



EFFECT OF DEPTH MULTI-SKILLING STRATEGIES ON EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS IN KENYA: A CASE OF KISUMU COUNTY

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ABSTRACT

The purpose of the study was to establish the effect of depth multi-skilling strategy on employee performance in commercial banks in Kenya, with a case of Kisumu County. The study adopted a survey research design. The target population was two hundred and thirty eight employees of commercial banks in Kisumu County from which sample of one hundred and forty nine employees were drawn through stratified random sampling technique. One hundred and thirteen (113) questionnaires were dully filled, returned and analyzed using Statistical Package for Social Sciences to facilitate descriptive and inferential analysis of the study variables. Linear regression results indicated that depth multi-skilling strategy significantly explained variance in employee performance. Pearson correlation results showed strong positive relationship between depth multi-skilling strategy and employee performance. Commercial banks provided employees with complex, specialized tasks and in-depth experience or mastery of work. The study concluded that depth multi-skilling play a significant role in employee performance in commercial banks. The study recommended that challenge and achievement opportunities should be provided through complex job assignments to improve employee and organizational performance.

Key Words: *Depth Multi-skilling, Employee Performance, Human Resource Flexibility, Commercial Banks*

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INTRODUCTION

Organizations since time immemorial have placed great emphasis on functional specialization. This was supported by Max Weber's bureaucracy and its ideal elements; specialization being one of them (Cole; 2003) and Francis Taylor's principles of scientific management that advocated for the segmentation of work into narrowly defined jobs. It has been determined that specialization has become very costly and is increasingly challenged by the outsourcing of less important organizational functions to other specialist organizations (Sharma and Khandekar; 2006). Martinez-Sanchez *et al.* (2007) also suggest that firms may outsource in order to obtain workforce flexibility to face environmental uncertainty and improve performance. However, they further state that the impact of outsourcing on firm performance is highly inconclusive. In this regard, flexibility of human resources is very crucial to sustained organizational performance.

Flexibility in the management of labour emerged as a key policy debate in the 1980s (Pollert, 1991). Flexibility was seen as a means of enhancing competitiveness and adapting to changes in the business environment (Cordery, 1989; Pinefield and Atkinson, 1988). The need for flexibility in work arrangements has risen to include multi-skilling to provide for the more effective use of human resources. Jobs today are being designed to require cost reduction measures and organizations increasingly acquire people who are flexible and can adapt to different work or tasks (Atkinson; 1994). Armstrong (2010) argue that human resource management practices can improve productivity by increasing employee skills and abilities, promoting positive attitudes and increasing motivation and providing employees with expanded responsibilities to make full use of their skills and abilities.

The sudden rise in the need for labour flexibility in the last decade is due to economic development such as globalization, increasing competition, technological developments and need for efficiency and cost reduction (Bernadin, 2007; Looise, van

Reimsdijk, de Lange 1998; Riley and Lockwood, 1997). According to Bernadin (2007) it is a primary role of HRM practitioners to facilitate this process of building and sustaining core competencies and maintaining flexibility and efficiency in workplaces. There is also concurrence by other researchers that it is the responsibility of human resource practitioners to equip employees with the necessary skills, competencies and abilities to handle complex tasks and emergent changes (Bernadin and Russel, 1998; Ikpefan and Ebai, 2009).

Flexibility in its various forms has been cited by researchers as a core practice that firms could adopt to attain various benefits. The use of human resources to enhance organizational flexibility is another approach to improve competitive advantage and enhance survival in business uncertainty. Multi-skilling is an essential human-oriented approach in creating flexibility in organizations (Bernadin and Russel; 1998). This is consistent with other researchers who also concur that multi-skilling is an efficient response to uncertainty and pressures in the business environment that enhances labour productivity (Fox and Yuen, 2004; Kim and Park, 2003).

Multi-skilling is the acquisition of skills, knowledge, competency and experiences which develops and enables the individual to perform tasks outside the immediate job requirements (Davids, 2004). Multi-skilling refers to training of workers to undertake a wide range of jobs hence provides an organization with a flexible and adaptable employee and creates a skilled pool of human resources. Multi-skilling is different from multi-tasking because multi-skilling trains the worker in different skills. Cordery (1995), classified multi-skilling into four types: vertical multi-skilling, horizontal multi-skilling, depth multi-skilling and multi-skilled teams. Beynon *et al.* (2002) say that multi-skilling involves staff undertaking additional work outside the normal remit of their jobs. However, this study focused on depth multi-skilling strategies.

Depth multi-skilling is the acquisition and application of more complex, specific skills within the same discipline or area of work (Cordery, 1995). Depth multi-skilling provides opportunities for employees to learn new skills and gain wider experience and so gives them greater understanding of the work they undertake. According to Bernadin (2007), skill depth is increased when employees learn more about specialized areas, enhancing their ability to solve difficult problems and moving along a career track to becoming an expert or master. The extent to which a job is made challenging, has more complexity in job tasks to an individual and contains or requires the use of a variety of skills is in itself depth multi-skilling hence creates greater opportunity for experiential learning.

Organizations interested in gaining adaptability against environmental pressures and changes should hire people who are more flexible (Bernadin and Russell, 1998). They argue that organizations should set performance standards for people so as to encourage flexibility and diversity and reward people for being innovative. Multi-skilling enables organizations to make adjustments through resource flexibility and coordination flexibility therefore utilization and development of multi-skilled labour force is desirable. To the organization, having multi-skilled workforce enhance their adaptability to change, improve quality and quantity of work, enhance innovation and creativity by providing workforce with broader skill sets and motivate employees appropriately and overall enhance other organizational benefits. Multi-skilling can be suitably used to enhance employee decision-making, enable employees stand in for those who are away hence the continuity of work, and equip them with knowledge of other work processes thus enables them to adapt to greater demands of flexibility and adaptability.

Improving productivity and maintaining or improving quality of output be it in terms of service or product, is a critical challenge that every organization faces. As a result of this, HR

deliverables become distinct competitive advantages especially in key service industries such as banks. Employee performance which is the extent to which an individual contributes to the achievement of organizational goals, is therefore a key driver for the attainment of organizational benefits such as productivity, efficiency, quality of service and customer satisfaction. Performance is concerned with inputs and values. The inputs are knowledge, skills, behaviour and competencies required to produce the expected results (Hellriegel, 2004). Employee performance is attained through use of knowledge and skills and behaviour that uphold core organizational values.

Being innovative and responsive to emerging changes requires greater flexibility. HRM can facilitate this flexibility (Bernadin, 2007). Batta *et al.* (2007) suggest that in the service sectors, is inefficient to address fluctuating market conditions by assigning specialized personnel. This has been acknowledged by Bernadin (2007) that there is a discernible realization that competing in an increasingly global environment requires constant vigilance over productivity and the importance of employees in dealing with these issues is being recognized. Organizational productivity and performance is heavily dependent on employees and their performance (Ming- Chin Chen *et al.*, 2005; Ikpefan and Ebiai, 2009). Rowan *et al.* (1997) and Leitch (2006) goes further to suggest that employees' performance depend more heavily on employees' skills and abilities. It is widely accepted that organizational ability to adapt, effectively manage change and ensure survival in such business environment through their employees' performance is the most significant factor in enhancing their productivity and growth. Employee performance is enhanced only when firms respond to uncertainty with a multiskilled workforce.

The global banking sector has been facing unprecedented challenges due to the wave of privatization and globalization (Aldaibat and Irtaimah, 2012). Banks around the world face massive regulatory reform, constant change and

ever-present uncertainty (Ngui, 2014). They operate in an environment of limited economic growth, shifting consumer demands and demographics, conflicting expectations from shareholders and consumers and various regulators (Central Bank of Kenya, 2010; Nyamongo & Temesgen, 2013). Banks are increasingly under pressure to simultaneously improve the customer experience, meet compounding regulatory requirements and at the same time reduce operating costs.

According to a Central Bank of Kenya Report (2019), there are only forty three (43) licensed commercial banks and one mortgage finance bank in Kenya. Out of these forty three (43) licensed commercial banks, twenty three (23) of them operate in Kisumu County. (Bank Branches Report, 2019). The Kenyan banking sector plays an important role in the growth of the Kenyan economy due to its key role in provision of credit source. These banks are increasingly facing a myriad of emerging developments such as climate change, geopolitical tensions such as Brexit, changing customer demands, massive regulatory reform such as those that arise from international standards, globalization, cyber-security threats due to heavy reliance on information technology (CBK, 2019) and other economic challenges.

New technology enables production to be quickly tailored to customer requirements. Organizations need workers to be more flexible, to co-operate with others, to operate sophisticated technology and to be more adaptable. In addition, the complexity of operations, commerce and services created by diverse pressures in the business environment make them beyond the expertise and control of one individual. Commercial banks operate in a highly competitive business environment. They reported that they are undertaking a lot of innovations and technological developments summed up as Financial Technology (FinTech) such as blockchain technology, chatbots, video teller machines, cloud computing, internet of things, cloud computing, machine learning and artificial intelligence to improve their customers'

experience and sustain growth and profitability (CBK, 2018). Therefore in such circumstances, multiskilling becomes not just desirable but very essential to support innovation, implementation as well as successful utilization of such technology. Depth multi-skilling enhances employee participation and engagement by equipping them with complex, specialized skills and demanding task assignments hence enables employees cope with increased sophistication of jobs arising from increased reliance on information technology.

Statement of the Problem

The Kenyan banking sector is increasingly facing competition and myriad of challenges attributed to globalization such as climate change, geopolitical tensions such as Brexit; changing customer demands; massive regulatory reform such as those that arise from international standards; cyber-security threats due to heavy reliance on information technology as well as other economic challenges which has affected the performance of banks (CBK, 2018). With the increase of such emergent developments, employee productivity is a big concern for banks. Kenyan banks have cited inadequate technical skills and modeling capabilities (CBK, 2018) that culminated into low employee performance hence affected overall profitability of banks. The situation is worsened by the high cost implication for personnel training (CBK, 2018) hence limiting employee development programmes that would enhance employee performance.

Paradoxically, banks cited increasing staff capacity through training as a mitigation measure (CBK, 2018). However a number of research on training have shown that it influences employee performance but no regard was given to multi-skilling as an internal, cost- effective and efficient way for skills training to rapidly improve employee job performance. Several studies done in different country, industry and organizational contexts concur that multi-skilling is an efficient and cost-effective response to uncertainty and pressures in the business environment that enhances labour

productivity (Fox and Yuen, 2004; Kim and Park, 2003).

Most studies done in Kenya on employee performance focused on change management, leadership styles, talent management, training, coaching, career development, performance appraisal, downsizing, motivation, diversity in workplace and workplace environment in various organizations. Further, studies done in various individual and selected commercial banks in Kenya on employee performance focused on organizational downsizing (Kagure, 2018), coaching (Muriithi, 2016), motivation (Alusa & Mbugua, 2019), workplace environment (Gitahi *et al.*, 2015), career progression (Mugaa *et al.*, 2018), performance appraisal (Wagacha & Maende, 2017; Wanjala & Kimutai, 2015) change management (Kinoti, 2015), leadership styles (Anyango, 2015) on employee performance.

A study by Asaasira (2016) in its conclusion only mentioned that multi-skilling and staff empowerment as aspects under the growth and learning perspective of the balanced score card, enhances strategy implementation in tier-one commercial banks. Despite the use of multi-skilling in strategy implementation as a growth and learning perspective and the positive correlation between horizontal and vertical multi-skilling strategies (Okeyo & Juma, 2020) and employee performance, the influence of depth multi-skilling strategies on employee performance in commercial banks is not known. The study fills the empirical and contextual gaps by investigating the effect of depth multi-skilling strategies on employee performance in commercial banks in Kenya, with a case of Kisumu County.

Objectives of the Study

The objective of the study was to establish the effect of depth multi-skilling on employee performance in commercial banks in Kisumu County. The study was guided by the following hypothesis:

- **H₀:** Depth multi-skilling has no significant effect on employee performance in commercial banks in Kisumu County.

LITERATURE REVIEW

Theoretical Framework

Resource Based View

Resources available to organizations are both tangible and intangible resources. Tangible resources include financial, technological, physical and human resources while intangible resources include goodwill or reputation, brand and knowledge. Resources result into competitive advantage when they are rare, valuable, inimitable, and non-substitutable. In spite of the financial, technical, and physical resources capability of creating value, they are imitable and can be easily acquired by other organizations (Barney, 1991). Human resources are incapable of imitation and substitution due to the complex web of social, psychological and behavioral systems entailed in human resources. A firm's possession of a human resource pool that cannot be imitated and substituted by rivals provide organizations what Boxall (1996) refers to as 'human capital advantage'.

The resource based view of the firm focuses on the resources and capabilities held by a firm as sources of competitive advantage (Perce and Robinson, 2007). This view of the firm focuses on the quality of human resources available to the organization and their ability to learn and adapt more quickly than competitors. These human resources include resources such as training, experience, intelligence, relationships and insights of managers and employees in the organization. The sum of people's knowledge and experience, social relationships has the potential to provide non-substitutable capabilities that serve as a source of competitive advantage (Capelli & Singh, 1992).

According to Armstrong (2006), training and developing employees by the employer is a means of retaining human capital and ensuring the

organization makes improvements in productivity, flexibility and capacity to innovate that emerge from an enlargement in the skill base, increased levels of knowledge and competence. This perspective is supported by Schuller (2000) and Reich (1991).

The resource based view points out that organizations can sustain competitive advantage only by creating value from their resources in a way that is rare and difficult for competitors to imitate. According to Joo & McLean (2006), human resource

systems can contribute to sustained competitive advantage by facilitating development of competencies that are firm specific, promote complex social relationships and generate tacit organizational knowledge. The resource based view is relevant to this study as it supports the view that human resources flexibility provides benefits to organizations which include ability of the organizations to improve their profitability and productivity for purposes of sustained competitive advantage (Armstrong, 2010).

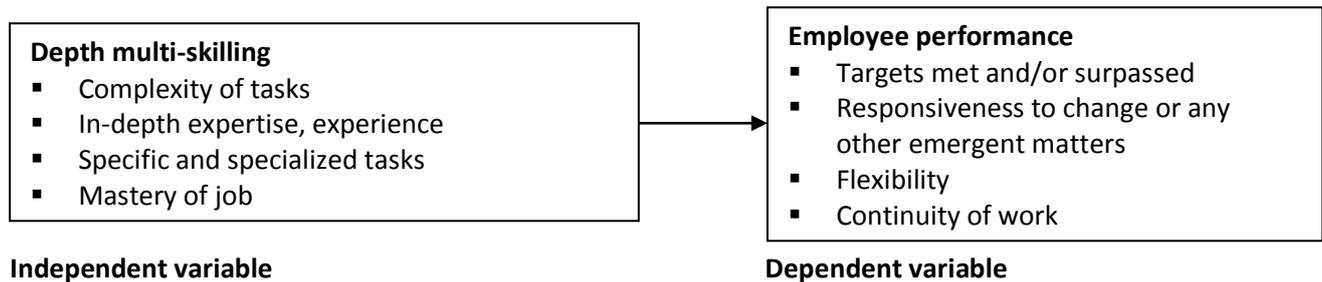


Figure 1: Conceptual Framework
Source: Author (2021)

Empirical Review

Nzuve & Njambi (2015) conducted a study on the factors perceived to influence employee performance at Independent Electoral and Boundaries Commission (IEBC). The study which adopted a descriptive research design and was a census of all the 175 employees of the commission, found out that challenging and complex job tasks make work exciting and consequently improves employee performance.

Similarly, Liu (2016) found out that job complexity was interactively associated with better employee performance as a result of creativity.

Arno *et al.* (1998) assessed the importance of cognitive ability and job experience in the prediction of work performance in sampled 176

manufacturing workers. The results indicated that both ability and experience were important predictors of work performance.

METHODOLOGY

The study adopted a descriptive survey research design. The target population of the study comprised 238 employees of all the 23 commercial bank branches which operate in Kisumu County (CBK Report, 2019). The sampling frame was each of the 23 banks from which a proportionate sample of 149 employees were drawn through stratified random sampling. Data was collected by use of questionnaires and were analyzed using Statistical Package for Social Sciences (SPSS) Version 23. Descriptive and inferential statistics were used in analyzing the data.

Table 1: Reliability Test Analysis for the Pilot instrument

Variable	Cronbach’s Alpha	No of Items	Comment
Depth Multi-Skilling	.949	6	Reliable
Employee Performance	.931	9	Reliable

The internal consistency of items of both dependent and independent variables were assessed using Cronbach's Alpha. The results were interpreted based on the rule of George and Mallery (2003) in which: value>0.9(Excellent), value>0.8(Good), value>0.7 (Acceptable), value > 0.6(Questionable), value>0.5 (Poor) and value< 0.5 (Unacceptable). All the two variables under study were reliable and met the threshold for subsequent data analysis.

FINDINGS AND DISCUSSIONS

Data was collected by use of questionnaires which were distributed to 149 respondents in commercial banks in Kisumu County. After follow-ups, questionnaires from 113 respondents were completed and returned in a form usable for analysis, which constituted a response rate of 75.84%. 36 of the questionnaires were not returned, such constituted 24.16% of the sample size. This response rate was considered good as

suggested by Bryman and Bell (2015) that 60% is sufficient sample size.

Descriptive Statistics

The results presented in this section were descriptive summary of the responses on statements measuring depth multi-skilling on employee performance in Commercial banks in Kisumu County. A five point likert scale in which 1 represented strongly agree, 2 represented agree, 3 represented neither agree nor disagree, 4 represented disagree and 5 represented strongly disagree was utilized. Percentages, means and standard deviations of the responses were computed for the independent and dependent variables and represented in the tables below.

Depth Multi-skilling and Employee Performance

The descriptive results of the summarized responses on the effect of depth multi-skilling on employee performance in commercial banks in Kisumu County were presented in table 2.

Table 2: Respondents Level of Agreement on Depth Multi-Skilling

Statement	SA 1	A 2	NA/ND 3	D 4	SD 5	Mean	Std. Dev.
I often undertake more complex tasks	20	16	19	35	10	2.974	1.312
I have acquired in-depth experience in my current position	35	33	2	17	14	2.433	1.463
I have acquired specialized skills in my current position	35	20	11	19	15	2.602	1.497
I have gained mastery or have expertise in my job due to specific and specialized tasks i undertake	40	19	9	17	15	2.478	1.518
I perform better due to the complex and specific task i undertake in my current position	24	30	13	26	7	2.620	1.291
My performance has improved as a result of in-depth experience which i have acquired in my current position	35	29	3	26	7	2.398	1.379
Aggregate Score						2.58	1.41

From table 2, majority of the respondents strongly agreed that they have acquired in-depth experience in my current position (35%), I have acquired specialized skills in my current position (35%), I have gained mastery or have expertise in my job due to the specific and specialized task I undertake (40%), My performance has improved as a result of in-depth experience which I have acquired in my current position (35%).

On the other hand, majority of the respondents disagreed that they often undertake more complex task (35%). However, majority of the respondents agreed that they perform better due to the complex and specific tasks they undertake in their current position (30%).

The aggregate mean score was 2.58 with a standard deviation of 1.41 hence most of the employees agreed that depth multi-skilling influence employee performance. This implied that providing

employees with challenging and complex tasks, in-depth experience or mastery of job and acquisition of specialties, make work exciting and consequently improves employee performance.

Employee Performance

The descriptive results of the summarized responses on employee performance in commercial banks in Kisumu County were presented in table 3.

Table 3: Respondents Level of Agreement on Aspects of Employee Performance.

Statement	SA 1	A 2	NA/ND 3	D 4	SD 5	Mean	Std. Dev.
I am flexible and willing to take on additional responsibilities	35	24	4	19	18	2.009	1.257
I am always responsive to change and any emergent issue	32	24	1	16	18	1.956	1.183
I always meet my targets	24	49	13	13	1	1.974	0.749
I always surpass my targets	15	19	23	32	11	2.788	1.228
The quality of the service to customers is good and they are always satisfied	31	38	4	16	11	2.372	1.351
I always step in for an absent colleague and effectively carry out his/her duties	21	16	3	16	45	2.611	1.595
I understand the work processes or procedures of another department	15	18	4	43	20	1.734	0.469
There is a coordination among employees due to better understanding of organizations work processes	19	11	4	46	20	2.478	1.483
Continuity of work is guaranteed in the organization because employees often handle duties for absent colleagues	11	16	1	26	46	2.593	1.596
Aggregate Score						2.28	1.21

From table 3, most of the respondents strongly agreed that they are always flexible and willing to take on additional responsibilities (35%). Similarly, majority of the respondents agreed that they always meet their targets (49%), and that the quality of the service to the customer is good and they are always satisfied (38%).

On the other hand, majority of the respondents strongly disagreed that they always surpass their targets (32%), there is coordination among employees due to better understanding of organization work processes (46%), they understand the work processes of another department (43%), continuity of work is guaranteed in the organization because employees often handle duties for absent colleagues (46%). Majority of respondents (32%) strongly agreed with the

statement that they are responsive to change and any other emergent issues. This indicated employee willingness to address emergent changes while majority of those respondents (45%) strongly disagreed with the statement that they often handle duties for absent colleagues.

The aggregate mean score is 2.28 with a standard deviation of 1.21. Such responses indicate that depth multi-skilling influenced employee performance such that providing employees with challenging and complex tasks, in-depth experience or mastery of job and acquisition of specialties, make work exciting and consequently improved employees engagement on the job, responsiveness to emergent matters quickly and effectively, coordination among employees, individual job

performance, as well as increased their understanding of organizational work processes.

Inferential Analysis

Correlation test was done on the study variables to determine if there is an association among the variables of study using Pearson product moment correlation.

Table 4: Correlation Test

		Depth Multi-Skilling	Employee Performance
Depth Multi-Skilling	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	113	
Employee Performance	Pearson Correlation	.781**	1
	Sig. (2-tailed)	.000	
	N	113	113

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

From the findings presented in table 4, depth multi-skilling($r = 0.781$, $p\text{-value} < 0.05$) was found to have a positive correlation with employee performance and statistically significant, this implies that both independent variable (employee performance) and independent variable (depth multi-skilling) move in the same direction.

The correlation test was important as it determined whether multi-collinearity problem existed. Research suggests that when the correlation coefficient r is near 1 or -1, then there is a multi-collinearity problem but if the correlation

coefficient is less than 0.8, then there is no multi-collinearity problem (Hair *et al.*, 2011). In table 4, the highest correlation coefficient for the independent variables was 0.781 was below the set standard hence there was no problem of multi-collinearity.

Regression Analysis of Multi-skilling strategies and Employee Performance

Simple linear regression analysis was done at 95% confidence level to establish the relationship between the two variables and employee performance.

Effect of Depth Multi-Skilling on Employee Performance

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781 ^a	.609	.606	.84101

a. Predictors: (Constant), Depth Multi-Skilling

Table 6: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	122.499	1	122.499	173.193	.000 ^b
	Residual	78.510	111	.707		
	Total	201.009	112			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Depth Multi-Skilling

Table 7: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.432	.167		2.585	.011
	Depth Multi-Skilling	.757	.058	.781	13.160	.000

a. Dependent Variable: Employee Performance

From the findings, R square .609 indicated that 60.9% of employee performance in commercial banks is explained by depth multi-skilling strategy. Other factors account for the rest of the amount of employee performance. The Karl Pearson product correlation coefficient indicates that there is a strong positive relationship between depth multi-skilling and employee performance as reflected with $R=0.781$.

Furthermore, ANOVA results on table 6 indicated that the model had a good fit and was statistically significant at ($F=173.193$, $p=0.000<0.05$). This means there is a significant relationship between depth multi-skilling and employee performance in commercial banks in Kisumu County. This shows that this strategy is the key determinant in employee performance in commercial banks as it allows employees to learn complex skills thus give them greater understanding of the work they undertake. The study findings are consistent with Liu (2016) who found out that job complexity was interactively associated with better employee performance as a result of creativity. Similarly, this study's finding supported the study by Nzuve & Njambi (2015) who found out that challenging job tasks improve employee performance.

The standardized regression coefficients shown in Table 7 revealed that for every unit increase of depth multi-skilling, employee performance increased by 0.757 ($\beta= 0.757$) and was statistically significant ($p=0.000> 0.05$). Increase in one unit of depth multi-skilling leads to an increase an employee performance positively by 0.757($\beta = 0.757$) thus the model is a good fit.

Test of Hypotheses

H_0 : Depth multi-skilling has no significance effect on employee performance in commercial banks in Kisumu County.

However, from the results, depth multi-skilling has a positive and significant effect on employee performance ($\beta = 0.781$, $p =0.000 < 0.05$) hence H_{01} was rejected.

CONCLUSIONS AND RECOMMENDATIONS

Firstly, the study concluded that depth multi-skilling strategy was significant and play a crucial role in employee performance in commercial banks. The increased practice of depth multi-skilling practices such as undertaking complex tasks, gaining in-depth experience, mastery of job tasks or job expertise and performing more specific and specialized job assignments, would result into significant improvement in employee performance in commercial banks. Depth multi-skilling practices has intrinsic values and it increased the commitment of employees through providing more challenge and knowledge hence, its greater impact in their performance.

Secondly, the study concluded that depth multi-skilling strategies is key to enhancing employee performance in commercial banks in Kenya as indicated by the positive correlation. Depth multi-skilling enhances employee participation and engagement hence enables employees cope with increased sophistication of jobs arising from increased reliance on information technology. In response to rapidly changing market demands and new technology, depth multi-skilling is an important means of updating employees' mindsets and skills to address new work problems that entail more demanding task assignments. Thus, employees perceive themselves as possessing higher levels of competence and consequently get more motivated to overcome obstacles and improve job performance.

The study recommended that in order to improve employee performance, depth multi-skilling aspects should be encouraged and implemented in Kenyan commercial banks. This can be done through vigorous training of employees in different perspectives within the same discipline of operation and providing challenge and achievement opportunities through complex job assignments. Depth multi-skilling intrinsically motivates staff hence it is important to continual labour productivity in commercial banks.

Areas for further research

Similar studies can also be done in other sectors in Kenya, mostly service sectors such as the

hospitality, retail among others where literature has shown that it is efficient to use multi-skilled workforce.

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