EFFECT OF MANAGEMENT ATTITUDE TOWARDS GUIDANCE AND COUNSELLING PROGRAMME ON THE PERFORMANCE OF COMMERCIAL BANKS IN KENYA

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ABSTRACT

The paper aims at establishing the effects of guidance and counseling on the performance of commercial banks in Kenya. The study specifically sought to determine if the management attitude towards guidance and counseling affected the performance of commercial banks in Kenya. It also attempts to observe if there is any significant change in the bank's performance in response to the attitude of the management of banking institutions. This research study was undertaken in Nairobi, Kenya, where most of the banks had headquarters. The study was accomplished through the use of a questionnaire issued to a sample of 343 employees spanning across different hierarchical levels and various departments in these organizations, 314 employees from the sampled 15 banks responded to the questionnaire out of the targeted sample of 343, thus registering a response rate of 91.5%, 20 questionnaires were incomplete and thus discarded. The study's analysis utilized 294 out of the collected 314 questionnaires; as a result a response rate of 85.7% was registered. Management attitude was found to have a significant linear relationship with the performance of commercial banks in Kenya. This led to the study not rejecting the study's alternative hypothesis and a conclusion made that management attitude towards guidance and counseling programme affects the performance of commercial banks in Kenya.

Key Words: *Management, Attitude, Motivation, Guidance and Counseling, Performance*

Introduction

Many managers and supervisors labor under the mistaken impression that the level of employee performance on the job is proportional to the size of the employee's pay packet. Although this may be true in a minority of cases, numerous employee surveys have shown by and large this to be untrue. In fact, salary increases and bonuses for performance, in many instances, have a very limited short-term effect (Nelson-Jones, 2003). The extra money soon comes to be regarded not as an incentive but as an "entitlement".

It is the quality of the employee's workplace environment that most impacts on their level of motivation and subsequent performance. How well they engage with the organization, especially with their immediate environment, influences to a great extent their error rate, level of innovation and collaboration with other employees, absenteeism and ultimately, how long they stay in the job. Many studies have revealed that most employees leave their organization because of the relationship with their immediate supervisor or manager (Peavy, 1997). There are also other factors that may impact on performance like environmental factors and physical factors. A close consideration of each of these factors is also very useful in ensuring that employees apply the skills they learn during training programs once they return to their workplace (Kemp, 2002).

Motivation is a process that starts with a physiological or psychological need that activates a behavior or a drive that is aimed at a goal. Every employee is expected to show increased and qualitative productivity by the manager. To achieve this, the behavior of the employee is very important and is influenced by the environment in which they find themselves in (Baard, Deci, & Ryan, 1999). An employee's behavior will be a function of that employee's innate drive or felt need and the opportunities he or she has to satisfy those drives or needs in the workplace. If employees are never given opportunities to utilize all of their skills, then the employer may never have the benefit of their total performance which is also contingent upon employee abilities (Baumeister, 1997).

Motivation attempts to account for the 'drives' or 'wants' inside an individual rather than describing the individual's actions or behavior. The study of motivation over the last century has been focused on answering the question of what the basic goal of man is (Bandura, 2009). Managers have operated with their own preconceived ideas of basic human goals. Over time, four major assumptions about human nature and the mainsprings of motivation have emerged. These assumptions have been translated into managerial philosophies and views of employee motivation. One of the most long-lived approaches is based on the assumption that people are rational-economic beings (Chirkov, Ryan, Kim & Kaplan, 2003). Rational Economic view suggests that humans reasonably, logically, and rationally make decisions that will result in the most economic gain for themselves. Therefore, employees are motivated by the opportunity to make as much money as possible and will act rationally in such a manner as to maximize their wages. The assumption is that money is the most important motivator of all people though the rational economic views have some limitations (Gagne, 2003).

To Kurl and Kazen (1994), the social view of human nature on the other hand suggests that all people can be motivated to perform if a manager appeals to their social needs. They observe that a predominant emphasis in the management literature becomes ‘happiness and harmony in the group leading to productivity’ or ‘a happy worker is a productive worker’. The social view of human nature brought about the human relations approach. Humans were viewed as a bundle of attitudes, sentiments and emotions. Managers were told that to be effective they should use ‘image management’ to convince workers of their importance to the company. Employee participation in the decision making process was supposed to lead to a feeling of harmony, loyalty, and satisfaction (Lepper & Henderlong, 2000).

A person desires to reach his or her full potential as illustrated by the ideas of Abraham Maslow, Douglas McGregor, and Frederick Herzberg. Maslow classified human needs into five categories; (i) physiological needs, (ii) safety and security needs, (iii) belongingness and love needs, (iv) self-esteem needs, and (v) self-actualization needs (Armstrong, 2009). He suggested that there is a fairly definite order to human needs, and until the more basic needs are adequately fulfilled, a person will not strive to meet higher needs. An assumption often made by those using Maslow’s hierarchy is that workers in modern industrialized society have basically satisfied their physiological, safety, and belongingness needs. Therefore, they will be motivated by the need for self-esteem and the esteem of others and by the need for self actualization. Consequently, items to satisfy these needs should be present at work: the job itself should be internally meaningful and motivating (Armstrong, 2009).

The concepts behind self actualization view are perhaps best expressed by Douglas McGregor, who presented two opposite sets of assumptions which he believed were basic to most managers; one set was labeled Theory X and the other Theory Y. In Theory X; people dislike work and will try to avoid it, people have to be coerced and threatened with punishment if the organization’s goals are to be met, most workers like direction and will avoid responsibility and people want security above all in their work. On other hand Theory Y; people do not inherently dislike work, people do not like rigid control and threats, under proper conditions, people do not avoid responsibility, people want security but also have other needs such as self-actualization and esteem. McGregor felt that managers typically held one of these sets of assumptions about human nature and acted in keeping with those assumptions (Armstrong, 2009).

Frederick Herzberg’s motivation/Hygiene theory assumes that one group of factors, motivators, accounts for high levels of motivation to work. Another different group of factors cause discontent with work. These factors are labeled hygiene, or maintenance factors. The motivators are achievement, recognition, the work itself, responsibility, and advancement. The hygiene factors are company policy and administration, supervision, salary, interpersonal relations, and working conditions. The implication of this research for management and personnel is that the hygienic or maintenance factors provide a base which must be carefully considered if dissatisfaction is to be avoided. But even if all these maintenance needs are taken care of, people will still not necessarily be motivated to work harder. Only those factors called motivators cause more effort to be exerted and more productivity to be attained (Armstrong, 2009).

While the most obvious incentive for increasing employee productivity is often thought to be based on salary and promotions, this is not always the case. In fact, recent thought on the true nature of optimal human resource management has concluded that in a large number of cases, salary has to do with motivation than do other important factors (Beck, 2000). In addition, a motivating work environment must be the one in which employees are treated fairly (Ryan & Deci, 2000). No matter what level of input a particular worker has in relation to the business processes as a whole, it is essential for a manager to give each employee a sense of playing a dynamic, integral role in something much larger. Indeed, engendering loyalty is a key element of motivating workers and thereby increasing the overall productivity of operations (Martin, 2003).

One important tool for motivating employees is praise. Effective project managers must learn how to cultivate this powerful method of worker motivation. While oftentimes largely ignored by managers in the workplace, this can be an actual work being done. Praise has, in countless examples, shown productivity (Elliot & Church, 2002).

Commercial Banks in Kenya have faced performance challenges since the year 2008. Their profit margin increased specifically by 12% in the year 2009/2010, but in the same period 2010/2011 their profit margin increased by 8% leading to a decrease of 4% (Central Bank of Kenya Report 2011).

Preliminary information obtained from Barclays Bank, Kenya Commercial Bank and Cooperative Bank indicates that there are several challenges facing the Commercial Banks in Kenya. Cases of employees being on sick-offs for periods ranging from two – three days to three months are on the increase, drug and substance abuse amongst employees are on the increase. Lateness cases involving employees checking in late by one hour and others disappearing from their places of work during office hours for 30 minutes - two hours are also on the increase. Disciplinary cases involving employees planning and executing frauds are on the increase, absenteeism cases from staff who are away for one day but call in offering different reasons as to why they did not report to work are on the increase, new HIV & AIDS infections rates have risen among employees, and cases of poor productivity and high labour turnover are on the increase. One possible solution of dealing with this work challenge is guidance and counseling. Guidance and Counseling is an essential tool for effective interpersonal relationship for self understanding as well as equitable adjustment to one's environment. In support of this, Odeburumi (2002) sees it as encompassing the full range of personalized assistance given to the individual seeking to expand his self understanding and his understanding of others. The Guidance and Counseling profession is one that is unique and of immense importance to mankind (Egbochuku, 2008). Guidance and counseling helps to build confidence and to empower individuals as well as making staff aware of their new career possibilities including leisure, learning and work opportunity and promotes the balance of life and work.

Supervisors and managers may not be used in formal counseling sessions for the purpose of handling grievances, dealing with discipline matters, improving performance, disseminating information about benefits, policies and procedures, and helping employees in career development. All these will be checked and remedied through guidance and counseling (Grosh, 1987).

Although Kenyan banks have established Counseling units within their establishments, they are not fully fledged to handle the many cases within and they, therefore, refer these cases to external counselors. The Banks practicing guidance and counseling are Barclays Bank of Kenya Limited, Kenya Commercial Bank Limited, and Cooperative Bank of Kenya Limited and National Bank of Kenya among others. Attempts to undertake definitive studies, or provide conclusive evidence of the outcomes of guidance and counseling programs is on going and it is expected to provide the way forward in this field (Hughes, 2002).

At present, the existing research on guidance and counseling is concentrated on developed countries and the policies and frameworks that are developed from these countries could be suitable only to developed countries. However, none of these studies identifies the effects of guidance and counseling on the performance of commercial banks in Kenya. It is against this background that the research was undertaken.

Objective of the Study

The overall objective of the study was to find out if management attitude towards guidance and counseling programme affect the performance of commercial banks in Kenya and the hypothesis was:

H_1: Management attitude towards guidance and counseling programme affect the performance of commercial banks in Kenya. The study sought to answer the question; does management attitude towards guidance and counseling programme affect the performance of commercial banks in Kenya?

Research Methodology

Research Design and Instrument

The research sought to establish if management attitude towards guidance and counseling in the banking institutions affected the performance of commercial banks in Kenya. Based on literature review, one self-administrated questionnaire was developed. The study was accomplished through the use of a questionnaire issued to a sample of 343 employees across different hierarchical levels and various departments in these organizations. The questionnaire was designed to collect views from the respondent on how they rate and regard the attitude of managers and also performance of their respective banks. Thus the following things were observed:

1. The respondent's personal profiles related to name of the bank, gender, level of education, length of service and designation.
2. The respondent's view on the several indicators that described best the management attitude. The indicators considered were:
    a. Whether management has provided:- support, emphasis, effectiveness, conducive environment, view and utilization of the guidance and counseling programme,
    b. The respondent general opinion on the management's attitude towards guidance and counseling.
3. Indicators for the performance of banks were: The Return on Capital Employed (ROCE), The Earnings per Share Growth Rate (EPSGR), the bank's sales, corporate image, and trend of customers in the bank, the bank's set targets and bank's profits.

The responses which required views on the variables were measured using Likert-type scale, where 1=strongly agree and 5=strongly disagree, while the question which needed opinion on the management's attitude towards guidance and counseling.

Data Collection

The study targeted a sample of 343 employees from a sample of 15 commercial banks in Kenya which had 3232 employees out of a population of 45 banks with 8295 employees (Kenya Bank Ranking survey conducted in 2010. To arrive at a representative sample the study utilized the Modified Fisher Model since the population was less than 10,000. Given that the study population was heterogeneous, stratified random sampling technique was used. Mugenda (2008) observes that stratification provides equal or better precision than a simple random sample of the same size. The stratified random sampling was done in twofold; that is the commercial banks were grouped into stratus, and further stratification done on the position levels of the employees within the respective bank. Lastly, a proportionate sample in each commercial bank was then selected in line with the number of staff in each of the banks respectively.

A total of 400 questionnaires were issued out to the sampled banks. Out of the 400 questionnaires issued, 314 were responded to thus registering a response rate of 91.5% of the required sample. According to Mugenda and Mugenda (1999), a response rate of 70% is excellent for analysis and reporting, hence the established response rate of this study was generally good for analysis, 20 questionnaires were discarded for incompleteness and 294 were used in the subsequent analysis.

Data Analysis

The primary data collected was analyzed using statistical package for social sciences (SPSS) and MS Excel platforms. Cronbach's Alpha was used to measure reliability (internal consistency) of the variables. Table 1 show that the value of the Cronbach's Alpha Test was >0.6 for both variables hence an indication that the measures were reliable and that summated scales for each construct can be used in subsequent analysis (Joseph et al, 2003). On the other side, factor analysis which is a form of exploratory multivariate analysis was used to detect relationships among indicators of the independent and dependent variables and also to reduce a vast number of indicators of a construct to a meaningful, interpretable and manageable set of factors (Sekaran, 2000). According to Garson (2012), indicators should have higher factor loadings on their own constructs than other constructs and that loadings be higher than 0.49. This concurs with Child (2006) who alluded that the factor loadings to be considered for further statistical analysis should have a factor loading of 0.5 and above.

The study responses were analyzed and reported using descriptive statistics and inferential statistic. The open ended question was tested for reliability and recorded in the database. The dependent variable was further tested for normality and data was transformed in order to carry out succeeding inferential analysis. Linear regression analysis and correlation analysis were used to determine the relative importance of the management attitude towards guidance and counseling in influencing performance of commercial banks in Kenya.

Table 1: Reliability and Validity measurement results

Variable	Number of items	Cronbachs alpha
Management Attitude	6	0.898
Banks performance	9	0.884

Research Findings and Discussions

Respondents' profile

The respondents profile results showed that of the 293 respondents who indicated gender, 47.4% (139) were female, and 52.6% (154) male. All the sampled banks had a good representation of respondents from both male and female category. Equity bank had a higher number of respondents of 40.5% (119) and Gulf African Bank had the least responses 1.0% (3). On the staff working designations in their respective banks, the findings shows that majority of the respondents were support service staff with 32.1% (94) followed by tellers, customer care and finally managers with 31.4% (92), 24.2% (71) and 12.3% (36) respectively.

Table 5 illustrates that majority of the respondents were undergraduate degree holders with 46.9% (135) of those who responded, followed by holders of diploma, masters, certificate and PhD at 28.5 % (82), 17 % (49), 7.3 % (21) and 0.3% (1) respectively. Further, table 6 shows that most respondents represented by 34.9% (101) had worked in their respective banks between 1-5 years while 28.4% (82), 21.8% (63), 8.7%(25) and 6.2% (21) had worked for: 6-10 years, 11-15 years,16-20 years and over 21 years respectively.

Factor analysis of the dependent and independent variables

Factor analysis procedure performed on the indicators pertaining to the dependent variable:- performance of commercial bank, and the independent variable;- management attitude revealed a definite relationship evidenced by the presence of only one component with eigen values greater than 1 (one) and the parameters tested respectively. For the dependent variable, the least factor loadings of its indicators had a statistic value of 0.552 while, those loadings for the management attitude had the least factor loading of 0.736. Factor analysis results show that all indicators attained the required threshold and hence were used for subsequent analysis (David, 2012).

In addition, the generated correlation matrix for both the independent and dependant variables had determinants >.000001 hence ruling out the issue of multicollinearity. Further, the Kaiser Meyer Olkin measure of sampling Adequacy for both the dependant and independent variables had values of 0.906 and 0.893 respectively and the Bartlett's tests were highly significant ($p< 0.001$) and therefore factor analysis was appropriate for these data (Field, 2005).

Normality of the dependent variable

For inferential analysis to be done such as correlation, regression or related linear techniques, the dependent variable should have a normal distribution. In case the dependent variable is not normally distributed then normality has to be sought for before proceeding with any further analysis (Dobinson, 2002). Thus, the performance of banks was subjected to normality test to check if the data was normally distributed or not. The testing of normality of the performance of banks in this study was done by using Kolmogorov Smirnov test and Shapiro Wilk test. The results indicated that the data had a relatively normal distribution as depicted on figure 1, 2 and 3.

Figure 1, shows the histogram of the dependent variable fitted with a normal curve, the figure illustrates that performance of banks is approximately normal with a mean of 15.29 and standard deviation = 5.821. The quantile- quantile (Q-Q) plot and the detrended Q-Q were also established and are illustrated on figure 2 and 3. The Q-Q plot is an excellent way to see whether the data deviate from normal, while the detrended Q-Q plot is useful for spotting outliers (David, 2012). According to David (2012), for a variable to be normally distributed, most of the cases should lie on the theoretical quantile line. The normal Q-Q plot of performance of banks had most of its cases lying on the 45^0 line, thus the observed values of the performance of banks are in conformity with the hypothetical distribution and hence normally distributed. In addition, the detrended Q-Q plot affirmed the normality of the data.

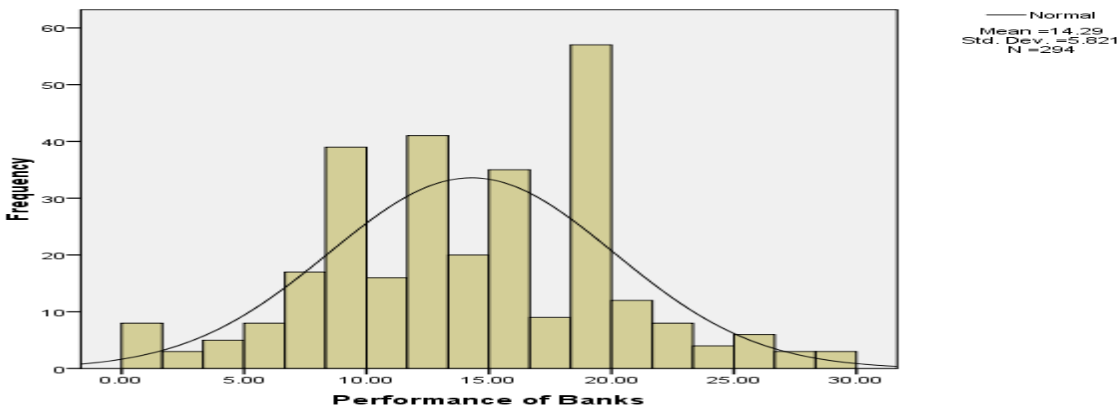

Figure 1: Normal curve of the performance of Banks

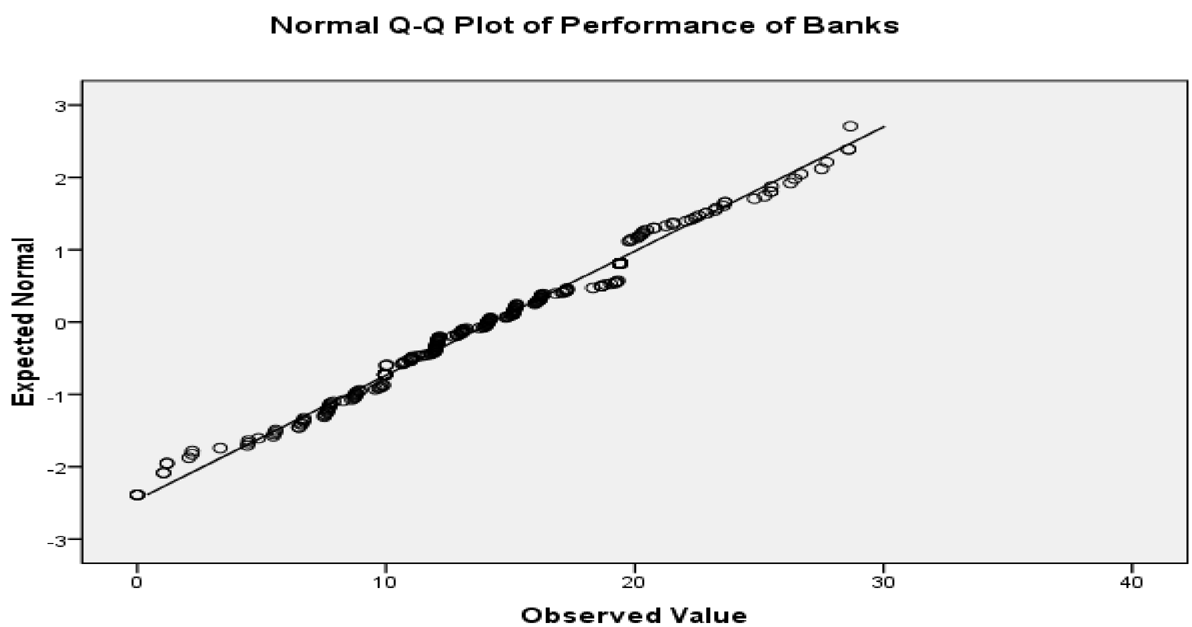

Figure 2: Normality plot of the dependent variable

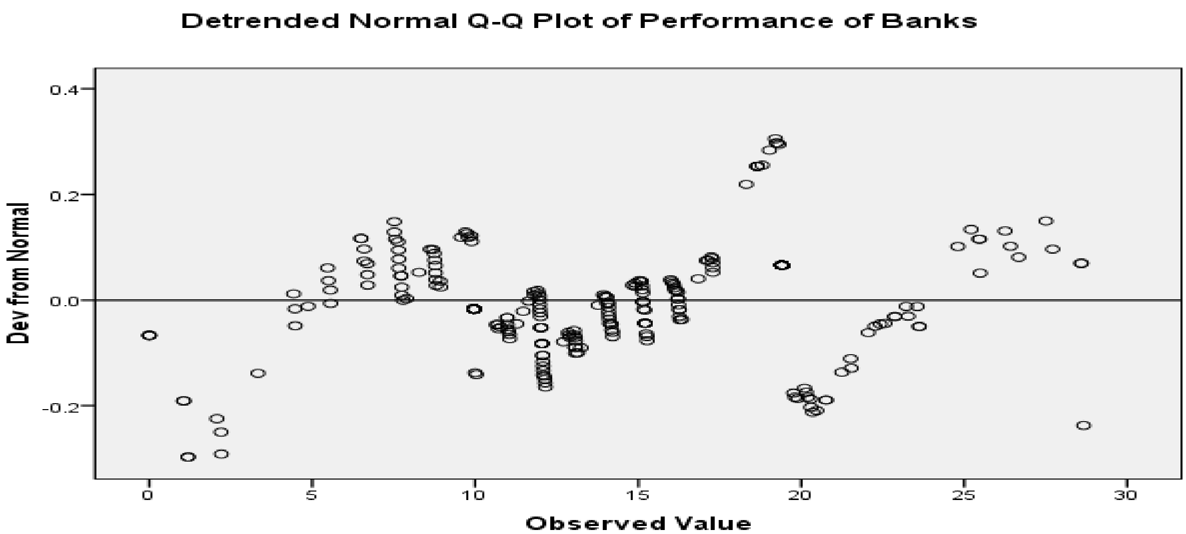

Figure 3: Detrended normal Q-Q plot of performance of banks

Descriptive statistics for the dependent variable

The achievement of organizational goals is dependent on its performance. Accordingly, the objective of this area of study was to establish the performance of the banking institutions (dependant variable) through the assessment of indicators that described and defined the performance variable. These indicators/ sub variables were framed in the form of specific statements that aimed at helping respondents make reliable conclusions on the performance of their banks. In all the nine sub variables of the dependant variable, the respondents were requested to indicate using the likert scale 1-5, on what they felt was the position on the posed statements of the performance of their organizations.

Findings indicated that in all the nine indicators, a large proportion of the respondents concurred highly with the posed questions by indicating strongly agree and agree except for the variable ‘employee turnover rate in the bank is low’, which had most of their respondent being neutral. This study concurred with Athanasoglou et al (2006) who argued that profitability was a function of internal factors that are mainly influenced by a bank’s management decisions and policy objectives such as the level of liquidity, provisioning policy, capital adequacy, expense management and bank size, and the external factors related to industrial structural factors such as ownership, market concentration and stock market development. The findings also agree with research done by Rogers (1995) and Hartline et al (2000) who opine that the value creation process transforms the outputs of the strategy development process into programs that both extract and deliver value. Profit and growth are stimulated by loyal customers; such loyalty is a direct result of satisfied customers. Satisfaction of customers is influenced by the value or quality of services provided to customers. Value is created by employees who are satisfied, loyal and productive. Employee satisfaction is largely due to high quality support services and policies that enable employees to deliver value to the customers. Peavy (1997) established that employees are essential to an organization's performance as their perceptions of corporate image are related to their work attitudes and behaviors, and that an organization's image can affect the organization performance.

Descriptive statistics for the independent variable

Management Attitude towards Guidance & Counseling Programme

The success of guidance and counseling programme heavily relies on the management's attitude towards the same. This is because resources are provided by management and their support is considered very crucial. The respondents were provided with a likert scale questionnaire ranging between 1-5 (strongly agree to strongly disagree) and asked to provide objective opinions that best describe their responses.

Findings indicated that the sub variable on whether there is support from the management on matters relating to G&C Programme was rated best having 10.6% and 49.5% of the respondent indicating 'strongly agree' and 'agree' respectively. This thus showed that most respondents indicated that management regarded highly the Guidance and counseling programme. These findings are supported by Pashler (1989), Rizzolatti & Craighero(1998) that exerts thinking on organization managers. Managers need to know that there are many issues that factor into a process and that organizational history, personal experiences, individual tendencies (toward internal versus external views of causality, intrinsic versus extrinsic motivations), and prior knowledge all impact perceptions of causes and therefore Managers should avoid the blame game and focus on correcting workplace behaviour. Baker (2000) describes counseling as being a key part of the organization guidance program, offered on an individual or group basis as part of a developmental learning process and at moments of personal crisis. According to Govere (1995), employee guidance and counseling programs are meant to provide effective means of dealing with problems in the workplace. Each program must therefore be designed to meet specific goals that have been identified as important to the well-being of the organization and its members. At the planning stage, goals and objectives are set; at the evaluating stage, the success of the program in meeting its stated objectives is measured. To Tuckman (1994), counseling programs of various types have implied goals that tend to be common across organizations. Samples of these indicators that might be used to assess the impact of the employee guidance and counseling programs include; improved performance attributable to removal of personal problems, the extent to which under-utilization of employee skills is alleviated, increased productivity, reduction in absenteeism, reduction of accidents both on and off the job and improved employee satisfaction obtained by self-reports or peer reports.

On the other hand, findings show the responses from the open ended question in the questionnaire on the respondent's general observation of the management's attitude towards guidance and counseling programme. 187 (63.6%) reacted to the question. Of those who responded to the question, majority of them 38.5% (72) were of the opinion that the managers do not lay any much emphasis on the guidance and counseling programme, while 21.4% said that the management attitude is good and supportive, whereas 3.2% were of the opinion that the management was skewed towards performance of the banks among other observations.

Association between Management Attitude and Bank Performance

Correlation and regression analysis were used to test the relationship between the independent and dependent variables.

Correlation Analysis

In order to test for the relationship between management attitude and bank performance of Commercial banks in Kenya correlation analysis was done. First a scatter plot was done as shown in figure 4. The scatter plot of the variables shows that most of the observed points tend to be concentrated along the regression line and hence an indication of a relatively positive linear relationship. The correlation results indicated that the strength of association between the variables was relatively low (r=0.319), and the correlation coefficient was very highly significant ($p<0.001$). Thus, the correlation analysis results showed that management attitude had a significant influence on bank performance.

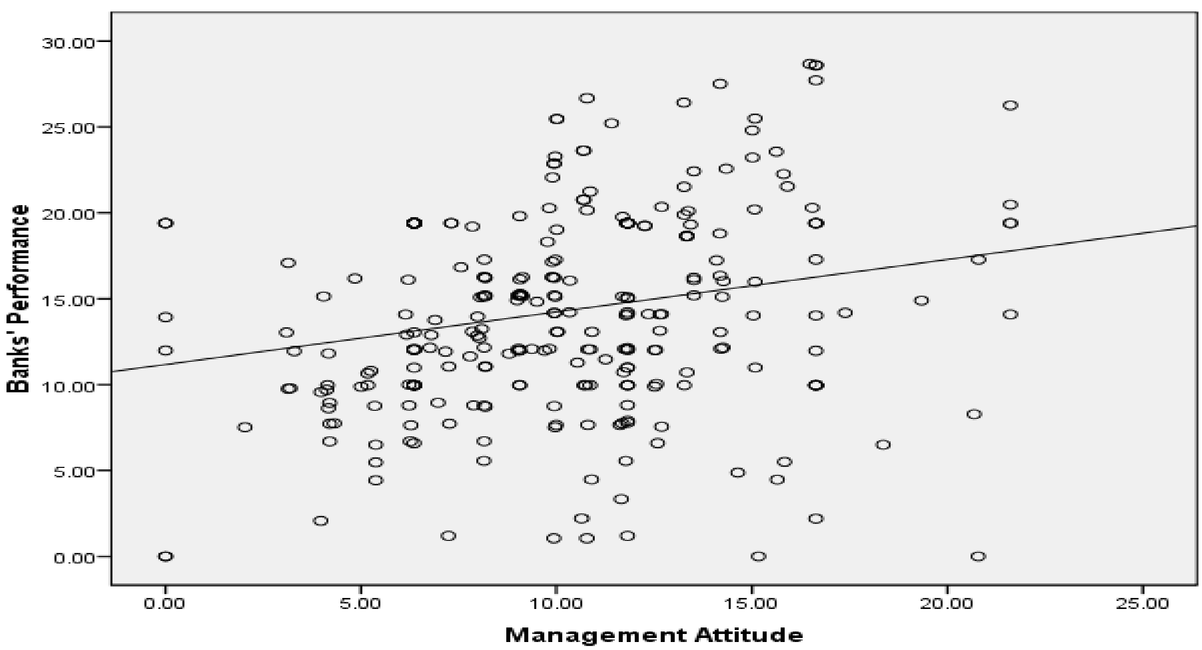

Figure 4: Scatter plot of Management Attitude and Banks' Performance

Table 2: Correlation Tests between Management Attitude and Bank Performance

Correlations		PERFORMANCE	Management Attitude
PERFORMANCE	Pearson Correlation	1	.319**
	Sig. (2-tailed)		0
	N	294	294
MANAGEMENT ATTITUDE	Pearson Correlation	.319**	1
	Sig. (2-tailed)	0	
	N	294	294

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

Regression Analysis

The regression results for the bank's performance with the management attitude variable were presented in Table 3, 4 and 5. For testing the alternative hypothesis (H_1), a regression analysis was conducted to check the effects of management attitude towards guidance and counseling programme on the performance of commercial banks in Kenya.

H_1: Management attitude towards guidance and counseling programme affect the performance of commercial banks in Kenya.

Regression analysis was also performed to examine the variance in the banks' performance uniquely explained by management attitude.

Regression results indicate that there is a relationship between the dependent variable (banks' performance) and the independent variable (management attitude). Table 3, points out that the relationship between management attitude and the bank's performance is positive (0.306) and based on the t-value (3.914) and a p-value (0.000), it was concluded that this relationship was statistically significant. In addition, the regression model coefficients were significant at $p<0.001$. Therefore, we would say that there is statistically significant positive linear relationship between management attitude and the bank's performance. The predictive equation for banks' performance can be written as:

$$Banks'\ performance = 11.175 + .306 Management \cdot Attitude + \varepsilon$$

Table 3: Regression coefficient between management attitude and bank performance

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	11.175	0.862		12.965	0.000
	management attitude	0.306	0.078	0.316	3.914	0.000

a. Dependent Variable: Performance

In addition, the analysis of variance table 9 shows that there was a significant influence of the management attitude on the banks performance. The result indicate that the overall model was statistically significant (F=15.316, p=0.000). Thus based on the results, the study failed to reject the alternative hypothesis and hence it was concluded that the management attitude towards guidance and counseling programme affect the performance of commercial banks in Kenya.

Table 4: Analysis of Variance between Management Attitude and Banks Performance

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	494.759	1	494.759	15.316	.000[a]
	Residual	9432.405	292	32.303		
	Total	9927.164	293			

a. Predictors: (Constant), Management Attitude

b. Dependent Variable: Performance

Further, the model summary indicates that, the management attitude shares approximately 10.8% of its variability with bank's performance. Thus, leading to a conclusion that management attitude within the banking institution influences banks' performance.

Table 5: Goodness of fit of Management Attitude

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.319[a]	0.108	0.102	5.28355

a. Predictors: (Constant), Management Attitude

Conclusions and Recommendations

This study was designed to explore the influence of the management attitude towards the guidance and counseling programme on the performance of commercial banks in Kenya. This research tested the alternative hypothesis H_1 that management attitude towards guidance and counseling programme affect the performance of commercial banks in Kenya.

From the research findings, it was established that there was a significant positive correlation between the performance of banks in Kenya and the management attitude. Regression analysis showed that management attitude was an important component of a banks' performance and that, there was a linear relationship between management attitude and the banks' performance. This implied that the attitude of the management affects the performance of a bank.

Some respondents had the opinion that managers do not lay any much emphasis on the guidance and counseling programme, and that management was skewed towards performance of the banks and not the welfare of the employees and as a result employee turnover rate was high. Thus, it is the quality of the employee's workplace environment that most impacts on their level of motivation and subsequent performance. How well they engage with the organization, especially with their immediate environment, influences to a great extent their error rate, level of innovation and collaboration with other employees, absenteeism and ultimately, how long they stay in the job.

Therefore, managers need to know that there are many issues that factor into a process and that employee satisfaction is largely due to high quality support services and policies that enable employees to deliver value to the customers. Peavy (1997) established that employees are essential to an organization's performance as their perceptions of corporate image are related to their work attitudes and behaviors, and that an organization's image can affect the organization performance.

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