

Influence of Skills Management on the Job Performance of Employees: A Study in Financial Institutions in Mwanza, Tanzania

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Abstract— The objectives of the study were; to identify the level of job performance of employees of financial institutions in Mwanza, region, to find out the extent to which skills management are practiced in financial institutions in Mwanza region in terms of training needs assessment, and employee development programs, to find out the financial institutions in Mwanza region. The study used descriptive and correlational research design supported by quantitative research approaches. The study used 22 banks and randomly selected 149 respondents. The data were collected using a self-administered questionnaire and it was analysed using descriptive statistics. The study found out a high level of job performance of employees in financial institutions in Mwanza Region, a high level of skills management that is practiced in financial institutions in Mwanza Region, and a strong positive relationship between skills management and Employee Job Performance. The study hypotheses were rejected, meaning that there is a significant relationship between employee job performance and skills management practices, training needs assessment and employee job performance, and since the P-Value was $0.000 \leq 0.05$ level of significance. The study concluded that there is a strong positive relationship between skills management and Employee Job Performance. The study recommended that the government should regulate the terms and conditions to the financial institutions on how to handle their workers for them to better their job performance, the financial institutions should continue carrying out skills management practices that is to say training need assessment, employee development programs and rewards since they highly influence employees' job performance, and other scholars should study more about the influence of skills management on the job performance of employees in other financial institutions, Tanzania. This will help in providing literature and solution to the problems hindering the job performance of employees in financial institutions.

Index Terms— Skills Management, Job Performance, Employees, Financial Institutions.

I. INTRODUCTION

1) Background of the Study

Performance management is the process of identifying, measuring, managing, and developing the performance of the human resources in an organization (Kimball, 2018). Skills are key determinants of prosperity and well-being of organizations. However, developing skills is costly and so

these investments need to be made wisely. This requires good information about where skill development is most needed, how well the skills of individuals match those required in the labor market, and the returns to investments in skills in terms of economic and social outcomes (Ighelgbo, Lieberman, & Fegor, 2016). Under this chapter the researcher discussed about the performance management process by focusing on the factors influencing job performance of employees such as the skills of employees which has positive impact on the job performance of the organizations.

According to Davies, and Qiu (2014), individual skills are corporate assets. In total, they represent a company's intellectual wealth directly tied to the bottom line. Skills management is closely tied to earnings, increases in productivity, income distribution, economic growth, and well-being (Prada & Rucci, 2016). It is a basic and fundamental belief that developing business skills in employees improves the profitability of the business. Although it may be difficult to test each step in the long and diffuse causal chain from an improved employee skill set to a better bottom line, the link between developing employee capability and improved company performance is typically taken as so obvious that it is rarely questioned (Ighelgbo, Lieberman, & Fegor, 2016). This belief is held for skills such as the ability to manage projects, where it is taken that using project management to reach strategic and operational objectives improves performance. Similarly, it is believed that increased information technology (IT) staff capability helps businesses not only survive, but excel in the currently changing technological climate (Lugusa & Moronge, 2016).

South Africa's Department of labor and Department of Education have joined forces to improve the country's lack of skills and to develop general human performance via a 'Call to Action' Various workplace and skills legislation, including the Skills Development Act (SDA), Skills Development Levies Act (SDLA), Employment Equity Act (EEA), and the South African Qualifications Authority Act (SAQA) aim to skill a largely unskilled workforce. A skills revolution was initiated due to South Africa's 80% (12 million) semi-skilled, unskilled, or unemployed population *versus* the 20% (3 million) skilled or highly skilled and professionals. The challenge is for employers, employees and training providers to understand, implement and take ownership of workplace and skills legislation, and improve the country's skills levels (Bisschoff & Govender, 2006). In terms of the critical skills required by most companies, there is a significant shortage of experienced managers, professional project

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managers, candidate project managers and qualified artisans in South Africa. This shortage threatens to obstruct service delivery unless improved delivery systems are instituted. These challenges are reflected in the private sector where, for example, the lack of experienced site managers is seen to be undermining service delivery in terms of expected target time, cost and quality requirements (Franklin, Cowden, & Karodia, 2014).

In Tanzania, it is recognized that, skills management has influence on the employee performance in financial institutions. Skills management is the main support on the employees' performance is typically the main explore productivity of commercial banks in Tanzania. Since these conversations focus more on evaluation of performance and goal attainment they seldom get to meaningful about employees tasks. However, Commercial banks have been undergoing changes since the mid of 1990's in the form of innovative use of information Technology (Ngowi, 2014).

Mwanza region constitute of 22 banks namely Diamond Trust Bank, Eco Bank, Access Bank, KCB Bank, Bank of Africa, Equity Bank, Barclays, Stanbic, Nic, CRDB, Exim, NMB, Bank of Baroda, Standard chartered, Azania, Finca microfinance Bank, NBC Bank, Amana Bank, Commercial Bank of Africa, Twiga Bank, Mkombozi commercial Bank and Tanzania Postal Bank (Nyoni, 2017). All of these banks have had a problem with the job performance of employees whereby most of the banks have not reached the expected goals since the establishment of the banks. It is not yet known whether the skills' management affects the employee Job performance in financial institutions most especially in Mwanza Region. This study will therefore establish the influence of skills management on the employee job performance in financial institutions in Mwanza Region.

II. STATEMENT OF THE PROBLEM

In Tanzania, various organizations see skills management as an important issue in the success of these organizations. It is also argued that, the majority of workers need new or significantly expanded skills to keep up with the demands of their jobs (Borsuk, 2014).

According to Hoffman & Shipper (2012), employee's performance is measured against the performance standards set by the organization. In every organization there are some expectations of the employees with respect to their performance and the skills possessed by employees have an impact on the overall performance of the organization. Employees' performance in Mwanza region is still low this is shown in terms of goal attainment. Despite of the effort put by the financial institutions in terms of skill management such as training needs assessment, employee development program, and rewards, employees' performance is still low (Nyoni, 2017). Therefore, the researcher under this study showed the relationship between skills, management of employees and employee performance in Mwanza region.

Objectives of the Study

The following are the objectives of the study:

1. To examine the level of job performance of employees of financial institutions in Mwanza, region.

2. To indicate the extent to which skills management are practiced in financial institutions in Mwanza region in terms of:
 - a. Training needs assessment
 - b. Employee development programs
3. To state the significant relationship between skill management and employee job performance in financial institutions in Mwanza region.

Research Questions

The following are research questions:

1. What is the level of job performance of employees of financial institutions in Mwanza, region?
2. To what point is skills management practiced in financial institutions in Mwanza region in terms of:
 - a. Training needs assessment
 - b. Employee development programs?
3. Is there a significant relationship between employee level of job performance and skills management practices in financial institutions in Mwanza region?

Hypothesis

The study tested the null hypothesis:

1. There is no significant relationship between training needs assessment and employee job performance in financial institutions in Mwanza Region.
2. There is no significant relationship between employee development programs and employee job performance in financial institutions in Mwanza Region.
3. There is no significant relationship between the employee job performance and skills management practices in financial institutions in Mwanza region.

III. REVIEW OF RELATED LITERATURE AND STUDIES

This chapter presents the review of related literature upon which the study was based. Where by the independent variable which is skills management is represented by the indicators such as Training needs assessment and employee development program while the dependent variable of Job performance include goal attainment. The review literature is retrieved from web library, existing research journal, articles and books. The reviewed literature reflects the views of other researchers and scholar and hence help in identifying the study gap.

Skills Management

Skill is the job the structural elements that demand or constrain discretion, the responsibilities conferred or withheld the variety of tasks undertaken, the power to determine when tasks have been satisfactorily completed and the 'porosity' that allows the job holder to prioritize. Skill in the job can contribute to performance. Detailed studies of work on the shop floor reveal that skilled workers, supervisors, and technicians can make a substantial difference to the way work is organized and carried out. More sophisticated equipment can be used more effectively with fewer breakdowns, while multi-skilled staff can run multiple

operations and focus on processes that add value (Grugulis & Stoyanova, 2011). There are three “phases” through which an organization must travel before reaching full benefit from a Skills-Based Management Program. They are skills identification, skills acquisition and skills application. Skills Management deals with skills identification and skills acquisition.

Training Needs Assessment

Many organizations invest considerable resources in training and development but never really examine how training and development can effectively promote organizational objectives, or how development activities should be changed in the light of business plans. One of the most important steps in the training process is the establishment of training needs. Training needs practice facilitates the identification, training and eventual assessment of the training accessible to employees to achieve organizational goals. It is an examination of the organization’s present and expected operations and the man power necessary to carry them out, in order to see the numbers and categories of staff need to be trained or retrained to reach the required standard of performance. The primary purpose of the training needs assessment or analysis process is to ensure that there is a need for training and to identify the nature of the content of the training program (Teresia, 2001).

Training and Development

Training is imparting a specific skill to do a particular job while development deals with general enhancement and growth of individual skill and abilities through conscious and unconscious learning. The main purpose of training and development is by improving the employee competencies so that organizations can maximize efficiency and effectiveness of their human assets (Athar & Shah, 2015). According to Armstrong & Landers(2018), clearly stated in his book that organizations could benefit from training and development through winning the “heart and minds of” their employees to get them to identify with the organization, to exert themselves more on its behalf and to remain with the organization.

Developing: In an effective organization, employee developmental needs are evaluated and addressed. Developing in this instance means increasing the capacity to perform through training, giving assignments that introduce new skills or higher levels of responsibility, improving work processes, or other methods. Providing employees with training and developmental opportunities encourages good performance, strengthens job-related skills and competencies, and helps employees keep up with changes in the workplace, such as the introduction of new technology.

Employee Development Programs

According to Jehanzeb & Mohanty (2018) employee Development is one of the most important functions of Human Resource Management. Employee development means to develop the abilities of an individual employee and the organization as a whole so; hence employee development consists of individual or employee and overall growth of the employee as when employees of the organization would develop the organization, the organization would be more flourished and the employee performance would increase. Therefore, there is a direct relationship between Employee

Development and Employee Performance. As when employees would be more developed, they would be more satisfied with the job, more committed to the job and the performance would be increased. When employee performance would increase, this will lead to the organization effectiveness.

Coaching

Coaching is an important activity for the employee development. Coaching is not formal. It involves treating employees as a personal partner in achieving both personal and organizational goals. Therefore, we can solve personal problems of the employees by providing coaching(Kim & Kuo, 2015). When problems are resolved, this lead to increase in organizational performance as employees would be able to achieve organizational goals.

Developmental Appraisal

Developmental appraisal is an ongoing process for the employee development during the whole year. Basically, it is a compulsory part of the Performance management. This appraisal will determine the weak area of employee where employee development is required in order to improve the employee performance (Bhurtel & Adhikari, 2016)..

Competitive Advantage

Most of the organizations do not consider the employee developmental activities of much value. They only focus on achieving the goals of the organization. They do not care about the development of employees. So, if organizations would focus on employee developmental activities, this would help in enhancing the skills of the employees (Younas et al., 2018).

Goal attainment

The goal attainment’s main focus is to have effective communication, set acceptable goals and work toward those goals together. The relationship between employees can influence the goals that are set and how they are achieved (Sieloff Evans, 2014). Goal setting has been widely researched over the past thirty years. The authors define goal setting as “a formal program of setting numerical or quantitative performance goals for individuals” and that “all formal goal setting programs share the common objectives of increasing employee motivation and performance.” The importance of goal is aptly defined as “a way of keeping score” and that “by helping employees define their personal goals, managers are putting them on the path towards achieving the organization goals.”

Goal setting would have a positive impact on employee effectiveness; however, frustrated bosses often wonder why employees don’t perform as expected.

Relationship between Skills Management and Job Performance

There is a strong relationship between skills management and employees’ performance. Trained employees work with high efficiency. It is increase the final output of the organization. Motivational strategies are important factor for increasing job performance at a workplace. Motivational factors such as organizational climate, intensives and trainings considered a great motivator for the employees.

Green has also found a strong relationship between different levels of UK workforce skills and the sophistication

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of products. Other research has suggested that a more highly skilled workforce can bring other benefits such as enhancing company survival. For instance others suggested that a more skilled UK workforce was related to a greater commercial orientation and strategic awareness and propensity to innovate to retain competitive advantage. In the US they found that higher qualification levels were related to improved access to finance and increasing probability of business survival. There is evidence that skills levels of management are associated with innovation performance (Tamkin, 2005).

Synthesis of Review of Literature

Every organization performs its task with the help of resources as men, machine, materials and money. For organizational goals and objectives to be attained; effective, proficient and adept human resource is vital and imperative in every outfit. This is because human beings constitute a vital part of any organization, thus, acts as building blocks and backbones of any organization and determines the level of productivity in the organization. Human resources are the most potent assets that any organization possesses. Without them, machinery/equipment, materials and even the capital of the company will amount to nothing as nothing gets done without the input of the manpower resource of the organisation. Various researchers affirmed that all activities of any enterprise are initiated and determined by the persons that make up these institutions. Computers, automated equipment and all other machines that a modern organization uses are unproductive except for human effort and direction. He therefore concluded that every aspect of a firm's activity is determined by the competence and effectiveness of its human beings (Onuka & Ajayi, 2012).

IV. RESEARCH METHODOLOGY

This chapter covers the research design, population and sampling technique, Sample Size and Sampling Techniques, research instrument, the validity of the research instrument, reliability of the research instrument, data gathering procedures, statistical treatment of data and ethical consideration.

Research Design

A research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy and procedure" (Megel & Heermann, 1993). The study employed descriptive and correlation research designs which was guided by quantitative approaches of data analysis. The study is descriptive because the research collected data to describe the sample in term of skills management and job performance in Mwanza region. Also, there was correlation in that it determined the relationship between skills management practices and the job performance of employees in financial institutions in Mwanza, Tanzania. The study is quantitative because it used numerical data collection using structured questionnaire.

Population

The study involved five from the population of 22 Banks and sampling was done using random sampling technique where by five banks from the region was chosen after meeting

the criteria. The Banking sector in Tanzania is categorized as National commercial Banks, Development financial institutions, Community Banks and microfinance Banks. As the researcher the five banks represent well the four categories of banks in Mwanza region whereby one microfinance bank is one of sample out of the two microfinance banks in Tanzania and only Finca is in Mwanza region. Development banks are not included in the sample size because all the three development banks in the country are not located in Mwanza region and community banks are not included in the sample population because all the seven community banks present in Tanzania are not located in Mwanza region. And also four commercial banks were included in the sample size due to their readiness to provide support to the researcher in data gathering, their strategic allocation of these banks and their influence to other subsidies banks was put into consideration.

Sample Size

Sample size banks include Finca Bank, Azania Bank, Eco Bank, Access Bank and NBC. The study consists of all the 149 population workers from these financial institutions because of the small population. The study used census sampling to select all the workers working in the bank.

Table 1: Sample Size

Respondents	Frequency	Percentage
Finca Bank	25	16.5
Azania Bank	36	24.8
Eco Bank	30	20
Access Bank	24	15.9
NBC bank	34	22.8
Total	149	100

Research Instrument

The main instruments that were used to collect data are self-administered questionnaire to obtain quantitative information. This method was used since it is easily understood by the respondents and confidential since the respondent are not required to write their names as they freely express their opinions when asked about suggestions and recommendations. To measure job performance the researcher used goal attainment as the indicator to measure Job performance.

Validity of the Research Instrument

Validity explains how well the collected data covers the actual area of investigation. Validity basically means measure what is intended to be measured (Taherdoost, 2016). Validity will be tested by the use of expert researchers in the field of skills management who will be asked to assess the extent to which the indicators address the subject area based on theoretical consideration.

Reliability of the Research Instrument

The reliability was tested using Cronbach's Alpha coefficient. Cronbach's Alpha is a measure of internal consistency that is how closely related a set of items are as a group.

Cronbach's alpha co-efficient was used to test the reliability of the questionnaire. To ensure internal consistency a pre-test of 30 respondents was carried out at Mwanza

region. The researcher screened the data collected, code and analyzed the information with the help of the SPSS statistical package for social scientists), which gave reliability of Alpha coefficient of 0.717 as a measure of internal reliability, thus the instrument is reliable.

Data Gathering Procedures

The procedure include obtaining an introduction letter from the University then applying for a research permit to collect data from the Tanzania Commission for Science and Technology (COSTECH) to conduct the research. The researcher gave the self administered questionnaire first to the workers and then to the top managers. The researcher explained very candidly to the respondents why it is important to fill in the questionnaires accurately. The respondent therefore filled the questionnaires at their own free time.

V. RESULTS, DISCUSSION AND INTERPRETATION

This chapter presents the results and discussion on the influence of skills management on the job performance of employees in financial institutions in Mwanza, Tanzania.

Table 2: Level of Job Performance

Goal Attainment	Mean	SD	Interpretation
Goals set by the organization are achieved.	3.04	0.46	High
Employee works harder to achieve higher goals.	3.15	0.69	High
The organization’s goals are Specific.	3.13	0.54	High
Goals that are specific are attainable.	2.87	0.52	High
Goal setting and employee performance are related.	2.97	0.88	High
Grand Mean and SD	3.03	0.62	High

Legend: 1.00 -1.74= very low (strongly disagree), 1.75-2.49= low (disagree), 2.50 - 3.24 = High (Agree) 3.25 - 4.00= Very high (strongly agree)

Goal Attainment

As shown in Table 2, the study found out a high level of goal attainment with (aggregate mean = 3.03, SD = 0.62). This implies that there is a high level of job performance of employees in financial institutions in Mwanza Region. The findings imply that respondents agreed that; goals set by the organization are achieved, employee works harder to achieve higher goals, the organization’s goals are Specific, goals that are specific are attainable, and goal setting and employee

This chapter explains what was discovered in the study through use of various results from the field and their interpretation guide. It shows the responses of various respondents. The objectives of the study were; to establish the level of job performance of employees of financial institutions in Mwanza, region, to find out the extent to which skills management are practiced in financial institutions in Mwanza region in terms of training needs assessment, and Employee development programs, to find out the significant relationship between skill management and employee job performance in financial institutions in Mwanza region.

Job Performance

Objective 1 of the study was; to establish the level of job performance of employees of financial institutions in Mwanza, region. Objective was showing the results on goal attainment. Objective was analysed using descriptive statistics to generate mean and standard deviation. The findings are summarized in Table 2.

performance are related.

Skills Management

Objective 2 of the study was to find out the extent to which skills management are practiced in financial institutions in Mwanza region in terms of training needs assessment, and Employee development programs. Objective was analysed using descriptive statistics to generate Mean and standard deviation. The findings are presented in Table 3.

Table 3: Skills Management

Skills Management	Mean	SD	Interpretation
Training Need Assessment			
The organization identifies training needs periodically	2.79	0.55	High
People are rewarded for attending training.	3.03	0.48	High
Employee are given opportunity to give feedback to the managers if the training was beneficial to them	2.33	0.60	High
The organization has enough training facilities to ensure effective training is achieved.	2.97	0.36	High
All employees are given opportunity to participate in training to acquire new skills in the organization.	3.42	0.70	High
I am satisfied with the effectiveness of training program	2.86	0.62	High
Aggregate mean and Standard Deviation	2.90	0.55	High
Employee Development Program			
The employees are given enough relevant knowledge to help them perform their Jobs.	3.17	0.41	High
Rank this five personal trends as valued in the organization			

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Personality	3.05	0.37	High
Intellect	3.48	0.63	Very high
Feelings	2.69	0.58	High
Believes	2.65	0.60	High
Past experience	3.68	0.60	Very High
There is a strong interaction among employees in the organization.	2.58	0.64	High
Working environment of the organization is favorable for the improving already acquired skills.	2.72	0.56	High
My current organization has helped me to develop my skills.	2.62	0.63	High
Skills expertise is attained through training	3.65	0.60	Very High
Aggregate Mean and Standard Deviation	3.03	0.56	High
Rewards			
I am rewarded for good performance.	2.46	0.62	High
There are various rewards that are given on Job well done	2.49	0.66	High
The rewards are satisfactory.	2.40	0.68	High
Whoever performs well is appreciated in public.	2.68	0.52	High
Whoever performs well is rewarded.	2.44	0.62	High
Aggregate Mean and Standard Deviation	2.50	0.62	High
Grand Mean and Standard Deviation	2.81	0.58	High

Legend: 1.00 -1.74= very low (strongly disagree), 1.75-2.49= low (disagree), 2.50 - 3.24 = High (Agree) 3.25 - 4.00= Very high (strongly agree)

Training Need Assessment

Table 3 indicates that the study found out a high level of training need assessment with (aggregate mean = 2.90, SD = 0.55). This means that financial institution highly use training need assessment. This implies that the majority of the respondents agreed that; the organization identifies training needs periodically, people are rewarded for attending training. employees are given opportunity to give feedback to the managers if the training was beneficial to them, the organization has enough training facilities to ensure effective training is achieved, all employees are given opportunity to participate in training to acquire new skills in the organization, and they are satisfied with the effectiveness of training program.

Employee development program

Table 3 indicates findings which found out a high level of employee development program with (aggregate mean = 3.03, SD 0.56). This means that financial institutions have employee development programs. This is because respondents agreed that; the employees are given enough relevant knowledge to help them perform their Jobs, respondents were asked to rank this five personal trends as valued in the organization whereby personality was ranked highly, intellect was ranked very highly, feelings was ranked highly, believes was ranked highly, and Past experience was ranked very highly personal trends as valued in the organization. Respondents also agreed that there is a strong interaction among employees in the organization, working

environment of the organization is favorable for the improving already acquired skills, and their current organization has helped them to develop their skills, and strongly agreed that skills expertise is attained through training.

Rewards

As shown in Table 3, the study found out a high level of rewards with (aggregate mean = 2.50, SD = 0.62). This means that financial institutions reward their employees for the job done. The results imply that majority of the respondents agreed that, they are rewarded for good performance, there are various rewards that are given on job well done, the rewards are satisfactory, whoever performs well is appreciated in public, and whoever performs well is rewarded.

The findings therefore concluded that there is a high level of skills management that is practiced in financial institutions in Mwanza Region with (Grand mean = 2.81, SD = 0.58). This is because there is a high level of training need assessment, employee development programs and rewards.

Relationship Between Skills Management and Employee Job Performance

Objective 3 of the study was to establish the relationship between skill management and employee job performance in financial institutions in Mwanza region. Pearson’s correlation was used to analyze this objective and to test the hypothesis and results as presented in Table 4 and 5:

Table 4: Relationship between Skills Management and Employee Job Performance

		IV	DV
Skills Management	Pearson Correlation	1	.874**
	Sig. (2-tailed)		.000
	N	149	149
Employee Job Performance	Pearson Correlation	.874**	1
	Sig. (2-tailed)	.000	

	N	149	149
**. Correlation is significant at the 0.01 level (2-tailed).			

In Table 4, the study found out a strong positive relationship between skills management and Employee Job Performance with ($r = .874, p = 0.000 \leq 0.05$). The findings suggest that when the skills management techniques are undertaken, the project performance will increase. This is because there is training need assessment, employee development programs and rewards for skills management and goal setting for employee job performance.

Hypothesis Testing

The study hypothesized that; there is no significant relationship between the employee job performance and skills management practices in financial institutions in

Table 5: Hypothesis Testing for N01

Description	Measure
Pearson Correlation (r)	.874**
P-Value	.000
N	149

The hypothesis that stated that there is no significant relationship between the employee job performance and skills management practices in financial institutions in Mwanza region was rejected meaning that there is a significant relationship between employee job performance

Table 6: Hypothesis Testing for N02

Description	Measure
Pearson Correlation (r)	.912**
P-Value	.000
N	149

The hypothesis that stated that there is no significant relationship between training needs assessment and employee job performance in financial institutions in Mwanza Region was rejected meaning that there is a significant relationship between training needs assessment and employee job

Table 7: Hypothesis Testing for N03

Description	Measure
Pearson Correlation (r)	.611**
P-Value	.000
N	149

The hypothesis that stated that there is no significant relationship between employee development programs and employee job performance in financial institutions in Mwanza Region was rejected meaning that there is a significant relationship between employee development programs and employee job performance in financial institutions in Mwanza Region since the P-Value was $0.000 \leq 0.05$ level of significance.

VI. DISCUSSION OF RESULTS

Teo & Low, (2016) asserts that goal setting would have a positive impact on employee effectiveness; however, frustrated bosses often wonder why employees don't perform as expected. The first reason may be that the employee

Mwanza region, there is no significant relationship between training needs assessment and employee job performance in financial institutions in Mwanza Region, and there is no significant relationship between employee development programs and employee job performance in financial institutions in Mwanza Region.

N01: there is no significant relationship between the employee job performance and skills management practices in financial institutions in Mwanza region.

and skills management practices in financial institutions in Mwanza region since the P-Value was $0.000 \leq 0.05$ level of significance.

N02: there is no significant relationship between training needs assessment and employee job performance in financial institutions in Mwanza Region.

performance in financial institutions in Mwanza Region since the P-Value was $0.000 \leq 0.05$ level of significance.

N03: There is no significant relationship between employee development programs and employee job performance in financial institutions in Mwanza Region.

doesn't know what is wanted. This argument supports observations that employees without set goals may find themselves working ineffectively without direction and knowledge as to how they are performing or what value they are adding to the organization. Communicating to employees on what is expected in terms of performance and results through goal setting is important. Objectives are still useful for the communication of performance intent". This argument is reinforced by different authors who posit that clarifying expectations and the roles and responsibilities of employees through "clear communications and feedback can improve manager and employee effectiveness. Having setting goals and reaching one's goals are positively related. The present review investigates the impact of monitoring goal progress on rates of goal attainment. Goals are mental representations of desired outcomes such as to run a marathon or to be happy

and goal intentions are self-instructions to act toward those outcomes. Goal intentions capture both the nature of the set goal and how committed one is to attaining it. Intentions are the starting point for the willful control of action (Harkin et al., 2016).

Jehanzeb & Mohanty(2018) asserts that employee Development is one of the most important functions of Human Resource Management. Employee development means to develop the abilities of an individual employee and the organization as a whole so; hence employee development consists of individual or employee and overall growth of the employee as when employees of the organization would develop the organization, organization would be more flourished and the employee performance would increase. Therefore, there is a direct relationship between Employee Development and Employee Performance. As when employees would be more developed, they would be more satisfied with the job, more committed to the job and the performance would be increased. When employee performance would increase, this will lead to the organization effectiveness.

Employee development activities are very important for the employees, as the activities are performed, it indicates that the organization cares about their employees and wants them to develop. Many of the organizations are investing in employee development. When organizations are contributing towards the employee development activities, the employees work hard; utilize their full skills and efforts to achieve the goals of the organizations. There are many schools of thoughts. One school of thought says that employee development focus on: 1. Self Development 2. Self Directed Learning. This concept indicates that employee development must be recognized by the employees who want to learn or who are willing to learn. When employees are willing to learn, they show their interest in the developmental activities, as a result, they are more satisfied with the job which will lead to increase in employee performance. Employee development also depends upon the individual employee, how much curiosity to learn. How much curiosity to learn an individual employee? How to learn to develop themselves? as when individual employee wants to learn, he would learn more and more, he would participate in many other activities such as attend seminars, workshops and others training sessions, either on the job or off the job. This indeed would lead to employee development, and employee development would lead to increase in employee performance (Younas, Farooq, Khalil-Ur-Rehman, & Zreen, 2018).

In fact, many employers note that most job seekers don't present their skills effectively. According to an employer survey, more than 90 percent of all the people they interviewed could not adequately define the skills they have to support their ability to do the job. Employment experts agree that skills identification is the key to a successful job performance. For this reason, it is essential that employee learn to identify and clearly communicate those skills that will be of most value to employers. These skills involve self-control when dealing with people and situation.

Tamkin, (2005) asserts that, green has also found a strong relationship between different levels of UK workforce skills

and the sophistication of products. Other research has suggested that a more highly skilled workforce can bring other benefits such as enhancing company survival. For instance others suggested that a more skilled UK workforce was related to a greater commercial orientation and strategic awareness and propensity to innovate to retain competitive advantage. In the US they found that higher qualification levels were related to improved access to finance and increasing probability of business survival. There is evidence that skills levels of management are associated with innovation performance.

VII. SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents the findings of the summary, conclusion and recommendations based on the findings on the influence of skills management on the job performance of employees in financial institutions in Mwanza, Tanzania.

Summary

The objectives of the study were; to identify the level of job performance of employees of financial institutions in Mwanza, region, to find out the extent to which skills management are practiced in financial institutions in Mwanza region in terms of training needs assessment, and Employee development programs, to find out the significant relationship between skill management and employee job performance in financial institutions in Mwanza region. The study tested the hypothesis that; there is no significant relationship between the employee job performance and skills management practices in financial institutions in Mwanza region, there is no significant relationship between training needs assessment and employee job performance in financial institutions in Mwanza Region, and there is no significant relationship between employee development programs and employee job performance in financial institutions in Mwanza Region. The study used qualitative and quantitative approaches with descriptive, and correlation research designs. 149 respondents were used to respond to the questionnaire.

The study found out a high level of job performance of employees in financial institutions in Mwanza Region with (aggregate mean = 3.03, SD = 0.62). This implies that there is a high level of goal attainment in financial institutions in Mwanza Region. The study further found out a high level of skills management that is practiced in financial institutions in Mwanza Region with (Grand mean = 2.81, SD = 0.58). This is because there is a high level of training need assessment, employee development programs and rewards. The study found out strong positive relationship between skills management and Employee Job Performance with ($r = .874$, $p = 0.000 \leq 0.05$). The study hypotheses were rejected meaning that there is a significant relationship between employee job performance and skills management practices, training needs assessment and employee job performance, and since the P-Value was $0.000 \leq 0.05$ level of significance.

VIII. CONCLUSION

In conclusion therefore, there is a strong positive

relationship between skills management and Employee Job Performance. The findings suggest that when the skills management techniques are undertaken, the project performance will increase. This is because there is training need assessment, employee development programs and rewards for skills management and goal setting for employee job performance.

Recommendations

The recommendations in the study are divided into three: Government, policy makers, and areas of further research.

Government Recommendations

The government should regulate the terms and conditions to the financial institutions on how to handle their workers for them to better their job performance. This is because the high employee performance in terms of goal attainment is good for the financial institutions.

Policy Makers Recommendations

The financial institutions should continue carrying out skills management practices that is to say training need assessment, employee development programs and rewards since they highly influence employees' job performance.

Areas of Further Research

For further studies, the researcher recommends that other scholars should study more about the influence of skills management on the job performance of employees in other financial institutions, Tanzania. This will help in providing literature and solution to the problems hindering job performance of employees in

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