

THE INTERNATIONAL JOURNAL OF BUSINESS & MANAGEMENT

Relationship between Training on Customer Orientation and Sales Performance of Barclays Bank Branches in Western Kenya

Vivian J. Kogo

Director, Safina Safi Investments, Kenya

Beatrice Jemaiyo

Lecturer, Department of Marketing Management,
Catholic University of Eastern Africa, Gaba Campus, Eldoret, Kenya

Gilbert Kimutai Arap Bor

Lecturer, Department of Marketing Management,
Catholic University of Eastern Africa, Gaba Campus, Eldoret, Kenya

Abstract:

The purpose of the study was to investigate the relationship between training interventions and organizational sales performance at Barclays Bank, Kenya. Based on the study, this paper explores the relationship between training on customer orientation and organizational sales performance of Barclays Bank branches in Western Kenya. The target population comprised of 111 sales personnel in eight Barclays banks in Western region. Census approach was in which all the employees were involved in the study. Structured questionnaire was used as the data collection instruments. Data collected was analysed in descriptive and inferential statistics. Multiple regression and Pearson Correlation analysis was used test the hypothesis. The study established that there was a positive and significant relationship between training on customer orientation ($p=0.000$) organizational performance at Barclays Bank branches. The study concluded that training intervention on customer orientation has a positive and significant relationship with the organizational sales performance. The study recommends that the banks should intensify training of employees on customer orientations to improve on the organizational performance.

Keywords: *Training interventions, organizational sales, performance, barclays bank, Kenya, western region branches*

1. Introduction

The banking sector is facing increased competition due to globalization, changes in technology, political and economic environments (Evans, Pucik & Barsoux, 2002). This has prompted the banks to train their employees as one of the ways to prepare them to adjust to the increases and thus enhance their performance. It is important not to ignore the prevailing evidence on growth of knowledge in the business corporate world. Survival of banks in the world requires that they create new knowledge and undergo continuous training in order to accustomed to a rapidly changing technology and global competitiveness (Horwitz, 2009). This growth has not only been brought about by improvements in technology and a combination of factors of production but increased efforts towards development of organizational human resources. Therefore, it is every organizations responsibility to enhance the job performance of the employees and certainly implementation of training and development as one of the major steps that most companies need to achieve this.

Barclays Bank has operated in Kenya for over 90years. Financial strength, coupled with extensive local and international resources have positioned Barclays Bank of Kenya as a foremost provider of financial services. Barclays has established an extensive network of 120 outlets with over 230 ATMs spread across the country. The Barclays network is supported by internet and mobile banking channels plus a Customer Service Centre that operates 24 hours a day, 7 days a week. Over the past two years, Barclays has undertaken a complete change in its core banking system. This involved changing the entire operating system across its branches in the country. The process involved setting up a complete project team with a change director at the helm of the project. The main aim was to improve on the efficiency of services provided to the customer and to reduce its operating costs, hence setting it apart from their competitors as the bank of choice (Barclays Bank, 2015).

Business organizations, especially the banking industry of the 21st century operates in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate. Commercial organizations rely, in part, upon the quality of their sales personnel to effect organizational sales revenue targets. Consequently, organizations typically expend a substantial amount of effort toward the identification of competitive advantages that will facilitate sales revenue. In addition to factors related to role, skill, motivation, and organization/environment, a number of personal and aptitude factors have been found to have an impact on a sales success. As a result, strategic sales training of personnel has gained in importance and hence the need for more research into the link between strategic sales management and sales performance (Avlonitis & Panagopoulos, 2007). It is against

this background that the study was conducted to investigate the relationship between training interventions and organizational sales performance at Barclays Bank of Kenya in Western region branches.

1.1. Statement of the Problem

In 2016, US organizations training expenditures, including payroll and spending on products and services, hit \$ 70.65 billion (Training Magazine, 2016). In the year 2004, Barclays Bank in the US set up an academy with Cambridge Judge Business School where it set to send its 2,100 staff for specialized training by academics ranging from philosophers to lawyers (Kangethe, 2017). The banking industry across the country has become more competitive than ever before, with a good number of the banks fighting to control the market. The main area of focus is now on training of sales executives to develop selling skills and customer care skills in prospecting to achieving competitive advantage (Arthur & Huntley, 2005). Changing trends show that 7 out of 10 bank users prefer using alternate channels for transactions such as mobile apps, online and agents (Kangethe, 2017). Already, top tier banks have heavily invested in alternative channels that have seen over 90% of transactions for both Kenya Commercial Bank Group and Equity Group being handled by alternative channels. Banks are thus leveraging on technology to stay competitive in a dynamic and challenging environment. To stay afloat, training of its personnel is inevitable.

Traditionally, many organizations have measured their organizational performance by focusing only on financial measures like return on investment, market share and earnings per share. Neither of these approaches provides the full perspective of the organizational performance that solely benefits the sales department in coming up with training plans that will empower the sales personnel. Training of sales executive is strategy to ensuring higher level of performance by the sales department in an organization. A review of existing literature has not yielded any studies carried out in Kenya's banking industry on the relationship between sales personnel training and organizational sales performance. Prior studies looked at different industries, such as Nassazi (2013), Cephaz (2013) and As faw, Argaw and Bayissa (2015). This prompted the researcher to carry out the research on training orientations and their impact on organizational sales performance at the Barclays Bank.

1.2. Literature Review

Customer service is the series of activities designed to enhance the level of customer satisfaction-that is, the feeling that a product or service has met the customers' expectation and even beyond his/her expectation. Customers evaluate a product or service in terms of whether that product or service has met their needs and expectations. Customer satisfaction is derived largely from the quality and reliability of products and services. Commercial banks encounter similar problems in meeting customers' expectation of services and customer satisfaction of Commercial Banks.

Sergio, Ruiz and Munuera (2002) has conducted a study to investigate effect of sales training on sales force activity on sales force performance and customer orientation in the context of small and medium sized companies (SMEs). The results give empirical evidence of the importance of sales training investment as a means of increasing sales performance. However, more training investments does not imply higher levels of customer oriented selling. Yet, higher levels of salespeople performance and customer oriented selling are observed when specific training methods and content are implemented. Additionally, customer oriented selling positively influences sales performance, and sales training seems to moderate the relationship between sales force performance and effectiveness.

Mohammad and Sepideh (2013) have investigated the impact of sales experience and training on sales presentation skills between industrial sales persons. The study urges all sales managers to ensure that their business to business sales people develop their skills in adaptive communication and closing as one means to improve sales performance. Groza (2012) has also examined social media and the sales force. The importance of intra-organizational cooperation and training on performance. Hierarchical regression analysis was used to test the antecedents and consequences of social media usage by sales forces. Given the scant empirical evaluation of social media use in business-to-business relationships, this research analysed a sample size of 1699 respondents to aid in the understanding of several factors. Significant relationships between intra-organizational cooperation and social media usage was found, as well as a positive relationship between social media usage and sales performance. Furthermore, the training on social medias effect on performance was uncovered and provided important implications for how managers may best implement a firm's social media strategy among its sales force.

Sakwa and Oloko (2016) conducted a study to investigate effect of customer service practices on performance of banks: a survey of commercial banks in Kitale Town, Kenya. The study established that waiting situation affects the performance of the banking sector ($\beta_1=0.169$, $p<0.05$). Segmentation affects the performance of the banking sector ($\beta_2=0.279$, $p<0.05$). Service delivery channels is a key determinant in the performance of the banking sector ($\beta_3=0.249$, $p<0.05$) and that communication does affect the performance of the banking sector ($\beta_4=0.236$, $p<0.05$). From the study findings, there is evidence that waiting situation practices allows customers to save on time and avoid lengthy procedures which creates dissatisfaction on segmentation that seem to play a pivotal role in performance of the bank sector. Multiple service delivery roles positively on performance of the bank sector communication has tremendously increased performance in the banking sector thus the study advocates for better and efficient ways of saving on time in order to increase customer satisfaction. Thus, the managers should increase market and customer segmentation because this will have a significant positive effect on bank performance. In addition, bank sector should adopt advanced technological methods such as self-inquiry facility for inquiries and view of transactions in the account.

Katua (2016) conducted a study to investigate the Effect of Training and Development Strategies on the Performance of Commercial Banks in Kenya. From the study, it was found that a training and development strategy has a significant positive effect on the performance of commercial banks in Kenya. Commercial banks in Kenya were found to be engaging in training and development of

their employees and have training budgets for the purpose. Commercial banks also do training needs analysis as the main determinant of the training that is required for the employees. From this study, it is concluded that employee training and development strategies positively affect the performance of commercial banks to a great extent.

Igwe and Tamunoyowuna (2016) has studied the effects of sales force training methods and sales performance of insurance firms in Rivers State, Nigeria. The research outcome revealed a very strong and positive relationship between training methods and sales performance. It specifically showed that coaching training, seminar and role playing have a positive relationship with sales volume, market coverage and lost account recovered. The study therefore concluded that sales force training was veritable tool to drive sales performance. It recommended that analysis of sales force training need should follow strategic, periodic, use and implementation of various training methods.

Falola, Osibanjoi and Ojoi (2014) have investigated the effectiveness of training and development on employees' performance and organisation competitiveness in the Nigerian banking industry. Training and development is indispensable strategic tool for enhancing employee performance and organizations keep increasing training budget on yearly basis with believe that it will earn them competitive edge. The results showed that strong relationship exists between training and development, employees' performance and competitive advantage. Summary of the findings indicates that there is strong relationship between the tested dependent variable and independent construct. However, bank management should not relent in their quest to train their staff to develop new ideas that will keep improving and retaining employee performance.

Asfaw, Argaw and Bayissa (2015) carried out a study on training and performance. The focus of this study was to determine the impact of training and development on the employees' performance and effectiveness at District Five Administration Office, Addis Ababa, Ethiopia. In the study, training and development positively correlated and had a statistically significant relationship with employee performance and effectiveness. It was recommended that District Five Administration Office should maintain providing employee training and development activities and ensure the participation of employees in planning, need or skill deficit identification and evaluation of training and development programmes.

Elnagal and Imran (2013) have conducted a study to investigate the effect of training on employee performance. This was attributed to the fact that employee is a blood stream of any business. The accomplishment or disaster of the firm depends on its employee performance. Hence, top management realized the importance of investing in training and development for the sake of improving employee performance. The study analysed and understand the theoretical framework and models related to employee development through training and development programs, and its effect on employee performance and on the basis of the review of the current evidence of such a relationship, offers suggestions for the top management in form of a checklist, appropriate for all businesses, to assess the employee performance and to find out the true cause(s) of the performance problem so the problem could be solved in time through desired training program. The instant study provides brief overview of the literature about training effectiveness and how it contributes in enhancing the employee performance and ultimately concludes along with recommendation to give directions for future research by applying different level of analysis on exploring the impact of training practices on employee performance.

Athar and Maqbool (2015) conducted a study to investigate the impact of Training on Employee Performance (Banking Sector Karachi). The purpose of the study was to determine factors that impact training in banks of Karachi and how they affect employee performance. The study observed the training needs, effective the training methods of banks and their influence on employee performance. Literature review revealed that training is one of the key element that help employees to gain knowledge and confer motivation and satisfaction. Training enhance skills and abilities of employees. Through training employee learn teamwork and integrity. On the other hand, it also contributes positively towards development of employee performance along with other factors. The research conclusively found that training affects the performance of employees in banks of Karachi. This is indicated by the training framework which is designed to achieve organization strategic goals.

Beyazen (2011) has examined the effectiveness of training on employees' performance in private banks. This was in light of concern that effectiveness and success of an organization lies on the people who form and work within the organization. Therefore, the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge. After the training programmes, an evaluation is carried out to ascertain the effectiveness of the organization from the training in line with the need, which had been identified. The study found sample banks and leather firms spent 1,050,000 birr and 167,000 birr, respectively, on average annually in employees' training.

However, Beyazen (2011) established a great variation in training expenditure among firms in both industries, especially; the variation is high among leather firms irrespective of number of employees, over 90% of them were using subjective methods to evaluate organizational effectiveness from employees' training expenditure and only less than (10%) of them was used Kirkpatrick Model, as evaluation tools, but no one who was used Cost-Benefit analysis or Return on Investment models as evaluation tool, both firms were moderately effective from the employees' training expenditure irrespective the industry in which they exist and main conclusion drawn were the emphasis given for training by majority of the firm is still low, especially in leather firms organization could not evaluate their effectiveness in terms of all possible returns from the employees training expenditure as effectively and efficiently with the help of subjective measures only and result of the evaluation could be insufficient to make decision in different aspect of training for the future. Therefore, organizations should allocate sufficient amount of budget to train this key resource of the organization and they should use objective models in addition to the subjective methods, and the organizations should design their training program based the need assessment result to be effective from the training expenditure.

Nazzazi (2013) has studied the effects of training on employee performance. Evidence from Uganda. Employees are major assets of any organization. The active role they play towards a company's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance. Although extensive research

has been conducted in the area of human resource management, the same cannot be said on employee training especially as it concerns developing countries. The purpose of the study was to evaluate the effects of training on employee performance, using the telecommunication industry in Uganda as case study. The results obtained indicated that training has a clear effect on the performance of employees. The findings are useful to human resource managers, human resource policy decision-makers, as well as government and academic institutions.

Githinji (2014) has conducted a study on the effects of training on employee performance: a case study of United Nations support office for the African union mission in Somalia. On the role of training on employee engagement the study showed that in general training enhances employee engagement in change processes. As a measure of engaging in change process, the top-level management and non-management management staff were more likely to be induced in taking new tasks after undergoing training compared to those in the middle level management. Similarly training most likely motivates the top level to be committed to taking initiatives in helping other employees. This case may not apply for the middle level management and the non-management staff. Secondly the study also showed that training enhances employee engagement in innovation. Thirdly, the study showed that training enhances better performance among employee and lastly the study showed that training enhances employee enthusiasm to work.

On the role of training on employee motivation, Githinji (2014) found that training enhances employee motivation as it allows for employee recognition within the organization. Likewise training aligns employees to the organizational goals at UNSOA. On the other hand, training enhances positive leadership traits in the organization's leaders. Lastly training facilitates motivation for work performance. suggested that the training effects the performance of employee among the international civil servants. A survey research design was used for this study 144 staff of the United Nation supports office for the African mission in Somalia involved in this research the finding showed that in general training enhanced employee engagement on change processes.

Kasau (2014) has conducted a study that sought to establish the relationship between training and performance, with a case study of Kenya Women Finance Trust, Eastern Nyanza region. The study found that the three variables of training investigated were key in determining employee performance especially in-service firms under which MFIs fall. The research confirmed that training has a big influence on performance with attitude, job satisfaction and service delivery equally getting the same weight. The result is consistent with modern scholars who recommend for training to develop positive attitudes at work place, to increase efficiency and effectiveness in service delivery and improve job satisfaction of the employees.

Cephas (2013) has carried out a research on effectiveness of training interventions and organizational characteristic on Territory Sales Managers' performance at Airtel Kenya. The study identified training intervention and organizational characteristics as critical factors for financial performance. It further reveals that the interactions of the two factors create an impetus for TSM performance and therefore Airtel Kenya should adopt strategies to enhance these two areas. The study recommends that for an improved performance of Territory Sales Managers (TSMs), there should be more field training for the TSMs, these trainings should be continuous, training reports should be issued out on a weekly basis, training content to be deeper (not basic), and channel partners should as well be trained.

2. Materials and Methods

The study employed correlational research design. The research design was appropriate since the study aimed to collect original information from a population. The study was carried out in eight Barclays Bank branches in Western Kenya. The target population comprised all the employees in the sales department in all the eight branches and their managers. Therefore, the study targeted 111 respondents drawn from all the eight Barclays Bank branches in Western region. This population comprised branch managers and the sales and marketing team.

Census sampling was used in the study, meaning every member of the targeted group took part in the study. As such, the sample size was 111 respondents. The research employed questionnaires as the main tool for collecting data from the respondents. Primary data was collected using semi-structured questionnaires administered through the drop-and-pick method. The data collected in the research was edited, coded and entries made into statistical software (Statistical Package for Social Sciences, SPSSversion20). This involved converting quantitative (nominal and ordinal data) into numerical codes. Descriptive statistics consisted of frequencies, percentages and means to summarize the data. Multiple linear regression analysis was used to determine the joint relationship between independent and dependent variables.

3. Results and Discussion

3.1. Training on Customer Orientation and Sales Performance of Barclays Banks

The study sought to investigate the relationship between training on customer orientation and organizational sales performance of the Barclays of Kenya. Customer orientation is an important aspect of the success of commercial banks thus protection of the customers is crucial and is capable of affecting the organizational sales performance. To measure training on customer orientation of the employees, a set of six statements was formulated. The respondents were asked to indicate the extent of agreement with each of the customer orientation statements. The statements were anchored on a five-point Likert-type scale ranging from 1-Strongly disagree, 2-disagree, 3-Neutral, 4-Agree, 5-Strongly agrees and respondents were asked to indicate the extent to which they agreed to the statements. Descriptive measures included frequency, percentage, means and standard deviation. The pertinent results were as presented in Table 1 below.

Training on customer orientation	SA F(%)	A F(%)	U F(%)	D F(%)	SD F(%)	Mean
Training on customer orientation has enabled the employees to understand that information from customers is key in decision making	52(52.6)	34(35.1)	7(7.0)	5(5.3)	0(0.0)	4.35
Training has enabled employees to be able to review complaints from customers to add value	48(48.9)	35(35.9)	5(5.3)	7(7.0)	3(2.9)	4.36
Training on customer orientation has enabled the employees to invent products and services to suit customers' needs	52(52.6)	34(35.1)	7(7.0)	3(3.5)	2(1.8)	4.33
Customer orientation training has enabled the employees to use complaints as an opportunity for business improvement, not as a criticism that causes negative reactions	48(49.1)	34(35.1)	5(5.3)	9(8.8)	2(1.8)	4.21
Through extensive training I have gotten extensive social skills from training given	41(42.1)	36(36.8)	10(10.5)	9(8.8)	2(1.8)	4.08
Extensive customer orientation training has improved employees' customer care skills significantly.	53(54.4)	29(29.8)	12(12.3)	3(3.5)	0(0.0)	4.37

Table 1: Training on Customer Orientation and Organizational Sales Performance

Source: Survey Data (2017)

From Table 1 above, the research noted that 52(52.6%) and 34(35.1%) of the respondents strongly agreed and agreed, respectively, that training on customer orientation has enabled the employees to understand that information from customers was key in decision-making at Barclays Bank of Kenya. However, 7(7.0%) of the employees and 5(5.3%) of the employees were undecided and disagreed, respectively, that Barclays conducted training on customer orientation. Further, 48(48.9%) and 34(35.1%) of the respondents strongly agreed and agreed, respectively, that training by Barclays Bank has enabled employees to be able to review complaints from customers to add value. Only 5(5.3%) were undecided, 7(7.0%) of the employees disagreed and 3(2.9%) of the employees strongly disagreed that Barclays Bank training had enabled the employees to review complaint from the customers and to add value.

On to whether or not training on customer orientation has enabled the employees to invent products and services to suit customers' needs. The study established that majority, 52(52.6%) and 34(35.1%), of the employees strongly agreed and agreed that training of employees on customers had enabled the them to design products and services that suit customers' needs, 7(7.0%) of the employees were undecided while 3(3.5%) and 2(1.8%) disagreed and strongly disagreed, respectively, that the bank had conducted training on invented products and services which had meet customers' needs. Moreover, 48(49.1%) and 34(35.1%) of the respondents agreed and strongly agreed respectively that Barclays Banks of Kenya employed customer orientation training that enabled the employees to use complaints as an opportunity for business improvement, not as a criticism that causes negative reactions. Only 5(5.3%), 9(8.8%) and 2(1.8%) of the employees were undecided, disagreed and strongly disagreed that training Barclays Bank trained employees on how to invent products and services which meets customer complaints as opportunity for improvement other that criticism of negative reactions.

Regarding the view that through extensive training employees had gotten extensive social skills, majority of the employees, 41(42.1%) and 36(36.8%), strongly agreed and agreed, respectively, that extensive training promoted social skills among the employees. Nevertheless, 10(10.5%), 9(8.8%) and 2(1.8%) of the employees were undecided, disagreed and strongly disagreed, respectively, that extensive training has promoted social skills among the employees. The study also sought to investigate whether or not extensive customer orientation training has improved employee customer care skills significantly. The study established that 54.4% and 29.8% of the employees strongly agreed and agreed that extensive training improved customer care significantly, 3.5% of the employees were undecided while only 12.3% of the employees disagreed that extensive training of the employees promoted customer care skills.

The findings of the study revealed that extensive customer orientation training has improved employees customer care skills significantly as indicated by (Mean=4.37), enabled the employees to review customers complaints in order to add value to the banks (Mean=4.36), enabled the employees to understand that information from customers was key in decision making process (mean=4.35), enabled the employees to invent products and services to suit customers' needs (mean=4.33), enabled the employees to use customers complaints as an opportunity for business improvement, not as a criticism that causes negative reactions (Mean=4.21) and through extensive employees have got extensive social skills from training given (Mean=4.08) which have resulted into improved organizational sales performance of the bank.

3.2. Pearson Correlational Analysis Results

To explore the relationship between training intervention on customer orientation and organizational sales performance, Pearson correlation analysis was conducted. The results of the Pearson Correlational analysis were as summarized in Table 2 below.

Statement	1	2	3	4	5
Organizational sales Performance	1				
Training on customer orientation	0.894	1			

Table 2: Pearson Correlation Analysis

According to the results in the table above, there is a positive and significant relationship between training on customer orientation ($r=0.894$) the organizational sales performance of Barclays bank of Kenya. The results indicated that the training on customer orientation has a positive and significant relationship with the organizational sales performance Barclays bank of Kenya as indicated by ($r = 0.894$).

3.3. Test of Hypotheses

In testing the research hypothesis, a 0.05 level of significance was taken as the level of decision criteria whereby the null hypothesis was rejected if the p-value was less than 0.05 and fail to reject if otherwise. Organizational sales performance (y) was calculated as an aggregate of all the parameters measuring performance in the research instrument. Regarding training on customer orientation, it was hypothesized that there is no significant relationship between training on customer orientation and organizational sales performance at Barclays bank branches in western region. The study results indicated that there was a significant relationship between training on customer orientation and organizational sales performance at Barclays bank ($p=0.000<0.05$ and $\beta= 0.488$). From this result, the reject the null hypothesis as and affirm that training on customer orientation has significant relationship with the organizational sales performance of Barclays bank limited in western region.

Overall, the study results indicated that there was a positive and significant relationship between training on customer orientation and organizational sales performance at Barclays bank. The findings concurred with those of Sergio (2002) who investigated the effect of sales training on sales force performance and customer orientation in the context of small and medium sized companies (SMEs) which established that customer orientation had a positive influence on sales performance of SMEs. The findings also supported those of Igwe and Tamunoiyowuna (2016) in a study of the effects of sales force training methods and sales performance of insurance firms in Rivers State, Nigeria. It specifically showed that coaching training, seminar and role playing had a positive relationship with sales volume, market coverage and lost account recovered. The findings were further consistent with those of Kamau (2014) in his study on perceived relationship between training and development practices and employee performance at Kenya commercial bank in Kenya which established that through extensive training of the employees they were able to achieving customer satisfaction and were effective in customer service and that they also had high speeds in processing work.

4. Conclusion and Recommendations

The study sought to investigate the relationship between training on customer orientation and organizational sales performance. Based on the findings, the study concluded that there is a positive and significant relationship between training on customer orientation and organizational sale performance at Barclays Bank branches in the Western Region of Kenya. Therefore, extensive training on customer orientation promotes customer care skills, review of customers' complaints, invent of new products and services to suit customers' needs and has promoted social skills which have resulted into improved organizational sales performance of the bank.

Based on the above conclusions, the study recommends that there should be continuous training of the employees on how to review customers' complaints and customer care skills which would result into increased organizational sales performance in the banks. The study further recommends that there should be continuous training on customer orientation to ensure that employees have the necessary knowledge and skills on the changes, innovation, better performance and job enthusiasm for enhanced organizational sales performance.

5. References

- i. Arthur, J. B., & Huntley, C. L. (2005). Ramping up the organizational learning curve: Assessing the impact of deliberate learning on organizational performance under gainsharing. *Academy of Management Journal*, 48(6), 1159-1170.
- ii. Athar, R., & Maqbool, F. S. (2015). Impact of Training on Employee Performance (Banking Sector Karachi). *IOSR Journal of Business and Management*, 17(11), 58-67.
- iii. Avlonitis, G. J., & Panagopoulos, N. G. (2007). Exploring the Influence of Sales Management Practices on the Industrial Salesperson: A Multi-Source Hierarchical Linear Modelling Approach. *Journal of Business Research*, 60, 765-775.
- iv. Barclays Bank (2015). About Us. Retrieved June 21, 2015 from <http://www.barclays.co.ke/personal/about-us/index.html>
- v. Asfaw, A. M., Argaw, M. D., & Bayissa, L. (2015). The Impact of Training and Development on Employee Performance and Effectiveness: A case study of District Five Administration Office, Bole Sub-City, Addis Ababa, Ethiopia. *Journal of Human Resource and sustainability Studies*, 3(4), 188-202.
- vi. Beyazen, M. (2011). Effect of training on employees' performance and organizational effectiveness a survey on private banks and leather industry (Unpublished MBA Thesis). University of Addis Ababa.
- vii. Cephas, C. (2013). Effectiveness of Training Interventions and Organizational Characteristics on Territory Sales Managers' Performance. *Interdisciplinary Journal of Contemporary Research in Business*, 6(7), 141-202.
- viii. Elnagal, A., & Imran, A. (2013). The Effect of Training on Employee Performance. *European Journal of Business and Management*, 5(4), 137-147.
- ix. Evans, P., Pucik V. & Barsoux J-L (2002). *The Global Challenge: Framework for International Human Resource Management*. Boston: McGraw-Hill
- x. Falola, H. O., Osibanjo, A. O., & Ojo, S. I. (2014). Effectiveness of Training and Development on Employees' Performance and Organisation Competitiveness in the Nigerian Banking Industry. *Bulletin of the Transylvania University of Braşov Series V: Economic Sciences*, 7(1), 161-170.

- xi. Githinji, A. (2014). Effects of training on employee performance: a case study of United Nations support office for the African union mission in Somalia(Unpublished MBA Thesis). United States International University.
- xii. Groza, A. (2012). Social media and Sales Force. *Journal of Business Management and Growth*, 16(7), 254-310.
- xiii. Horwitz, F. M. (2009). An analysis of skills development in a transitional economy – The case of the South African labour market. *International Journal of Human Resource Management*, 24(12), 2435-2451.
- xiv. Igwe, S. R.,&Tamunoiyowuna, M. (2016).Sale Force Training Methods and Sales Performance of Insurance Firms. *Global Advanced Research Journal of Management and Business Studies*, 5(5), 135-144.
- xv. Kamau, M. W. (2014). Perceived Relationship between Training and Development Practices and Employee Performance at Kenya Commercial Bank in Kenya (Unpublished MBA Thesis). University of Nairobi, Kenya.
- xvi. Kangethe, K. (2017, July 5). Barclays Bank Kenya looking at growing alternate channels after branch closures. *Capital Business*. Retrieved October 12, 2017 from <https://www.capitalfm.co.ke/business/2017/07/barclays-bank-kenya-looking-growing-alternate-channels-branch-closures/>
- xvii. Katua, N. T. (2016). Effect of Training and Development Strategies on the Performance of Commercial Banks in Kenya. *Journal of Educational Policy and Entrepreneurial Research*,2(7), 28-53.
- xviii. Kasau, A. S. (2014).Relationship between Training and Performance. *European Journal of Business and Social Sciences*, 3,95-117.
- xix. Mohammad, A. A., & Sepideh, F. (2013). Impact of Sales Experience and Training on Sales Presentation Skills between Industrial Salespersons. *Research Journal of Applied Sciences, Engineering and Technology*, 5(08), 2661-2670.
- xx. Nassazi, A. (2013). Effects of Training on Employee Performance. *Journal of Human Resource and Sustainability Studies*, 14(10),2-15.
- xxi. Sakwa, W. D., &Oloko, M. (2016). Effect of Customer Service Practices on Performance of Banks: A Survey of Commercial Banks in Kitale Town, Kenya. *Interdisciplinary Journal of Contemporary Research in Business Research*,5(9), 261-274.
- xxii. Sergio, R., Ruiz, S., & Munuera, J. L. (2002). The effects of sales training on sales force activity. *European Journal of Marketing*, 36(11/12), 1344-1366.
- xxiii. Training Magazine (2016). 2016 Training Industry Report. Retrieved October 12, 2017 from https://trainingmag.com/sites/default/files/images/Training_Industry_Report_2016.pdf