

Evaluation of Common Employee Training Methods in Enhancing Performance at Tanzania Commercial Bank (TCB)

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ABSTRACT

This study evaluates the effectiveness of employee training methods at Tanzania Commercial Bank (TCB) in enhancing performance within the banking sector. Recognizing that a well-trained workforce is crucial for maintaining service quality and regulatory compliance, the research explores various training approaches, including on-the-job training, workshops, and e-learning. Guided by the human capital theory, which emphasizes internal resources as a source of competitive advantage, the study employed case study research design to gather insights. A sample size of 64 respondents was drawn from the population of 174 TCB employees, comprising both administrative and non-administrative officers. The sampling process utilized purposive sampling for administrative officers and simple random sampling for non-administrative officers to minimize bias. Data were collected through structured questionnaires and interviews and analyzed using descriptive analysis to establish the relationship between training methods and employee performance. Findings reveal that on-the-job training and workshops are the most effective methods, significantly improving employee skills and productivity. Conversely, e-learning platforms received lower satisfaction ratings, highlighting employees' preference for interactive and practical training methods. The study concludes that continuous investment in diverse training strategies is vital to address the evolving needs of employees in a competitive financial landscape. Recommendations include enhancing on-the-job training, expanding workshop offerings, and improving e-learning platforms to foster greater employee engagement and satisfaction.

Keywords: Employee Training, E-Learning, On-The-Job Training, Tanzania Commercial Bank, Workshop

I. INTRODUCTION

Globally, employee training has become a crucial component for organizations to enhance workforce productivity, adaptability, and innovation. As industries continue to evolve due to technological advancements and changing market demands, companies have recognized the need to invest in continuous employee development. Common training methods include on-the-job training, workshops, mentoring, coaching, and e-learning. Research indicates that organizations employing a variety of training approaches, particularly blended learning (combining online and in-person methods), report higher employee performance and retention rates (Noe, 2022). For instance, companies in the U.S. and Europe have increasingly adopted virtual training platforms to improve accessibility and reduce costs (Smith & Brown, 2021).

In Africa, employee training practices have been evolving, driven by the growing recognition of the link between a skilled workforce and organizational competitiveness. While traditional methods like classroom-based training, seminars, and workshops remain prevalent, digital solutions are gaining traction in countries like South Africa, Kenya, and Nigeria. These countries are leveraging e-learning platforms to overcome geographical challenges and access cost-effective training tools (Muthama, 2023). However, the effectiveness of these methods varies depending on infrastructure, organizational support, and budget constraints, which remain key challenges in some African nations (Ogutu & Kamau, 2022). Despite these challenges, African organizations are embracing innovative strategies to upskill their workforce and boost overall productivity.

In Tanzania, the importance of employee training has been underscored by both the government and private sector institutions. The banking sector, in particular, has recognized training as an essential tool to maintain service quality, enhance financial performance, and comply with regulatory requirements. Training methods commonly used in Tanzanian organizations include classroom-based training, in-house workshops, and mentorship programs. However, the adoption of technology-driven training, such as e-learning and virtual training modules, has been slow due to technological limitations and budget constraints (Ngowi & Mboya, 2021). The Tanzanian government, through various

policies and initiatives, has encouraged the adoption of continuous training to improve employee competence and organizational efficiency.

Tanzania Commercial Bank (TCB) has acknowledged the critical role that employee training plays in its operational success. TCB implements a variety of training methods aimed at enhancing the skills of its employees across different departments. These methods include on-the-job training, workshops, and coaching, alongside more formal learning opportunities like external courses and certifications. In recent years, TCB has also begun exploring digital learning platforms to complement its traditional methods, though challenges such as limited infrastructure still hinder widespread implementation. Evaluating the common training methods at TCB is vital to understanding how the bank can optimize its workforce development strategies and improve overall performance (Mosha & John, 2023).

1.1 Statement of the Problem

Employee training is a critical factor in enhancing organizational performance, particularly in the banking sector, where service quality, regulatory compliance, and financial performance depend on a well-trained workforce. Despite the importance of training, many organizations in Tanzania, including banks, face challenges in implementing comprehensive and effective training programs. Traditional methods, such as classroom-based training and in-house workshops, remain prevalent; however, these methods alone may not adequately address the evolving needs of employees, particularly in a rapidly changing financial landscape (Ngowi & Mboya, 2021).

Past studies have underscored the limitations of traditional training methods. For instance, Ngowi and Mboya (2021) found that overreliance on in-person workshops often limits employees' engagement with practical, technology-driven solutions. Similarly, Mosha and John (2023) highlighted gaps in integrating digital tools like e-learning platforms, citing barriers such as limited infrastructure, high implementation costs, and inadequate digital literacy among employees. These gaps in training strategies hinder the development of employees' full potential, particularly in institutions striving to remain competitive in dynamic sectors like banking.

At Tanzania Commercial Bank (TCB), these challenges persist. Although TCB has implemented various training methods, including workshops, on-the-job training, and coaching, the effectiveness of these methods has not been comprehensively evaluated. With increasing competition in the banking industry, there is an urgent need to optimize training programs to boost employee competency and productivity. Without a thorough assessment of the training approaches used at TCB, there is a risk that employees may lack the necessary skills to perform their roles effectively.

This study sought to bridge this gap by evaluating the effectiveness of employee training methods employed at TCB, focusing on their impact on employee performance. By addressing this issue, the research aims to provide insights into optimizing training programs to meet the evolving demands of the banking sector and enhance organizational performance.

1.2 Specific Objective

To evaluate the common methods used in training employees to enhance performance at Tanzania Commercial Bank (TCB).

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 The Human Capital Theory

The Human Capital Theory, developed by economists Gary Becker and Theodore Schultz, is highly relevant to the evaluation of training methods at Tanzania Commercial Bank (TCB). This theory posits that investing in employee skills, education, and training increases their productivity and, consequently, improves organizational performance. According to Becker (1993), organizations that invest in developing their human capital are likely to experience higher returns in terms of enhanced employee capabilities and overall efficiency. Training is a primary means of human capital development, as it equips employees with the necessary skills to perform tasks more effectively, adapt to technological changes, and innovate within their roles. In the banking sector, where service quality and regulatory compliance are crucial, the application of Human Capital Theory highlights the importance of structured and continuous training programs to maximize workforce potential and drive organizational success (Wang et al., 2022).

At Tanzania Commercial Bank (TCB), the Human Capital Theory provides a theoretical framework for understanding the significance of evaluating training methods. The theory suggests that the bank's investment in various training methods, such as on-the-job training, workshops, and e-learning platforms, contributes to building the employees' knowledge base and enhancing their performance. Furthermore, the theory implies that an effective training system at TCB could lead to long-term benefits, including improved service delivery, employee retention, and competitive advantage in the financial sector. By examining the common training methods through the lens of Human Capital Theory, this study aims to assess how TCB's investment in its employees influences their productivity and the bank's overall performance (Mosha & John, 2023).

2.2 Empirical Review

Mosha and John (2023), in their study titled *Employee Training Methods and Their Impact on Performance in Tanzania's Banking Sector*, aimed to assess the effectiveness of various training methods used in Tanzanian banks and their influence on employee performance. The study adopted a quantitative approach and employed a descriptive research design. The population comprised employees from several major banks, with a sample size of 120 respondents selected using stratified sampling. Data were collected through structured questionnaires and analyzed using SPSS for descriptive and inferential statistics. The findings indicated that on-the-job training and workshops were the most commonly used methods, both of which had a significant positive impact on employee performance. The study concluded that banks should invest more in digital learning platforms to enhance training outcomes and recommended a blended approach to cater to different learning preferences and improve overall efficiency.

Ngowi and Mboya (2021), in their study titled *Adoption of E-Learning for Employee Training in Tanzania: Challenges and Opportunities*, examined the adoption of e-learning platforms for employee training in Tanzania, focusing on the banking and telecommunication sectors. The study used a mixed-methods approach, incorporating both qualitative and quantitative data. A case study design was employed, with a population of 250 employees from various organizations. The sample size was 90 participants, selected through purposive sampling. Data were collected using interviews, questionnaires, and focus group discussions, and analyzed through thematic analysis and statistical methods using SPSS. The findings revealed that while e-learning adoption was low, employees and management perceived it as a cost-effective solution for continuous training. The study concluded that limited technological infrastructure hindered adoption and recommended investment in digital infrastructure to improve accessibility and scalability of e-learning.

Kulwa and Mushi (2022) conducted a study titled *The Impact of Training Programs on Employee Performance in Tanzania's Financial Sector*, with the objective of exploring how different training programs influence employee skills and productivity in financial institutions. The study followed a quantitative research approach with a cross-sectional design. The population included employees from 15 financial institutions, and a sample size of 150 respondents was selected through random sampling. Data were collected using structured questionnaires and analyzed using regression analysis to determine the relationship between training methods and employee performance. The study found that formal training programs, such as external courses and certifications, had the most significant impact on skill development and employee performance. The authors concluded that investing in diverse training programs is crucial for enhancing organizational performance and recommended a combination of formal and informal training methods to improve employees' adaptability and job satisfaction.

III. METHODOLOGY

3.1 Research Design

A research design refers to the overall structure and strategy used to integrate the various components of the study in a coherent and logical manner, ensuring the research problem is effectively addressed (Creswell, 2014). For this study, the case study research design was adopted. The case study design allows for an in-depth investigation of the research problem by focusing on a single unit of analysis, which, in this case, is the Tanzania Commercial Bank (TCB). This design is suitable for exploring the various training methods employed at TCB and provides a detailed understanding of their effectiveness in improving employee performance.

3.2 Population of the Study

The population of a study refers to the total group of individuals or elements from which a sample is drawn. For this research, the population consists of the employees working at Tanzania Commercial Bank (TCB), particularly at the Dar es Salaam headquarters. According to Creswell (2014), a well-defined population ensures the reliability and validity of findings. In this study, the total population is 174 employees, which includes both managerial and non-managerial staff across different departments. This diverse group provides valuable insights into the different training methods used and their effectiveness.

3.3 Sample Size

A sample size is the subset of a population selected for participation in a study, which must be large enough to generalize the findings (Creswell, 2014). Using the Slovin formula, the sample size for this study was calculated from a population of 174 TCB employees. At a 10% margin of error, the formula yielded a sample size of 64 respondents. This sample size includes both managerial and non-managerial staff, ensuring that the study captures diverse perspectives on the training methods used at the bank.

3.4 Sampling Technique

Sampling techniques are methods used to select a representative group from a larger population (Kothari, 2016). This study employed both purposive and simple random sampling techniques. Purposive sampling was used to select

administrative officers with specific knowledge of the bank's training programs, ensuring that their insights are directly relevant to the study's objectives. Simple random sampling was applied to select non-administrative staff, providing every employee in this category an equal chance of being included. This combination of techniques helped reduce bias and ensured the collection of quality data from different employee levels.

3.5 Data and Data Collection Methods

Data collection refers to the systematic gathering of information relevant to the research objectives (Saunders *et al.*, 2009). This study utilized both primary and secondary data sources. Primary data were collected through structured questionnaires and interviews. Questionnaires were distributed to non-managerial staff to gather information on their experience with training programs. Structured interviews were conducted with administrative staff to gain deeper insights into the training methods. Secondary data were sourced from TCB's internal reports and documentation on employee training. This mixed method ensures comprehensive data collection, enhancing the validity of the findings.

3.6 Validity and Reliability of Data

Validity refers to the extent to which a research instrument measures what it is supposed to measure, while reliability refers to the consistency of the measurement (Saunders *et al.*, 2009). To ensure the validity of the study, the research tools were aligned with the research objectives and tested in a pilot study involving 10 respondents from Mzumbe University. The questionnaire and interview guides were refined based on feedback from this pilot study. Reliability was ensured by using standardized data collection tools and procedures, allowing for consistent data collection across all participants, which is essential for replicating the study.

3.7 Data Analysis

Data analysis involves the systematic application of statistical and logical techniques to describe, summarize, and evaluate data (Creswell, 2014). In this study, data were analyzed using descriptive statistics to present the frequency and percentages of responses, especially for the quantitative data from the questionnaires. For qualitative data obtained from interviews, thematic analysis was employed to identify patterns and key themes related to training methods. The findings were then cross-referenced with the research objectives, and conclusions were drawn regarding the effectiveness of the training programs at TCB. Descriptive analysis helped in summarizing the overall impact of training on employee performance.

IV. FINDINGS & DISCUSSION

The findings of this study align with the research objectives, focusing on the independent and dependent variables. The results are discussed in the context of the reviewed literature to provide a comprehensive analysis of the effectiveness of training methods at Tanzania commercial bank (TCB).

4.1.1 Demographic Features of Respondents

The study was conducted with a sample size of 64 respondents, as stated in the methodology section. Their demographic characteristics are summarized in Table 1, presenting key information such as gender, age, education level, and work experience.

Table 1

Demographic Characteristics

Demographic Feature	Category	Frequency	Percentage (%)
Gender	Male	36	56.25
	Female	28	43.75
Age	18–30 years	20	31.25
	31–40 years	28	43.75
	41–50 years	12	18.75
	51 years and above	4	6.25
Education Level	Diploma	16	25
	Bachelor's Degree	38	59.38
	Master's Degree	10	15.62
Work Experience	Less than 5 years	24	37.5
	5–10 years	20	31.25
	11–15 years	12	18.75
	Above 15 years	8	12.5

The majority of respondents were male (56.25%), with the dominant age group being 31–40 years (43.75%). Educationally, most respondents held a bachelor's degree (59.38%), indicating a well-educated workforce. Regarding work experience, 37.5% had less than five years, suggesting a blend of relatively new and experienced employees at TCB.

4.1.2 Methods Used In Training Employees at TCB

This section evaluates the common training methods employed by TCB, assessing their effectiveness based on responses collected through a Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). The summarized findings are presented in Table 2.

Table 2

Methods Used in Training Employees at TCB

Training Method	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean
On-the-Job Training	3	5	10	30	16	3.93
Workshops and Seminars	2	5	5	35	17	3.96
E-Learning (Online)	8	10	20	18	8	3.21
Mentorship and Coaching	6	8	10	25	15	3.68
Formal Classroom Training	3	6	10	35	10	3.72

The findings revealed that workshops and seminars were the most effective training methods, with the highest mean score of 3.96, followed by on-the-job training (3.93). These methods are interactive and directly relevant to employee tasks, making them highly preferred. Conversely, e-learning received the lowest mean score (3.21), indicating employee dissatisfaction with digital training platforms. This suggests a need for improved digital literacy and infrastructure to make e-learning more effective. The results align with findings from Mosha and John (2023), which emphasize that interactive training methods, such as workshops, effectively address immediate employee needs and enhance performance. Similarly, on-the-job training aligns with the Resource-Based View (RBV) theory, highlighting the value of human capital as a resource for organizational success. However, the low rating of e-learning reflects challenges noted by Ngowi and Mboya (2021), including inadequate digital infrastructure and limited employee readiness. Addressing these gaps is crucial to maximize the potential of technology-driven training methods in the banking sector.

4.1.3 Interview Findings

Interviews were conducted with 4 administrative staff at TCB to gain a deeper understanding of the training methods used by the bank. The majority of interviewees emphasized the importance of hands-on, practical training methods, with one respondent noting,

"On-the-job training is very effective because it allows employees to learn while performing their tasks. This ensures that they acquire skills that are directly applicable to their roles" (Interview, 2024)

Another respondent highlighted the value of workshops and seminars, explaining:-

"Workshops and seminars provide an excellent platform for employees to update their knowledge on industry trends and network with peers from other financial institutions" (Interview, 2024)

However, there were concerns about the effectiveness of e-learning platforms. One interviewee stated,

"The e-learning platforms are convenient, but they lack the interactive and practical aspect that most employees prefer" (Interview, 2024)

This sentiment aligns with the relatively low score given to online training methods in the questionnaire responses.

4.1.4 Discussion

The findings of this study highlight the critical role of on-the-job training as the preferred method for employee skill enhancement at Tanzania Commercial Bank (TCB). These findings align with Noe's (2017) research, which emphasizes the effectiveness of on-the-job training due to its practical application. Through enabling employees to learn while performing their tasks, this method allows them to acquire skills that are directly applicable to their roles. At TCB, employees report that on-the-job training enhances their confidence, improves their performance, and helps them adapt to real-time workplace challenges. This aligns with the dynamic nature of the banking sector, where immediate application of knowledge is essential for maintaining service quality and meeting customer expectations. Additionally, workshops and seminars received high ratings from employees, supporting Karia (2016)'s findings on their effectiveness in promoting continuous professional development. Workshops and seminars provide an excellent platform for updating

employees on industry trends, regulatory changes, and best practices. They also facilitate peer interaction and knowledge sharing, which is crucial in the banking sector, where teamwork and communication are key to operational success. The collaborative environment of these sessions encourages employees to learn from experts and each other, which ultimately enhances their understanding of evolving industry standards, fosters innovation, and improves service delivery.

In contrast, the relatively low satisfaction with e-learning platforms at TCB aligns with findings from Kambone and Ugole (2020), who observed limitations in digital training methods. While e-learning offers flexibility, it often lacks the interactive elements that many employees prefer. Staff at TCB seem to value hands-on training and face-to-face interactions, which allow for immediate feedback and collaborative learning experiences. This indicates a need for TCB to enhance its digital learning infrastructure by incorporating more interactive features, such as live sessions or group discussions, to better engage employees. By combining traditional and digital methods, TCB can cater to diverse learning preferences and create a more competent and adaptable workforce.

V. CONCLUSIONS & RECOMMENDATIONS

5.1 Conclusion

The findings of this study suggest that Tanzania Commercial Bank (TCB) employs a variety of training methods, with a preference for on-the-job training, workshops, and seminars. These methods are widely regarded by employees as effective in improving their skills and enhancing job performance. On-the-job training, in particular, stands out as the most beneficial method, as it allows employees to gain practical experience while learning in real-time, directly contributing to their role-specific competencies.

Workshops and seminars are also perceived as valuable for promoting continuous learning and staying informed about industry trends. These methods foster collaboration and networking opportunities, making them particularly effective for employees in the banking sector. The interactive nature of these sessions ensures that employees not only gain new knowledge but also engage in discussions with industry professionals and colleagues, further enhancing their learning experience. However, the study reveals that e-learning platforms at TCB are not as favorably received. Despite the convenience they offer, employees expressed a preference for more interactive and hands-on training methods. This indicates that while digital learning has potential, its effectiveness at TCB could be improved by incorporating more engaging content and offering greater opportunities for interaction and practical application.

5.2 Recommendations

Tanzania Commercial Bank (TCB) should continue prioritizing on-the-job training, which has proven to be an effective method for skill development. To further integrate practical learning experiences into employees' daily tasks, the bank could consider assigning mentors or coaches to guide employees through real-world challenges. This mentorship would help employees apply newly acquired skills directly to their roles, improving both individual performance and overall organizational productivity. By strengthening on-the-job training, TCB can foster a learning environment that is both practical and adaptive to the dynamic nature of the banking sector.

Given the high ratings for workshops and seminars, TCB should increase the frequency of these training sessions. Workshops and seminars offer employees valuable opportunities to stay updated on industry trends, regulatory changes, and emerging technologies. These events should be designed to ensure that employees are equipped with the latest knowledge and skills. Furthermore, TCB should focus on fostering a collaborative environment during these events, enabling employees to learn from each other and from external experts, which can contribute to their professional development and enhance the bank's competitive edge in the marketplace.

To address concerns related to e-learning, TCB should enhance its digital training offerings by incorporating more interactive elements. This could include quizzes, case studies, and discussion forums that promote active learning. Additionally, the bank could introduce live virtual sessions to facilitate real-time interaction between employees and trainers, creating a more engaging and interactive learning experience. By improving the e-learning platforms, TCB can provide employees with greater flexibility while ensuring that the quality and effectiveness of the training are not compromised.

TCB should consider personalizing its training programs to better suit the individual needs and learning styles of employees. Regular assessments of employees' skill gaps and learning preferences will enable the bank to develop tailored training plans that target specific areas for improvement. Personalizing training will ensure that employees receive the support and development they need to perform effectively, thereby leading to more successful outcomes for both the employees and the organization.

To enhance the quality of training, TCB could invite external trainers, industry experts, and consultants to lead specialized workshops and seminars. These external professionals bring valuable insights and fresh perspectives that may not be readily available in-house. Their expertise can provide employees with a deeper understanding of current

trends and challenges in the banking industry, which can enrich the overall training experience and help employees develop more comprehensive skills that are critical for organizational success.

TCB should implement a system to regularly evaluate the effectiveness of its training methods. This can be done through post-training surveys, performance assessments, and feedback sessions, allowing the bank to gather important data on the impact of training programs. Based on these evaluations, TCB should make necessary adjustments to ensure that training programs remain aligned with the evolving needs of employees and the bank's organizational goals. Regular evaluation will help TCB maintain the relevance and effectiveness of its training programs, ensuring continuous improvement in employee performance and productivity.

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