was considered suitable since it accord the respondent ample time to think before responding (Kothari, 2004). It was also found to be appropriate as it gave respondents the ability to answer questions with ease. In addition, the respondents were not required to indicate their names while filling the questionnaires, hence confidentiality was maintained (Mugenda and Mugenda, 1999). The researcher tabulated and analyzed data with ease as items of statements were well structured.

The first analysis employed was descriptive analysis where raw data was used to describe the nature of the responses (Zikmund, 2000). This covered measures of central tendency such as mean, median, mode and standard deviation (Malhotra, 2010). Secondly, this study also performed inferential analysis to facilitate description and explanation of the study findings and that the findings were presented using tables and graphs. Multiple Regression model is a method used to predict the dependent variable with the help of two or more independent variables. The main purpose of multiple regression analysis is to find out the relationship between the dependent variable and the independent variables. These showed how individual learning, team learning, organizational systems and knowledge sharing affect performance of commercial banks in Kenya. Multiple regression model helps researchers decide to eliminate or retain variables whose effect on the response is insignificant and in this way, construct a most appropriate model (Saunders, Lewis and Thornhill, 2015).

FINDINGS AND DISCUSSIONS

The study sought to determine the effects of individual learning dimensions on performance of the banking institutions. Descriptive results are presented in Table 1.

Table 1 Descriptive Statistics

Statement	SD		D		N		A		SA		Total
An employee has new ideas that improve performance due to their individual learning	14	6.40%	36	16.50%	22	10.10%	131	60.10%	15	6.90%	100.00%
An employee generates new ideas of new products and services using the new acquired skills	15	6.90%	21	9.60%	14	6.40%	168	77.10%	0	0.00%	100.00%
Managers encourage employees to share ideas with others in the course of their work	0	0.00%	31	14.20%	14	6.40%	108	49.50%	65	29.80%	100.00%
Employees are honest and give open feedback about their job performance and work related experiences	7	3.20%	28	12.80%	7	3.20%	161	73.90%	15	6.90%	100.00%
Employees engage in dialogue relating to their work because of trust they have	14	6.40%	21	9.60%	37	17.00%	146	67.00%	0	0.00%	100.00%
Employees are aware of the critical issues affecting their work because they regularly acquire information through their personal learning	15	6.90%	21	9.60%	22	10.10%	160	73.40%	0	0.00%	100.00%
Employees demonstrate high level of competency due to having job related training	15	6.90%	35	16.10%	8	3.70%	160	73.40%	0	0.00%	100.00%

Note: SA=Strongly Agree, A=Agree, N=Neutral, D=Disagree, SD=Strongly disagree

Table 1 presents the results which indicated that majority of the respondents 131(60.1%) agreed that individuals have new ideas that improve performance followed by 36(16.5%) who disagreed then 22(10.1%) who were undecided, 15(6.9%) and 14(6.4%) who strongly agreed and strongly disagreed respectively. This was supported further by (Senge, 2001) who stated that ideas from individual enable the organization to move forward. Majority of the respondents 168(77.1%) agreed that employees generate new ideas of new products and services followed by 21(9.6%) who disagreed then 15(6.9%) who strongly agreed and 14(6.4%) who were undecided. Less than a half of the respondents 108(49.5%) agreed that their organization encouraged individuals to share ideas with others followed by 65(29.8%) who strongly agreed then 31(14.2%) who disagreed and 14(6.4%) who were undecided. This agreed with (Blank, 2000) views argued that continuous learning requires sharing of new knowledge and information with others.

Majority of the respondents 161(73.9%) highly rated the fact that employees are honest and give open feedback to each other followed by 28(12.8%) who disagreed then 15(6.9%) who strongly agreed and a tie of 7(3.2%) who strongly disagreed and undecided. This means that employees embraced unity that brought trust and honesty in a working environment (Alavi, 2010).

The findings further indicated that 146(67.0%) of the respondents agreed that employees engaged in dialogue because of trust they had in each other followed by 37(17.0%) who were undecided then 21(9.6%) who disagreed and 14(6.4%) who strongly disagreed. This agreed with the view of (Akintayo, 2010) who said that the spirit of dialogue needs to be developed through trust and understanding of underlying beliefs. There were 160 (73.4%) respondents who completely agreed that individuals are aware of the critical issues affecting their work followed by 22(10.1%) who were undecided then 21(9.6%) disagreed and 15(6.9%) who strongly disagreed. Behjanna and Sharifi (2019) stated that there is a constant progression in the way we think and act as this is brought by understanding new skills and knowledge. Maurer (2010) stated that competency is an area of capability that enables a person or organization to perform tasks or fulfill responsibilities. This was further revealed by the findings that majority 160(73.4%) of the respondents agreed that individuals demonstrate high level of competency in their work followed by 35(16.1%) who disagreed then 15(6.9%) who strongly disagreed and 8(3.7%) who were undecided.

Apart from the descriptive statistics, the study tested the hypothesis *Ho₁: Individual learning has no significant effect on performance in the banking institutions in Nakuru and Kisii counties*. Individual learning was measured in terms of continuous learning, inquiry and dialogue, level of competency, identifying skills brainstorming of ideas and viewing problems as

an opportunity to learn. Regression analysis was done to determine the relationship between individual learning and performance.

Table 2 Model Summary on Effect of Individual Learning on Organizational Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823 ^a	0.678	0.676	0.18172

a. Predictors: (Constant), individual learning

Table 3 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	15.001	1	15.001	454.282	0.000 ^b
1	Residual	7.132	216	0.033		
	Total	22.133	217			

a. Dependent Variable: performance factors y

b. Predictors: (Constant), individual learning

Table 4 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.920	0.047		19.584	0.000
	individual learning factors	0.234	0.011	0.823	21.314	0.000

a. Dependent Variable: performance factors y

Table 2 shows the effect of individual learning on performance in the banking sector. The regression results showed that R value was 0.823 indicating that there was a strong positive relationship between individual learning and performance. The R^2 value of 0.678 shows 68% of performance is explained by individual learning, the remaining 32% is explained by other dimensions in enhancing performance of the banking sector in Kenya. Table 3 showed the model was significant with the F ratio of 454.282 at $p > 0.05$ hence we reject the H_0 (null hypothesis) since there is an indication that individual learning dimension has a positive and significant effect on performance in the banking institutions. In Table 4, the beta value of 0.920 show the degree to which it affects the outcome when all other dimensions are held constant. The result shows that when individual learning is introduced the performance in the banking

sector increases by 23.4%. The results concurred with the study by (Al-adaileh, Dahou and Hacini, 2012) who argued that the effectiveness of employees leads to successful organizations as it depends on the abilities, skills and knowledge possessed and acquired by its employees. This will assist the managers or management to formulate strategies which incorporates the utilization of information technology in their operations. This implies that such organizations are competitive in nature which in turn enhances growth and development hence high organizational performance (Bharadwaj, 2013).

CONCLUSIONS

The results showed that individual learning dimension had a positive strong relationship on organizational performance of the banking institutions in Nakuru and Kisii counties, Kenya. The individual empirical findings revealed further that individual learning had a significant effect on organizational performance. This study concluded that there was a statistically significant effect of individual learning on employee performance. This implied that individual learning is important because it increases the capability to attainment of organizational objectives and also individual are in a better place to compete in the job market.

The study was limited to commercial banks in Nakuru and Kisii Counties in Kenya and therefore the findings may not apply to the other bank branches of the country that might require the same kind of practice.

From the findings, Individual learning is becoming vital in organizations and human resource development personnel are being challenged to be strategic in effecting learning, change and enhance functions of organizations in a competitive business environment. Their understanding on how to capitalize on individual learning will enable them strategically to promote learning and innovation performance at individual and firm levels in the organizations. Furthermore, it will enable them to develop systems and practices which will motivate employees to beware of external environments, the threats that exist and explore more opportunities for the organization. Therefore, this means that the human resource development professionals should be well versed and understand how organizational learning will enhance organizational performance most especially they should focus on innovation performance as this will equip them with the required knowledge that is key in creating learning infrastructure.

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