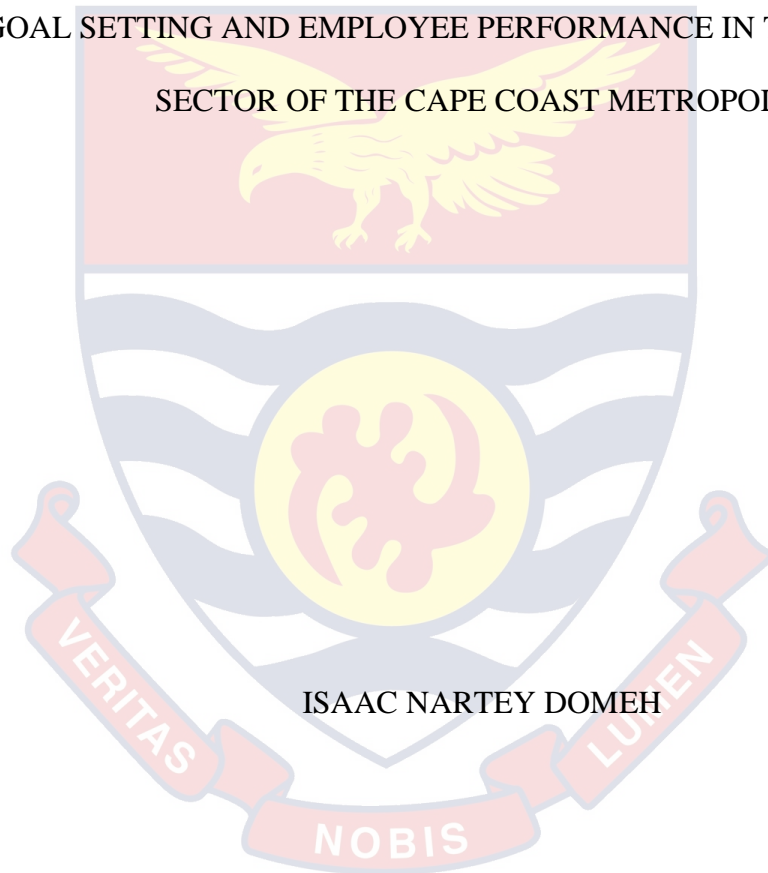UNIVERSITY OF CAPE COAST

GOAL SETTING AND EMPLOYEE PERFORMANCE IN THE BANKING

SECTOR OF THE CAPE COAST METROPOLIS
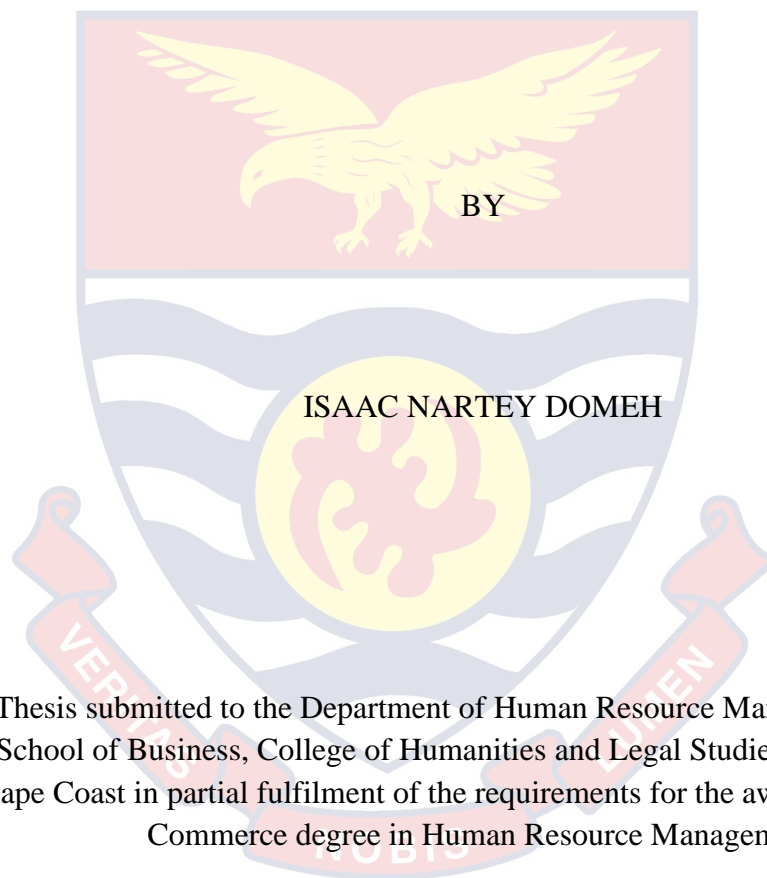
ISAAC NARTEY DOMEH

2020

UNIVERSITY OF CAPE COAST

GOAL SETTING AND EMPLOYEE PERFORMANCE IN THE BANKING

SECTOR OF THE CAPE COAST METROPOLIS

BY

ISAAC NARTEY DOMEH

Thesis submitted to the Department of Human Resource Management of the School of Business, College of Humanities and Legal Studies, University of Cape Coast in partial fulfilment of the requirements for the award of Master of Commerce degree in Human Resource Management

SEPTEMBER, 2020

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature …………………….   Date …………………..

Name: Isaac Nartey Domeh

Supervisor's Declaration

We hereby declare that the preparation and presentation of the thesis was supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature: …………………   Date: …………………

Name: Dr. Dr. Felix Kwame Opoku

Co- Supervisor's Signature: ……………………….   Date: ………………….

Name: Mrs Edna Naa Okorley

ABSTRACT

The study examined the effect of goal setting on the job performance of staff in the banking sector of the Cape Coast Metropolis. The study employed the explanatory research design to approaching the study quantitatively. The targeted population included 302 permanent employees of 14 banks in the Cape Coast metropolis excluding supporting staff such as drivers, messengers and cleaners. One hundred and seventy-two (172) respondents were surveyed through simple random sampling technique. Structured questionnaires were personally administered. It was found that goal acceptance accounted for 28.8% positive variance in employee performance in the banking industry of the Cape Coast Metropolis. Also, it was found that goal specificity accounted for 14.4% positive variance in employee performance in the banking sector of the Cape Coast Metropolis. Whilst, goal difficulty accounted for 10.6% positive variance in the performance of workers in the banking sector of the Cape Coast Metropolis. The study recommended that managers in the banking industry of the Cape Coast Metropolis must put in measures that can influence their workers to develop interest in accepting assigned goals.

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ACKNOWLEDGEMENTS

This work has been made conceivable by the enormous commitments of various individuals I personally want to acknowledge. Firstly, my unreserved appreciation goes to my supervisors; Dr. Dr. Felix Kwame Opoku and Mrs Edna Naa Okorley both of the Department of Human Resource Management who through their contribution and guidance in various ways made this study work a success.

Secondly, to my family and everyone who have added immensely to this work from its conception, I say "thank you".

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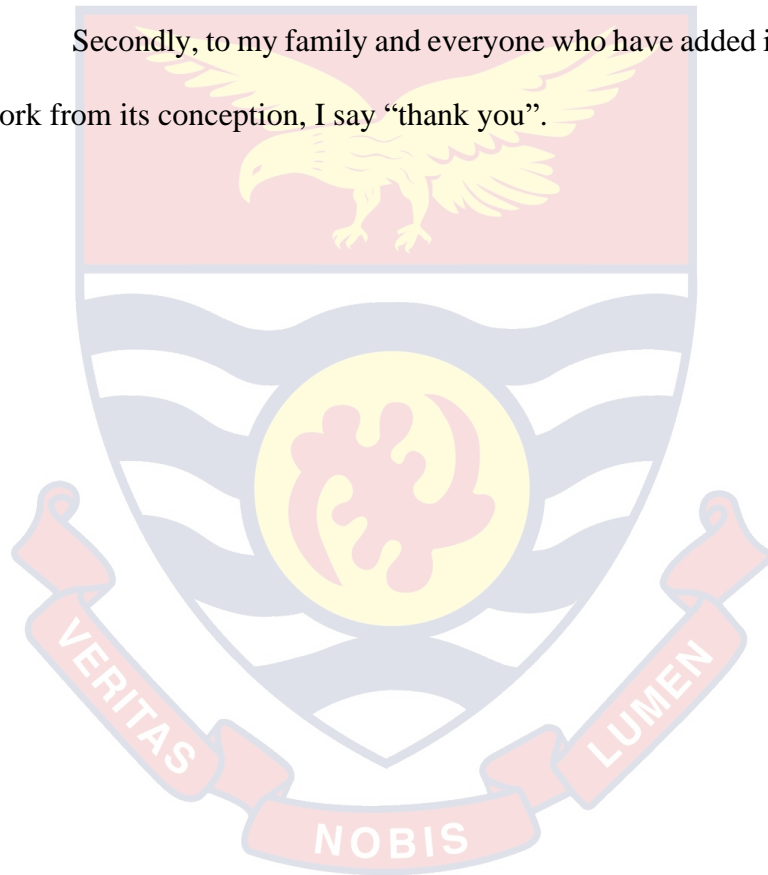
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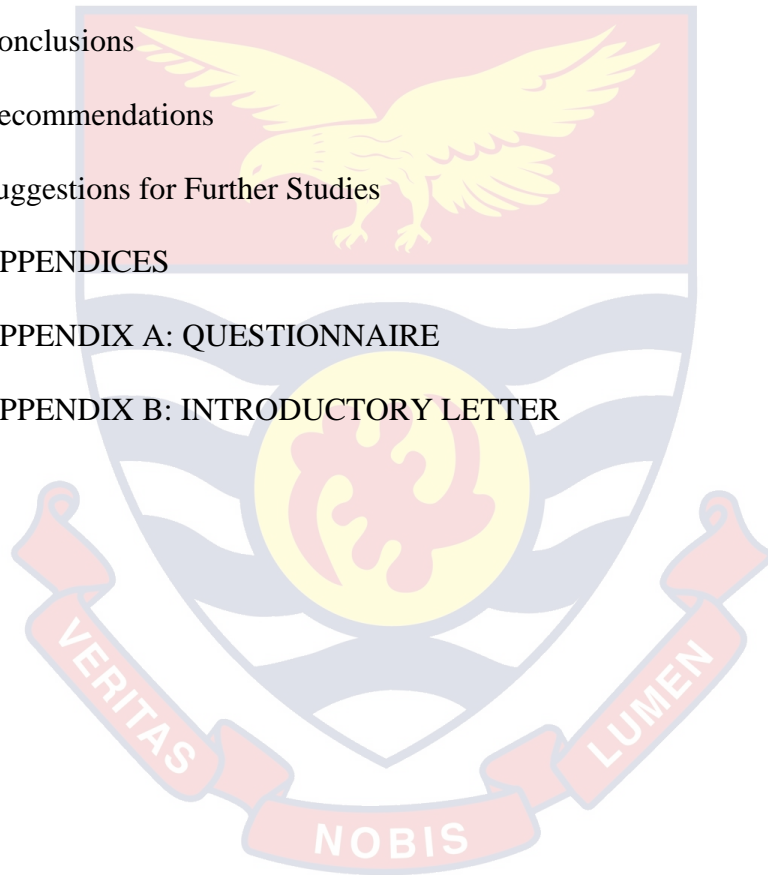This work is dediated to my parents: Mr Ebenezer Narh Domeh and Madam Georgina Boye-Doe.

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CHAPTER ONE

INTRODUCTION

This thesis presents the results of a quantitative study of how the performance of bank employees in the Cape Coast metropolis is affected by the concept of goal setting considering the three antecedents of goal setting theory (goal acceptance, goal difficulty and goal specificity). The reason for the study is discussed in this introductory chapter, which also includes a summary of the thesis. The chapter begins by presenting the background to the study, the statement of the problem, and the research objectives guiding the study. The significance and scope of the study were described. An overview of the organization of the study was also stated in this chapter.

Background to the Study

The concept of employee motivation has proved to be so important in both developed and developing nations (Pardoe, Vincent & Conway, 2018). Studies have revealed that employees that are highly-motivated have a tendency to be more committed, cooperative and productive while non-motivated workers are less-productive, reluctant to change and usually uncommitted (Ganta, 2014; Hiriyappa, 2015; Kuranchie-Mensah & Amponsah-Tawiah, 2016; Skripak, Parsons, Cortes, Walton, & Walz, 2018). Motivation, according to Kuranchie-Mensah and Amponsah-Tawiah (2016) is a process of decision-making in which the individual chooses preferred results and commits to adopting the desired and necessary appropriate approach to achieve it. This therefore implies that motivation stimulates specific behaviours which direct the efforts of an individual towards the attainment of a set or desired outcome.

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In today's competitive business environment, it is not enough for organisations to have a quality workforce but more importantly, a well-motivated one (Kuranchie-Mensah & Amponsah-Tawiah, 2016). A motivated workforce increases organisational performance which eventually contributes to the attainment of stakeholders' satisfaction (Kuranchie-Mensah & Amponsah-Tawiah, 2016). Hence it becomes imperative for any organisation to continually find diverse ways to motivate their employees. These efforts to motivate employees will increase the level of employee performance and also enhance productivity, which results in superior overall performance of the organisation (Solomon, Hashim, Mehdi & Ajagbe, 2012).

Several theories have been propounded to explain the concept of motivation because of its broad nature and significance (Cook & Artino, 2016). These theories attempt to explain the nature of motivation and also give a logical basis for the behaviour of certain individuals at certain times (Brevis & Vrba, 2014). Among the lot includes the goal-setting theory, the reinforcement theory, the expectancy theory and Maslow's hierarchy of needs theory. The various theories may be grouped into two main categories: the process theories of motivation and the content theories of motivation. A third category, namely the learning or reinforcement theory of motivation, is sometimes considered (Brevis & Vrba, 2014; Opoku, 2011).

The content theories of motivation attempt to describe the basic needs and drives that motivate individuals to work more and better. They explain the linkage between human needs and their work-related behaviours. These theories include the McClelland's theory of learned needs, the Alderfer's concept of existence, relatedness, growth (ERG) needs theory and Maslow's hierarchy of

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needs theory. The process theories of motivation on the other hand attempt to describe the factors that affect an individual's motivational level, as well as the relationships between them. They view motivation as the decision an individual makes to conduct himself/herself in a specific way, which include the goal-setting theory, the expectancy theory and the equity theory (Brevis & Vrba, 2014).

One of the important process theories is the goal-setting theory which was propounded by Edwin A. Locke in 1968 (Spector, 2000). The theory suggests that when a goal is specific, difficult but accepted by individuals, motivation and performance of is improved (Locke, 1968). The goal-setting theory indicates that goals give an employee a sense of direction on what should be done and the amount of effort required to get it done. Goal setting can be seen at the core of the day-to-day activities of people: be it attaining a particular grade, getting to school on time, or buying a particular product (Polson, 2013).

Locke and Latham (2002) identified a goal as "the object or aim of an action, for example, to attain a specific standard of proficiency, usually within a specified time limit". It then stands to reason that goals are outcomes that an individual or group desires to attain. Goal setting has proven to be a useful tool for people who seek to make impact in life (Polson, 2013). Similarly, many organisations today practice some form of goal setting (Lunenburg, 2011). Most modern organisations, if not all, have a vision statement which can broadly be considered as a goal. Also programmes such as strategic planning, stretch targets and management by objectives, involves the development of specific goals (Lunenburg, 2011; Polson, 2013).

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Goal setting serves as an effective system through which the business is able to execute its strategy (Sarder, 2016). Any organisation that seeks to successfully advance in its performance management and in the development of its employees' skills and potentials, must make developing quality, effective goals its priority (Lunenburg, 2011). Increased revenue, improved shareholder value, inspired innovation, greater profitability - none of these is possible without a well-organized mechanism that disintegrates these techniques and eventually links specific and observable elements of such strategies in the workforce (Oracle, 2012).

Organisations have in recent times become more competitive and this has brought the need to improve the performance of both the employees and the organisation (Dobre, 2013). As Sahai and Srivastava (2012) postulated, the rapid evolution of technologies, climate change, energy constraints, aggressive global competition, economic instability and political uncertainties characterises today's business environment. As a result, organisations are adopting strategies initiatives to survive this environment. However, Sahai and Srivastava (2012) observed that one factor that constantly emerges as being fundamental to the feat and continuity of an organisation is the need for appropriate, skilled, trained and motivated workforce.

Consequently, the competitive environment of businesses implies that organisations must develop a more focused and coherent approach towards managing their resources, particularly their most valued resource - human resource (employees) (Dobre, 2013; Sahai & Srivastava, 2012). In this regard, the concept of goal setting cannot be overlooked. Goal setting involves developing a plan of action with the aim of motivating and directing a person

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or group toward a goal (Grant, 2012). Goal setting is usually employed as a tool by managers as a way of enhancing and sustaining employee performance (DuBrin, 2012). Organisations set individual and organisational goals to trigger the optimum performance of their employees. These goals, among others, serve to reinforce performance.

According to DuBrin (2012), the underlying tenet findings of goal setting is that individuals who are given goals that are specific, challenging or difficult yet attainable usually have higher performance than those given unclear, less challenging goals or no goals at all. Other studies have also shown that one important outcome of goal setting is performance (Locke & Latham, 2002; Lunenburg, 2011; Opoku, 2016; Polson, 2013). This implies that once a goal is set, one of the things that will invariably take place is performance. Rotundo and Rotman (2002) defined performance as any behaviour that is informed by or related to a goal. That is to say, when a goal is set, individual tend to direct their efforts or assume behaviours that will result in the realisation of that goal. It is these behaviours that constitute performance.

Performance, as highlighted by Opoku (2016), is a crucial construct in the management of human resource because the basic functions of the Human Resource manager are geared towards improving the performance of workers and the organisation. The success of most organisations, if not all, is largely dependent on its human resources (Antwi, Opoku, Ampadu & Margaret, 2016) especially, in service-oriented organisations like the bank, where employees are principal sources of competitive advantage. This explains why most organisations spend so much resources on building their human capital,

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stimulating motivation, and improving employee job performance of employees.

Employee job performance as defined by Khosla (2016) is the degree to which an organisation's employee contributes to accomplishing the goal set by an organisation. Employee job performance can be classified under two types, that is, task performance and contextual performance (Sonnentag, Volmer & Spychala, 2008). Task performance relates to the conversion of raw materials to work-specific items and services, using the key technical skills. In other words, it has to do with work activities that that has a direct bearing on the organisational technical core prescribed by formal job roles. Thus, doing what one was hired to do.

Contrarily, in contextual performance, employees are expected to go beyond the requirements spelt out in their job descriptions (Sonnentag, Volmer & Spychala, 2008). It has to do with aspects of an individual's performance which sustains and improves the social network of an organisation and a psychological environment that encourages technical tasks (Sonnentag, Volmer & Spychala, 2008). Although task and contextual performances are both crucial in the attainment of organisational goals, this study specifically focuses on task performance.

Statement of the Problem

The banking sector has significantly contributed to the economic development of both developing and developed nations for some time now (Ishioro, 2017; Kjosevski, 2013; Olokoyo, Taiwo & Akinjare, 2016). The sector has played a major role in generating revenues, providing loans and creating

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employment in Ghana. Meanwhile, the recent issues in the sector indicate that the performance of the sector has not been stable (Owusu-Antwi, 2009). Ghana has in the past few years seen the collapse and merging of many banks. In August 2017, Capital Bank and Unique Trust Bank Ghana Limited were acquired by the Ghana Commercial Bank (GCB) after the Bank of Ghana revoked its Universal license covering them.

Again, the Bank of Ghana, in August 2018, announced the collapse and merging of five other banks to form the Consolidated Bank of Ghana (CBS). These included Beige Bank, Unibank, Construction Bank, Sovereign Bank and Royal Bank (Frimpong, 2018). At the end of 2018, the Bank of Ghana also announced the merging of six more banks into three banks (OmniBank Ghana Limited/Bank Sahel Sahara, Limited/Energy Commercial Bank, First National Bank/GHL Bank Limited, First Atlantic Merchant Bank) and likewise revoked the license of two other banks (Premium Bank Limited and Heritage Bank Limited) (Frimpong, 2018).

Oteng-Abayie, Affram and Mensah (2018) assert that poor corporate governance practices were the chief underlying factors for the instability in the banking sector. A further probing into the causes of the instability in the financial sector of Ghana suggests that employees' attitude and performance were also contributing factors to the poor performance of these banks (Marfo & Peprah, 2018). This finding is supported by the assertion iterated by Moraa and Muli (2018) that the job performance of workers in an organisation is fundamental to the organisation's performance and achievement of strategic goals.

Given that the inefficiency in employee performance is the major factor for the poor performance of the Banking sector in Ghana, this study has become very necessary as it intends to examine how the goal setting could be used to improve employee performance in the Banking sector of the Cape Coast metropolitan area.

Purpose of the Study

The main objective of this study is to examine the impact of the goal setting on staff performance in the banking sector of the Cape Coast Metropolis. To achieve the general objective, the following specific objectives have been formulated;

1. To examine the effect of goal acceptance on employee performance.
2. To examine the effect of goal specificity on employee performance.
3. To examine the effect of goal difficulty on employee performance.

Research Questions

The following research questions have been framed to guide the study;

1. What is the effect of goal acceptance on employee performance?
2. What is the effect of goal specificity on employee performance?
3. What is the effect of goal difficulty on employee performance?

Significance of the Study

The results of the study would prove useful to managers or management in the banking sector who face the challenge of improving the performance of their employees. This study will identify the extent to which the three identified components: specificity, difficulty and acceptance, of Goal setting influence

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performance and this will inform management on what component to give much attention to when setting goals.

Limitations of the Study

Generally, the study sought to assess goal setting and employee performance in the banking sector of the Cape Coast Metropolis. A study of this nature should target all employees of banking sector in the Ghana. However, this study only focused on 302 bank employees in the Cape Coast Metropolis and sampled 172 respondents out of the population via the Yamene's sample determination formula. The study focused on three (3) elements of the theory, that is: goal acceptance, goal specificity and goal difficulty hence it did not consider other factors, mediators or moderators of the theory.

Additionally, the survey was conducted using a designed questionnaire which adopted the close-ended questioning style. This however restrained the respondents from expressing their personal views on the items expressed in the instrument. Also some of the respondents, considering the nature of their work, felt that they were too busy hence were reluctant in responding to the questionnaire. Moreover, the respondents' bias could also affect the outcome of this study. Again, the duration for the study was too limited to allow the study to cover all the bank employees targeted for the study.

Organisation of the Study

The study constitutes five chapters. The first Chapter presents the background to the study, statement of the problem and the objectives of the study. It also outlines the significance and scope of the study. Chapter Two

focuses on the review of related and relevant literature on the concepts of goal setting and employee performance. Chapter three details the method used in the study which covers sub-topics such as the research design, population of the study, sample and sampling procedure, research instrument, data collection and data analysis. Chapter Four looks at the results and discussion of the study. The last chapter, Chapter Five, presents a summary of the findings of the research, conclusions and provide recommendations for improvement and suggest areas for further research.

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CHAPTER TWO

LITERATURE REVIEW

Introduction

The purpose of this chapter is to review the relevant and related literature on goal setting and employee performance. The review comprises theoretical, conceptual and empirical review. The theoretical review forms the foundation of the study. The conceptual review focuses on the relevant concepts underlying the study. Empirical review section provided review of related empirical studies so as to inform the methodological approach and other important areas of the study.

Theoretical Review

The main theory underlying this study is the goal-setting theory. This theory is reviewed in the following section.

Goal-setting theory

The goal-setting theory which was originally propounded by Locke (1968) notes that specific and difficult goals contributes to higher performance. Locke in his study explained that when people set goals, they are inspired to work towards achieving those goals. The goal serves as the performance standard against which the actual performance of the individual is measured (Cunha, Giustiniano, Rego & Clegg, 2017). According to Locke and Latham (2002), individuals tend to adjust their behaviours after assessing their performance against the goal (Performance standards) in order to minimize the discrepancies that may exist between their actual performance and the goal.

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Locke's goal-setting theory was informed by the work of Mace (1935) which was referenced in the work of Ryan (1970). Mace (1935) studied how different types of performance goals affected task performance and his study revealed that the group that were given goals performed much better than the group that were simply just told "do your best". Ryan (1970) also concluded in his study that human behaviour is affected by conscious intentions (goals). He argued that a conscious, task-specific intention (goal) provided a more reasonable and convincing grounds from/upon which motivation could be studied. He further explained that considering task-specific intentions (goals) in relation to performance "is more fruitful than studying general conscious traits (personality), because intentions are closer to action than traits" (Locke & Latham, 2015).

Locke opined that qualities and intentions affect individual action by affecting conscious intentions (Bhattacharya, 2015; Locke & Latham, 2015). It was further established that intentionally setting performance goals were theoretically and scientifically valid (Locke, 1968). Intensive study of the goal-setting theory began in 1970's when it was postulated that conscious goals affect action (Bodenheimer & Handley, 2009). Taking this assumption into account, Locke explained that a goal is just what the individual deliberately attempts to achieve, arguing that goals are related to improving performance as they mobilise contribution, guide attention, encourage persistency and therefore the development of strategies (Locke & Latham, 1990).

Further studies have indicated that when organisational members accept goals that are specific and difficult, there is a spike in their efforts and persistence which invariably increases the level performance (Sinnema &

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Robinson, 2012; Lunenburg, 2011; Vigoda-Gadot & Angert, 2007). Goal setting has become an important area of study in the field of organisational behaviour because goals are the essential components that provide social and emotional support, improve work motivation, create a positive organisational climate and improve overall performance levels (Wanyama, 2016; Locke & Latham, 2006).

Goal-setting theory falls under the cognitive theory of motivation which assumes that individuals have desired outcomes which are considered as goals they aim to realise (Dixon & Schertzer, 2005; Locke & Latham, 1990; Latham & Yukl, 1976). The goal-setting theory suggests that goals are related to performance because goals tend to direct attention, organise effort and plan development (Opoku, 2016). In examining how goals influences the performance levels, Locke considered three main concepts namely goal acceptability (acceptance), goal specificity (specific goals) and goal difficulty (challenging).

Goal Specificity

Goal specificity has to do with the degree of clarity with which the goal is stated (Klein, Whitener & Ilgen, 1990). It refers also to the goal being precise rather than vague and also explains the degree to which the goal points a clearly defined target. Goal specificity has to do with the clarity and exactness of the goal. For instance, a goal of "increasing productivity" is not very specific; a goal of "increasing productivity by ten percent (10%) in the next three months" is reasonably specific. Some goals, such as those involving output, costs, growth, and profitability, are readily specified. Other goals, such as improving

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company image and reputation, employee job satisfaction and morale, and ethics, are much harder to state in specific terms.

The specificity of a goal is determined by how that goal can be expressed in terms of a specific quantity such as volume, weight, height, length or unit (Opoku, 2011; Locke & Latham, 2013). Lunenburg (2011) posited that goals that are specific affect the performance levels. It becomes difficult for employees to perform well when the goals or objectives are vague and abstract because they would not know that which they are expected to do. The goals therefore ought to be clear and specific, in that way the exact tasks required to be performed is assigned. Management of the organisation should focus on removing ambiguity from within their goals to enable employees give their best.

Specific goals are clear and straight-forward. They clear up uncertainty around expectations and can steer employee effort more accurately and efficiently (Vigoda-Gadot & Angert, 2007). Specific goals allows individuals to focus and furthermore know what to do instead of going about things relatively purposelessly. A specific goal additionally shows the ideal performance level and consequently whether it has been achieved.

Goal Difficulty

According to Grozav (2018), goal difficulty has to do with a person's evaluation of themselves in relation to their ability to achieve either the goals they set themselves or the goals set for them. Vigoda-Gadot and Angert (2007) postulated that any organisation that seeks to enhance performance levels must set highly challenging (difficult) goals. According to Yanagizawa (2008), difficult goals provoke behaviours or attitudes that lead to better performance

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such as persistency and increased arousal, as well as enhancing the development of better job strategies as compared to easy goals. However, according to Lunenburg (2011) the level of goal difficulty ought to depend on the quality of human resources within the organisation hence putting the goal within an attainable range otherwise the level of goal difficulty would demoralise and decrease the productiveness of the employees rather than motivating them**.**

The goal-setting theory holds that if the goals set for individuals are too difficult, the goals tend not to serve as a tool for inducing higher performance as they become less realistic and almost impossible to attain (Lunenburg, 2011). Similarly, should the given goals be too easy to attain, individuals tend to assume that these goals are unlikely to advance their careers, hence demotivating them from putting in their maximum effort. Therefore, to improve the performance levels, it is extremely important for the organisation to set the difficulty levels correctly. In this wise, the level of goal difficulty should be within the capacity and ability of the employees and the organisation (Vigoda-Gadot & Angert, 2007).

Goal Acceptability

Goal acceptability is the degree to which an attitude reflects how reasonable an individual perceives and accept the assigned goal (Naylor & Ilgen, 1984; Vance & Colella, 1990). Goal acceptance is one of the critical antecedents of the goal-setting theory (Grozav, 2018). Lunenburg (2011) asserted that merely or simply assigning goals to individuals does not automatically lead to a change in the individual's behaviour unless it is consciously accepted by the individual. According to Locke and Latham (2002)

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accepting a goal is the first step in motivating employees to do better. In this regard, Opoku (2016) posited that goal acceptance indicates the scope of influence a set goal has on an individual's behaviour.

Erez and Kanfer (1983) asserted that the degree of goal acceptance depends on how beneficial the employee perceives the goal. Thus, employees have the tendency to accept a goal if they reckon it shall benefit them or make them better. Erez and Kanfer (1983) again posited that employees tend to accept goals if they perceive that they have some control over the goal. Encouraging employees to actively contribute to goals setting process influences how they see the goal and makes them feel that the goal is under their control hence they tend to accept it. According to Locke and Latham (2006), the major factor that influences how individuals behave and perform is the goals they set for themselves. A very effective way of ensuring goal acceptance is to encourage the engagement of employees in the goal-setting process (Lunenberg, 2011).

The Concept of Goal Setting

Goal is at the core of every venture, action or task and hence it's considered an essential part of the everyday life of organisations and individuals (Locke & Latham, 2013; Polson, 2013). According to Locke and Latham (2002) goal is that which informs a person's action or that which he consciously desires to achieve. They explained that anything a person is geared towards achieving or attaining is regarded as a goal. Goals may be referred to differently in various circumstances, but the concept remains the same (Opoku, 2016). For instance, goal may be referred to as budget when it comes to revenue and expenses, quota when it comes to quantity of work or production, performance standards when

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it comes to evaluating performance, deadline when it comes to time for completing a task and objective when it comes to plan of action.

The goal setting theory proposes that there are two major attributes of goals, that is, the content of a goal and the intensity of a goal. The content of a goal has to do with the traits and objects of the goals themselves (e.g. the difficulty or specificity of the goal). Goal intensity has to do with the process involved in setting goals and how it's achieved – which can be both mental and physical (Locke & Latham, 2006). The intensity of a goal is usually measured by the level of effort required, the scope of the cognitive process involved, how beneficial a goal is or the circumstance within which the goal is made (Kleingeld, Heleen & Arends, 2011).

Goals form the foundation upon which organisations and programmes are built; hence result-oriented organisations consider good goals as essential management tools (Ogbeiwi, 2018). According to Nyameh, Jaro, and Titus (2014), well-formulated goals act in four primary capacities. They are the provision of guidance and direction, facilitation of planning, motivation of employees, and serves as a tool in evaluating and controlling performance. These functions have made the concept of setting goals a fundamental component of organisational management since it also involves the organisation coming up with strategies that will bring the best out its employees and assist in the attainment of its strategic goals (Ogbeiwi, 2018). A great part of success is attributed to taking the time to really understand what it is that one wants to accomplish, and set aside the time for goal setting.

Studies show that goal setting is useful in boosting the intrinsic drive, self-efficacy, and performance of people (Ogbeiwi, 2018; Opoku, 2016;

Nyameh, Jaro, & Titus, 2014; Latham & Locke, 2006). It also directs efforts, focuses attention, encourages perseverance and enhances confidence of employees. Goal setting is a process of identifying a target you desire to achieve and creating a plan to achieve that desired target or result (Locke & Latham, 2006). Lunenburg (2011) asserted that once goals are set, the behaviour of employees will invariably be altered and hence influencing the performance of the employees within the organisation. This corroborates the statement that goals are immediate regulators of human action because they influence the action plan, the level of effort needed, and the persistence of action over time (Erez, 2015).

According to Locke and Latham (2002), individual's performance predominantly influenced by goals via four(4) casual mechanisms. Firstly, goals guides effort and action toward goal-related tasks while directing it away from nonrelated activities, which constitute the directive function. Secondly, goals serve the function of energising employees. As a consequence, challenging goals lead to greater employee effort than easy goals. The third function is the persistence function; goals affect persistence such that employees exert more effort to attain set goals. The fourth mechanism is the actionable function (Opoku, 2016). This means that goals lead to arousal which inspires employees to use their existing knowledge or task-relevant strategies to accomplish a task.

As established by the goal-setting theory, there is a relationship between goal and performance within organisations (Locke & Latham, 2002). However, according to Dartey-Baah (2016), this connection between goals and performance may either be direct or indirect, as certain intervening components impact this relationship. These factors include goal difficulty, goal specificity,

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goal acceptability, goal commitment, task complexity, feedback, and self-efficacy (Dartey-Baah, 2016; Heslin, Carson & Vandewalle, 2009; Latham, 2016). Dartey-Baah (2016) suggested that the detailed projection and consideration of these intervening components are the focus of the goal-setting theory.

Managerial Applications of Goal-setting theory

Goal-setting theory has been adopted by management in many organisations and applied in various ways (Lunenburg, 2011). In order to ensure that the goal-setting theory is implemented effectively, managers need to assign goals that are specific. Almost certainly the most established research finding on goal setting is that the performance of people are higher when given a specific goal to attain rather than when simply asked to "do their best" or when no goal is assigned to them at all (DuBrin, 2012; Kian, Yusoff & Rajah, 2014; Lunenburg, 2011). People generally consider specific goals to be quite challenging and are inspired to attempt reaching them not just to satisfy the board's expectations, but also to persuade themselves that they have performed well (Lunenburg, 2011).

Managers are equally required to provide feedback concerning goal attainment (Shaban, 2013). Feedback is not only important in gauging one's progress toward meeting goals. It is a key to the overall process of learning. Feedback helps employees to attain their performance goals. Thus, the combination of goal setting and feedback assist increase the effectiveness of performance. It is a means to help employees to adjust their performance to meet assigned performance level (Lunenburg, 2011). In this regard, groups that have

goals and also knowledge of their performance level tend to perform better because they usually increase their efforts or adapt a different approach when they realise that they are below expectation (Matsui, Okada, & Inoshita, 1983; Webb, Jeffrey & Schulz, 2010). It thus shows that combination of goal and feedback is more effective than goals alone (Strang, Lawrence & Fowler, 1978).

The Concept of Performance

Any organisation that seeks to grow and make significant progress can only do that through performance (Gavrea, Ilies & Stegerean, 2011). Performance is autonomous to targeted objectives because reaching the objectives translates with achieving the performance (Gavrea, Ilies & Stegerean, 2011). But the objectives of an organisation are numerous and cannot be defined hence making it difficult to give a generalised definition to performance because it is a relative measure.

Performance connotes an assessed commitment to the achievement of the goals of an organisation (Hoffmann, 1999). Grüning (2002) explained performance as "the ability of a company to achieve goals, i.e. meet expectations, and is therefore influenced by results in a wider sense, but also by the corresponding goal setting". According to the European Foundation for Quality Management (2003), performance is the degree of accomplishment attained by a person, group, organization. Krause (2005) also defined performance as the level of accomplishment of goals.

Performance in a working environment can be categorised into two main types, namely organisational performance and employee or job performance (Jenatabadi, 2015). Organisational performance according to Lebans and Euske

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(2006) "is a set of financial and nonfinancial indicators which offer information on the degree of achievement of objectives and results". These indicators include profit, level of productivity, sales growth, number of deliveries on time, product quality (Amenyo, 2016). However, organisational performance is at its peak when all the components of an organisation work together to produce positive result in the organisation (Jenatabadi, 2015).

Employee performance on the other hand can be defined as the value an employer expects from specifi behaviours exhibited by the employee(s) over a time period (Jaffery & Affandi, 2014). It is also defined as actions or behaviours that are directly related or relevant to the goals of the organisation. Alfandi and Alkahsawneh (2014) also defined employee performance as doing different activities and duties that an individual's work consists of. A good employee performance is vital because the success of an institution relies upon on the creative imagination, dedication and novelty of its worker (Ramlall, 2008).

Whiles there are two forms of performance this study dwells much on employee job performance. Employee performance is multidimensional since it's not capable of a single definition hence Sonnentag and Frese (2002) suggested that for better comprehension of the concept of performance, it can be looked at from two dimensions; namely the action (behavioural) aspect and the outcome (result) aspect of performance. Sonnentag, Volmer and Spychala (2008) also highlighted that one basic way differentiate between the action (behavioural) aspect and the outcome aspect of performance is to narrow down the scope of the concept to suit the context within which it is being used.

The action (behavioural) aspect has to do with what an individual does at the work place, that is, the work itself. For example, accepting deposits and

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cashing cheques, assisting clients fill loan applications, teaching economics to senior high students (Sonnentag, Volmer & Spychala, 2008). This aspect of performance brings to light the fact performance covers specific behaviours. Employee performance may be described as what an organisation employs or hires one to do and do well (Sonnentag, Volmer & Spychala, 2008). This implies that performance is considered to only consist of actions that can be measured because "performance is not defined by the actions in itself but by those judgemental and evaluative processes surrounding those actions" (Opoku, 2016). In this regard, performance is said to be goal-oriented (Sonnentag, Volmer & Spychala, 2008).

The outcome aspect of performance has to do with the result or effect of the person's behaviour (Sonnentag, Volmer & Spychala, 2008). The activities undertaken in the behavioural aspect of performance will lead to certain outcomes and that is what we refer to as the outcome aspect of performance. Though in a practical scenario, the behavioural aspect and the outcome aspect may be similar, they are not completely substitutional. The outcome aspect of performance is not only influenced by the individual's behaviour but also by factors such as the customer's choice, the student's ability to study. This is because though the sales representative to have communicated well in his/her attempt to convince the customers to buy the products (behavioural aspect of performance), the total sale of the product (outcome aspect of performance) is low because the general demand of the product is low.

Employee performance is of great interest to organisations as it plays a crucial function in reaching the targets of the organisation (Al Shobaki, Abu-Naser, El Talla, & Amuna, 2018). Opoku (2016) emphasised that performance

is a core focus of human resource management because the basic functions of the human resource manager are geared towards improving the employee performance and consequently that of the organisation as a whole. Employee performance could be classified into two categories: contextual performance and task performance (Borman and Motowidlo, 1997). But further studies revealed that employee performance can be grouped into three dimensions; counterproductive performance, contextual performance and task performance (Lievens, Conway, & Corte, 2008; Viswesvaran, & Ones, 2000).

Counterproductive work performance entails a wide range of employee behaviour that goes against the legitimate interests of an organisation (Karthikeyan & Thomas, 2017). These behaviours can negatively affect organisations or individuals in an organisation like employees and customers. Alternatively, Counterproductive work performance can also be considered as an intentional unappropriate behaviour that has the potential to adversely affect an organisation and its staff members such as laziness, absenteeism and sexual harassment. It is well summarised in Rotundo and Sackett's (2002) definition, that is, 'a voluntary behaviour that harms the wellbeing of the organisation'.

Contextual performance forms the organisational context in which the technical core operates, and incorporates practices normal to a few or all positions in an organisation (Conway, 1996; Gaudrea, 2012). According to Borman and Motowidlo (1997), contextual performance covers behaviours that go beyond task performance and technical proficiency. It supports the organisational, social, and psychological contexts that are critical for effective tasks accomplishment. In other words, it is employee behaviour that helps others and creates a positive work environment.

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Task performance, according to Motowidlo and Kell (2012), is "the total expected value of an individual's behaviours over a standard period of time for the production of organisational goods and services". It also refers to behaviours that are directly involved in producing goods and services. Task performance involves doing just what is expected of you as an employee. Task requirements vary from job to job and individual differences depend on their skill, knowledge, and abilities. Simply put, task performance refers to behaviours which are directly or indirectly linked to the technical core the organisation (Borman and Motowidlo, 1997).

Empirical Review

This section of the study focuses on reviewing related and relevant literatures or studies taking into consideration the objectives, methods, findings and conclusions of those studies. The facts or information gathered from these related and relevant studies informed the appropriate research approach, method, data collection tool and analysis to use for this study. Six literatures were reviewed under this section.

A study by Polson (2013) on the impact of goal setting on the performance of university athletes. In particular, it focuses on the effects of goal setting on the performance of college athletes, especially the differences between gender and sport type and goal type. The study included 68 participants (31 men, 37 women), who were students at Montana State University selected using convenient sampling. The questionnaire used to gather the data comprised a 5 Likert scales in goal setting. The study adopted a T-test at an alpha level of

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0.10 to analyse and compare the data among goal type and gender and level of sport.

The study found that males set more performance goals than females, individual sports athletes set more process goals (t= 2.503) and less outcome goals (t= -1.79) and achieve less goals (t= -3.87) than those in team sports, and high school athletes set more outcome goals (t=1.952) and fewer specific (t= -2.055) and process (t= -2.911) goals than collegiate athletes. The result of the study showed that women tend to set less outcome goals than men and sportspersons who work in teams set goals slightly more frequently than those in individual sports. Polson (2013) in his discussion asserted that when set goals are specific, difficult yet attainable increases the performance of the athlete.

Similarly, a study was conducted by Jaffery and Affandi (2014) which sought to assess the impact of goal setting and training on job and firm performance in Pakistan. The study targeted managerial employees of business organisations located in the Rawalpindi district and the Islamabad metropolitan of Pakistan. The study adapted the structured questionnaire consisting of 47 items in collecting data from the participants. All the constructs were highly reliable because they had Cronbach's Alpha values higher than the minimum cut-off point of 0.7.

The study treated training as a mediating variable whilst goal setting was considered an independent variable. Employee performance and firm performance were also treated as dependent variables. A positive correlation between goal setting and employee performance; between goal setting and firm performance; and between training and goal-setting was discovered from the study. The study also revealed that goal setting had a significant positive effect

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on the significant positive variation in both employee performance and firm performance.

Another study was conducted by Khan (2014) which sought to assess the impact of goal setting and curiosity on the employee performance in Pakistan. The study targeted workers in NGOs in Pakistan. 282 respondents working for local, national and international NGOs were targeted for the study. These respondents were in the ranks of low and middle level of management of the targeted NGOs. The ranges of ages of the respondents were from 18 to 50 years. Structured validated questionnaire was employed to gather the data. The study treated goal setting and employee curiosity as independent variables whilst employee performance was treated dependent variable. Participants' opinion regarding the constructs that made up the goal setting scale was measured a 7 - point Likert scale (as adopted from Green et al., 2004).

This study by Khan (2014) employed quantitative research approach. Statistical Package for Social Sciences was utilized to process the data collected. Descriptive statistics and inferential statistics such as correlation and regression analysis were employed for analysing the data gathered. The study showed that there was a statistically significant positive but weak relationship between goal setting and employee performance. Also, it was established that there both curiosity and goal setting accounted for a statistically significant 71.3% increase in employee performance. Besides, goal setting was a significant positive predictor of employee performance (Beta=0.397; p=0.000).

Furthermore, a study was conducted by Asmus, Karl, Mohnen and Reinhart (2015) that focused at assessing the impact of goal-setting on workers' performance. The study employed experimental research design which spanned

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from July through to August 2013. The study was undertaken in the Training Factory for Energy Productivity at the Technical University of Munich, Germany. The setting for the experiment in this study was the production line of the training factory depicting a real industrial production. The experiment combined components of economic laboratory and field experiments.

The study involved 120 participants with more than ninety-five percent (95%) of them being regular students pursuing their first degree or second degree in either of the two major Universities in Munich. The participants were divided into four treatment groups. To ensure a fair comparison of results, the female participants were held equal between 20.00% and 23.33% in each group. About 92% of the participants were right-handed. All participants used the same workplace and gearbox assembling equipment. The workshop was furnished with 16 unassembled gearboxes, a pneumatic screwdriver for screwing bolts into the gearboxes (six bolts per gearbox), a flow metre for the accumulated consumed compressed air, a large number of bolts, a digital torque wrench for checking the torque level of the bolts in the assembled gearboxes, and a pressure balancer for controlling the pressure level of the pneumatic screwdriver.

For evaluating participants' performance, the measurements of compressed air consumed, number of screwed bolts, as well as the average torque level reached in each assembled gearbox were recorded after each round. Participants were given certain goals to achieve according to the treatment groups they were assigned to: Group 1 which was the "Control Group" had no goal; Group 2 which was the "Quantity Group" was responsible for quantity maximisation; Group 3 which was the "Quality Group" was responsible for

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quality maximisation and Group 4 which was the "Energy Group" was assigned to energy consumption minimisation.

It was found that in relation to the first goal, that is output quantity, the results of the Control group (group 1) were compared to that of the Quantity group (group 2), the group aiming to assemble the largest possible number of gearboxes in the allocated time. With $t(58) = -3.1862$, $p < .01$, Quantity group (group 2), the group assigned with quantity maximisation, showed a performance that was significantly higher than group 1 which had no goal. When the impact of goal setting on task performance with regard to the quality of output, the Control group (group 1) which had no goal and the Quality group (group 3) which were assigned with the quality goal were considered, it showed that no significant difference exist between the groups ($t(58) = -0.5001$, $p > .05$).

With a target achievement of about 24.1%, the quality objective group achieved a slightly higher share than the control group which had a target achievement of 21.5%, but not on a significant level. To test whether the objective has a significant impact on the performance of the participants in minimizing the amount of compressed air used to accomplish the task, the compressed air per bolt that had been consumed was compared for group 1 and group 4. The difference was very significant ($t(58) = 5.9636$, $p < .001$). Group 4, as the group assigned with the goal of saving energy, consumed much less, at 6.23 litres per bolt, than Group 1, which used an average of 7.00 litres of compressed air per bolt.

Also, another study was conducted to examine the moderating effect of goal setting on performance measurement system-managerial performance relationship by Aunurrafiq, Sari and Basri (2015). The study population

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included middle managers employed in banking industry in Pekanbaru, Indonesia. 108 structured questionnaires were issued to the qualified respondents but only 51 were fully completed and returned which led to the recording of 47.22% response rate. Goal difficulty items were adopted from Sholihim et al., (2010). Goal specificity items were adopted from Fang et al., (2005). Furthermore, other constructs such as goal commitment and goal participative were adopted from Hollenbeck, (2001) and Locke and Latham, (1990) respectively.

A 7-point Likert scale was used to measure the items, with 1 being "Strongly disagree" and 7 being "Strongly agree". It was discovered that goal difficulty failed to moderate the correlation that performance measurement system has with managerial performance. Furthermore, it was discovered that low levels of goal difficulty lead managers to have less attention to their work and become less motivated to exert their effort to the target given so it might decrease the managerial performance. Besides, interaction between performance measurement system and goal specificity strengthen the connection between performance measurement system and managerial performance. Also, goal commitment moderated the relationship between personal motivation and social pressures.

Furthermore, another study conducted by Opoku (2016) sought to evaluate the practical reality of goal-setting theory among nurses in the Sunyani Regional Hospital of Ghana. The study employed a cross-sectional survey. The population included registered midwives, registered general nurses, and enrolled nurses totalling 310. The study also adopted quantitative research approach to measuring and analysing the primary data owing to the very nature

of the overall purpose of the study. The primary data collection was done via a survey using a questionnaire. The questionnaire measured the items on a 4-point Likert scale.

Data collection method employed was the drop-and-pick method. Statistical Package for Social Sciences was used for processing the primary data. Pearson product-moment correlation was used to assess the connection among the independent variables (Goal specificity, goal challenge and goal acceptance) and nurses' performance. Only goal commitment construct recorded a far lower Cronbach's Alpha of 0.304. Bartlett's Test of Sphericity was conducted to ensure all constructs were dully measured by the items based on an underlying logical predisposition.

The study showed that there was a significant relationship between goals that are specific and employee performance. The correlation coefficient (r) of goal acceptance and employee performance was 0.559, at 0.000 significance level, thus, there was a statistically significant positive but moderate correlation between goal acceptance and the performance of nurses in Sunyani Regional Hospital. Furthermore, it was found that the correlation coefficient (r) of goal challenge/difficulty and employee performance was -0.075, at a significance level of 0.483, signifying a statistically insignificant weak but negative correlation between goal challenge and employee performance.

Lessons Learnt from Empirical Review

It can be seen that, the various empirical studies that were reviewed were not conducted in the banking industry in a developing country context hence the choice of banking industry in Cape Coast Metropolis is a step in the right

direction as the findings could provide empirical logical relationship among the elements in goal-setting theory and employee performance. Most of the studies adopted a quantitative research approach to analysing the primary data that were collected, hence this study also employs quantitative research approach to analysing the primary data. Structured questionnaire appears to be the dominant data collection instrument, especially those questionnaires with validated scales. Therefore, this study also employed structured validated questionnaire for the primary data collection.

A Likert scale type of measurement was employed for the measurement of the items in each construct. Besides, it was discovered that most of the studies used Statistical Package for Social Sciences for data processing. This study also used SPSS version 25.0 to analyse the primary data collected with appropriate statistical tools, considering the nature of the specific research objectives pursued. Since most of the studies employed Cronbach's Alpha as tool for testing reliability of their instruments, it also became appropriate to adopt same for measuring the internal consistency of the instrument that was used for the primary data collection.

Both descriptive and inferential statistical tools were employed to assess the relationship as well as effect of goal-setting on task or employee performance. This also informed the usage of similar approach to analyse the specific objectives of the study. The trend of findings also indicated that there were in most instances, positive correlation between goal-setting and employee performance, this informed the researcher about the expected nature of interrelationships that may exist between goal setting and task performance.

This logical conclusion was useful in developing the conceptual framework proposed in this study.

By treating goal-setting as the independent variable by the studies reviewed, this study also treated goal setting as the independent variable whilst task performance was also treated as dependent variable, meaning changes in goal-setting was expected to cause changes in employee task performance in the context of this study.

Conceptual Framework

Based on the overall purpose of the study, given cognisance to the specific objectives, theoretical underpinning and trends identified through literature review, this conceptual framework is designed to regulate the logic behind the interrelationship among the variables considered this study. Conceptually, the study considered three principal aspects of goal-setting as independent variables and these included goal acceptability, goal difficulty and goal specificity. Task performance was conceptualised as dependent variable.

At the basis level, the study proposes a positive correlation between goal setting and task performance. Furthermore, it is expected that favourable variance among the independent variables would cause positive and favourable variance in task performance. On the other hand, unfavourable variance in the independent variables (Goal acceptability, goal difficulty and goal specificity) is expected to produce unfavourable changes in task performance. These interrelationships among the variables are shown in Figure 1.

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Figure 1: Conceptual Framework
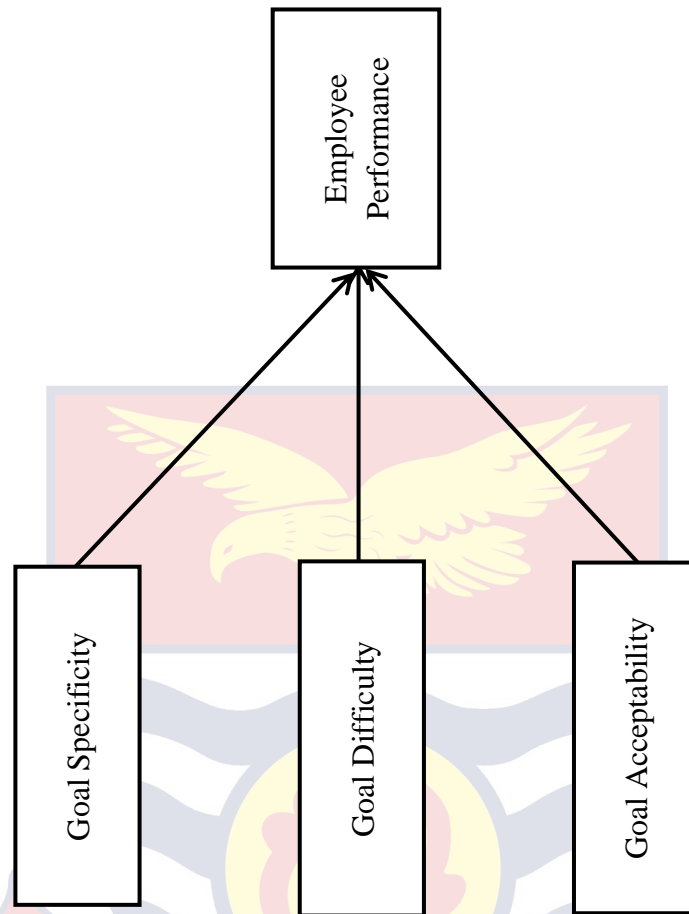
Source: Author's Own Construct

The conceptual framework as presented in Figure 1 shows that employee performance is dependent on three important factors of goal setting. They are goal specificity, goal difficulty and goal acceptability. Goal specificity shows that goals should not be ambiguous but rather clear and precise. This helps the employee to know what is expected of him or her hence enabling him or her to increase his or her performance level. The factor of goal difficulty holds that goals are supposed to be difficult or challenging but yet attainable. Goal acceptability shows that in relation to employee performance, when goals are entirely accepted by the employee his or her performance will be higher.

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Chapter Summary

In this chapter, details of the literature supporting the overall theme of the study has been provided. Specifically, information relating to the supporting theory, Goal-setting theory - has been provided, given cognisance to the central theme of the theory, meaning, assumption, as well as measurable component of the theory. Also, detailed explanation of the key concepts considered in the study was offered. Furthermore, detailed empirical review was carried out and this provided insights that were adopted to guide the conduct of this in terms of nature of data analysis to be carried out, measurement of constructs, the research design and approach chosen, data collection instrument deemed appropriate and so forth. Finally, conceptual framework guiding the logical thinking of the nature of interrelationship among the constructs considered in the study was also presented pictorially and was explained accordingly.
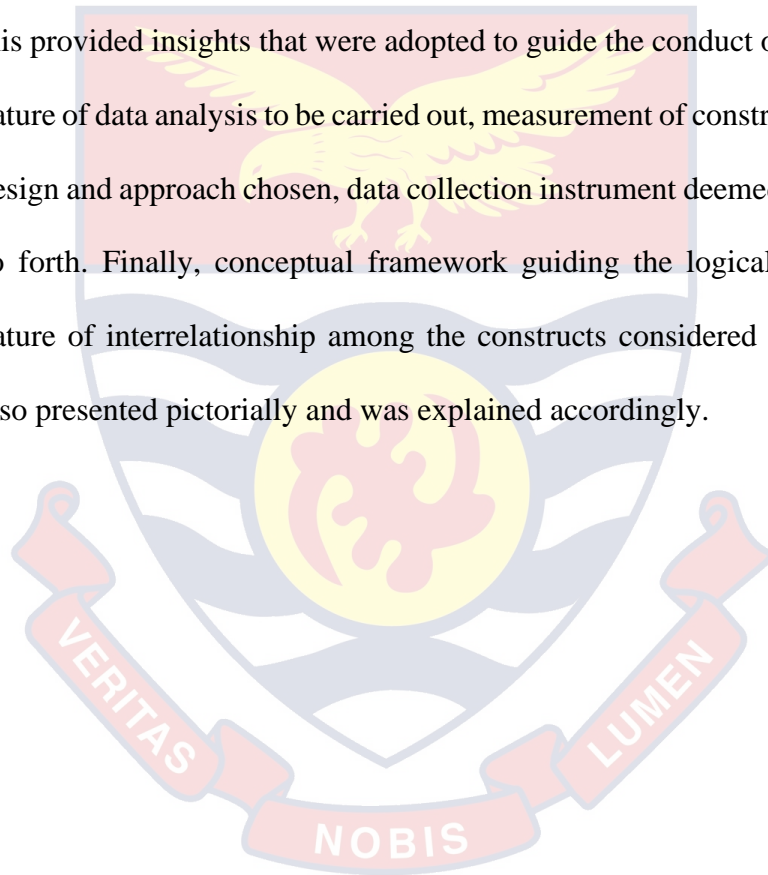
CHAPTER THREE

RESEARCH METHODS

Introduction

The study sought to assess the effect of goal setting on performance of bank employees in the Cape Coast Metropolis. This section provides information on how data was collected, processed and analysed through the application of accepted scientific methodological approach to social science research. Thus, the chapter covers the methods, instruments and procedures adopted in gathering and analysing the data for this study.

Research Paradigm

A research paradigm is a general philosophical belief or framework about the world that informs how research can be conducted (Peng & Shiyu, 2019). It can also be viewed as a set of beliefs or understanding within which theories and practices operate. Leedy and Ormrod (2010) highlighted two main types of philosophies considered under research paradigm, namely the positivist and the interpretive paradigms. The positivists hold the view that there is only one reality that can be estimated and known, in this regard quantitative methods are more likely to be used to measure that reality. Contrarily, the interpretive paradigm holds the belief that there is no single reality or truth, so it is necessary to interpret reality and consequently researchers utilizing the interpretive approach are more likely to adapt a qualitative approach to these various realities.

The interpretive paradigm posits that reality and truth are not discovered but rather created because that which is considered as truth or reality is

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influenced by the participant's senses or interpretation. According to the interpretivists, the success of research largely depends on the participant's perception of the phenomenon being studied (Creswell & Clarke, 2017). This is because according to Grix (2004), the participants or researchers are inevitably part of the phenomenon being researched, i.e. they are not 'separated' from the subject they are studying. The interpretive paradigm is a considered as response to the over-dominance of the positive philosophy (Grix, 2004).

The positivist philosophy is associated with a French philosopher Comte (1789-1857). The approach reflects the assumptions that logical measurement and the use of deductive reasoning can be applied to the study of phenomena to prove absolute truths (Ballard, 2018; Rahi, Alnaser & Ghani, 2019). Positivism assumes that reality exists independently of humans. Positivists are of the notion that reality do not change and can be studied and explained from an unbiased point of view with a non-intrusive perspective of the phenomenon being studied (Cohen, Manion, & Morrison, 2007). They posit that different researchers investigating the similar realities will arrive at the similar outcomes if they specify their ideas carefully, accurately measure the facts and follow objective research standards (Leedy & Ormrod, 2010; Neuman, 2004).

One of the main features of positivism, empiricism, holds that what can be perceived through the human senses is realistic, implying the existence of an objective established reality that is the subject of universal laws and mechanisms (Kankam, 2019). Within the positivist philosophy the focus is on objectivity and distance which usually involves the testing of hypothesis or theory, emphasising the individuality of both the researcher and the research subject (Kankam, 2019; Kumar, 2019). In this regard, the role of the researcher

is exploring common realities, verifying of hypothesis/ theories in the search for unbiased generic truths (Burns & Grove, 2011). Hence the study was guided by the positivist philosophy to research.

Research Design

The study employed an explanatory research design. Explanatory research design is a typical predictive-oriented experimental study where changes in some phenomenon is attributed to changes in other phenomenon (Potwarka, Snelgrove, Drewery, Bakhsh & Wood, 2019). Since the study is quantitative by nature, it became necessary for the constructs to be numerically measured so as to facilitate their subjecting to statistical manipulation through structural equation modelling (Nyarku, Kusi, Domfeh, Ofori, Koomson & Owusu, 2018).

Research Approach

Given cognisance to the nature of issues in the study, including the data collected, statistical approach to data processing and analysis, specific research objectives, theoretical inferences, the study adopted a quantitative research approach in analysing the data collected. The variables were quantitatively measured along recognized measurement levels in line with appropriate questioning styles.

Study Area

The study was carried out in the Cape Coast Metropolis. Cape Coast is the capital town of the Central region of Ghana which is located at the southern

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part of Ghana. It shares its southern borders with the Gulf of Guinea, the Komenda-Edina-Abirem District on the western border, the Abura-Asebu-Kwamankese District on the eastern border and on the northern border is the Twifo-Hemang Lower Denkyira District. It is popularly referred to as Oguaa or Igua, meaning market place, by its indigenous. The Cape Coast Metropolitan area is one of the most important districts in Ghana but yet it is the smallest in the country.

There are nineteen (19) communities in the Cape Coast Metropolis. These include Abura, Pedu, Kakumdo, Nyenisin, Akotokyiri, Kwaprow, University of Cape Coast (UCC), Efutu, Nyamoa, Ola, Aboom, and Cape Coast.

Figure 2: A Map of Cape Coast Metropolis
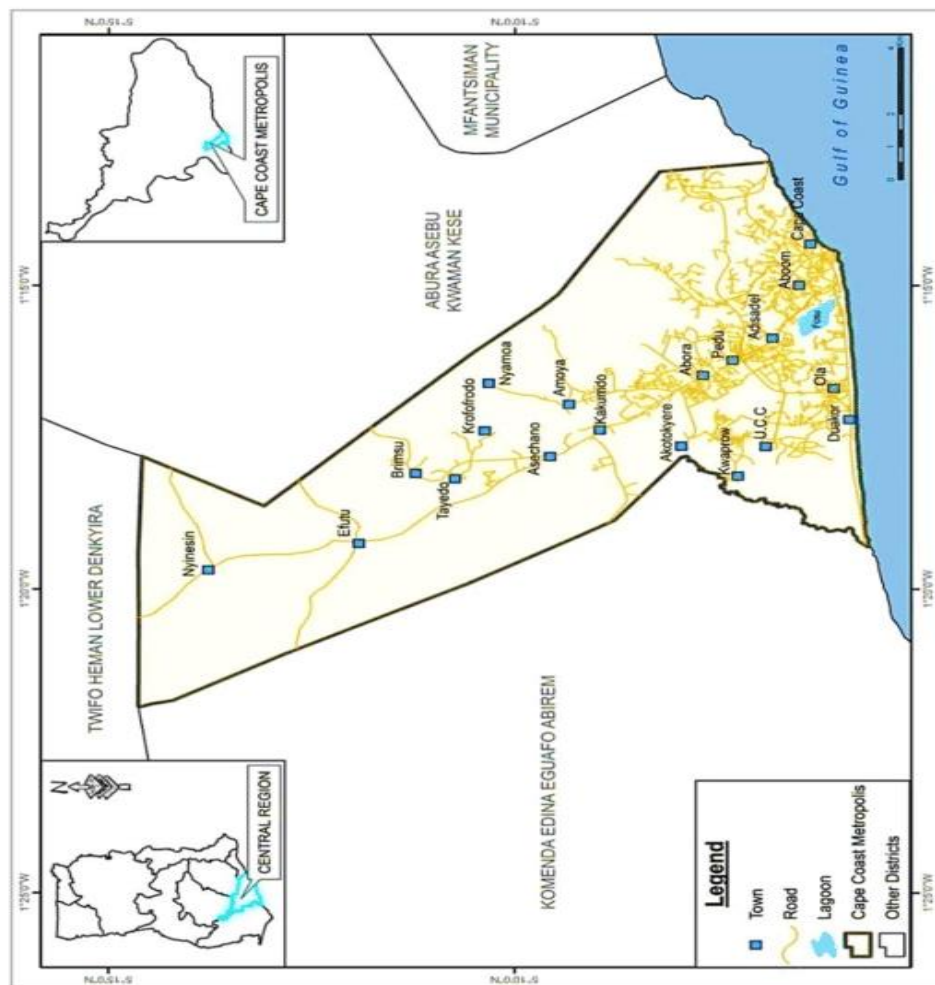
Source: Department of geography and regional planning, UCC (2017)

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Population

Population has to do with the overall number of individuals or objects that the researcher seeks to study. In this study, the research population comprised all bank staff in Cape Coast Metropolis. Though the study focused on the performance employees in the banking Industry, it excluded supporting staff such as drivers, messengers and cleaners. There were fourteen (14) banks with total population of three hundred and two (302) employees. The name of the various banks and their number of employees are tabulated in table 1.
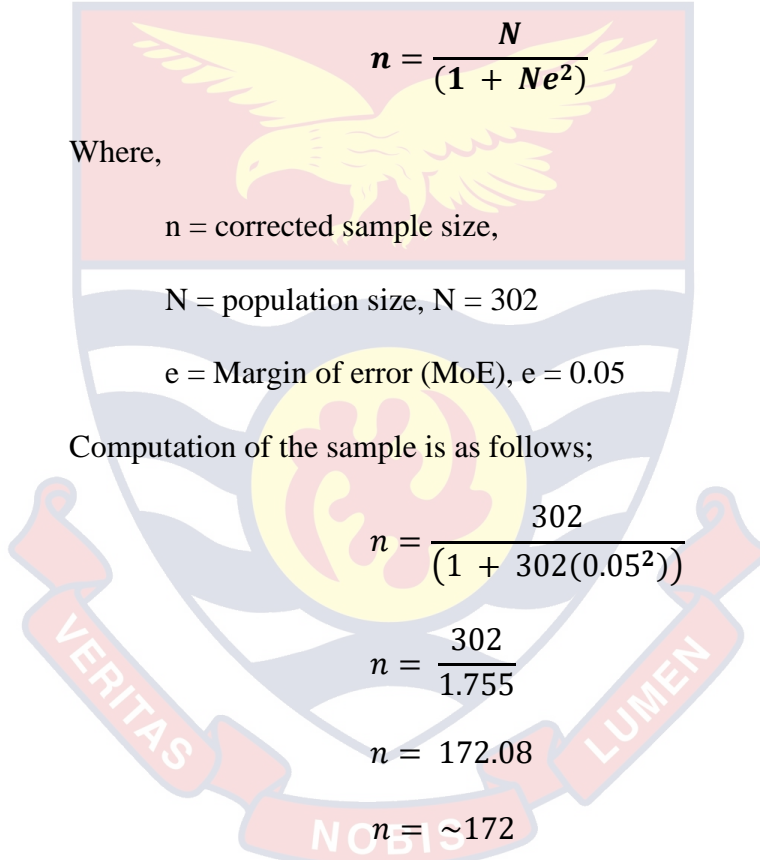
Table 1: Population

No.	Bank	Targeted population
1	Zenith Bank	20
2	National Investment Bank	25
3	Ghana Commercial Bank (UCC campus/Town)	51
4	Agricultural Development Bank	21
5	Fidelity Bank	18
6	Prudential Bank	34
7	Consolidated Bank of Ghana	15
8	Republic Bank	18
9	Societe Generale	20
10	Barclays bank	20
11	Guarantee Trust Bank	18
12	Assinman Rural Bank	12
13	Kakum Rural Bank	17
14	Akatakyeman Rural Bank	15
	Total	**302**

Source: Field survey (2019)

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Sample and Sampling Procedure

Before selecting and contacting respondents for the study, it became necessary for an appropriate representative sample size to be determined from the sampling frame. In view of this, the Yamane's formula for sample size determination in social science studies was employed to get the sample size (Sarstedt, Bengart, Shaltoni & Lehmann, 2018). Yamane's formula for sample determination is presented as:

$$n = \frac{N}{(1 + Ne^2)}$$

Where,

n = corrected sample size,

N = population size, N = 302

e = Margin of error (MoE), e = 0.05

Computation of the sample is as follows;

$$n = \frac{302}{(1 + 302(0.05^2))}$$

$$n = \frac{302}{1.755}$$

$$n = 172.08$$

$$n = \sim172$$

Therefore, the sample size is 172 participants.

The study adopted the simple random sampling method to choose its participants. The precise method was the lottery approach (Malhotra, 2015). With this approach, special unique identity numbers were randomly assigned to the elements in the sampling frame. These unique identity numbers were mixed up in a box and then the researcher selected the respondents arbitrarily until the

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desired sample size of 172 was reached. The simple random sampling technique gave all the element in the sampling frame equal chance of being selected.

Data Collection Instrument

The instrument employed in collecting data was a structured questionnaire because it provides easy access to controlled data and also makes data coding, data processing and analysis easier when appropriate statistical techniques are employed (Ali & Bhaskar, 2016). Although there are other instruments and hence other methods that could be used, one major factor that influenced the selection of the survey questionnaire over other method is the busy schedules of the respondents which will not allow for the use of other techniques like the interview. It was also perceived that the questionnaire is convenient to the targeted population (respondents) since they can read, understand the research items and answer the questions themselves. Also, as Creswell and Creswell (2017) postulated, questionnaires offer the respondent the greater assurance of anonymity.

The questionnaire had three (3) sections labelled as section A, section B and section C. Section A was meant to elicit demographic characteristics of the respondents. These include sex, highest educational qualification, and age among others. Section B sought to assess the components of the goal-setting theory which are goal acceptability, goal difficulty and goal specificity. The scale used to measure the components was adapted from Opoku (2016). The individual job performance scale of Griffin, Neal and Parker (2007) informed the items in section C which measures employee performance of the respondents. The scale contained twenty-seven (27) items. Checklist and Likert

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scale type of questioning was employed to assess the opinions of the respondents.

Data Collection Procedure

Primary data collection was carried out within a four months period from December, 2019 to March, 2020. An introductory letter was received from the Department of Human Resource Management of the University of Cape Coast which was sent to the various banks. This approach was to ensure formal permission for the conduct of the study in the various banks. The study adopted the drop off and pick up method in administering the questionnaire. After the initial issuance of questionnaires to the respondents in the various banks, phone calls were also made at least once in a week to respondents to remind them of the need to complete the questionnaires on time.

The follow up calls facilitated the retrieval of 168 questionnaires out of the 172 questionnaires that were distributed. One hundred and sixty (160) questionnaires out of the one hundred and sixty-eight (168) retrieved were fully completed, which represents ninety-three percent (93%) of the total questionnaires distributed.

Data Processing and Data Analysis

Data analysis is a data editing, cleaning, transformation and modelling process which aims at deducing useful information, suggestions and conclusions to support decision making (Adèr, 2008). The responses from the respondents were edited, coded and entered into Statistical Package for Social Science (SPSS version 25.0) for the analysis. Composite variables were formed for each

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of the constructs and this corroborated a comprehensive data analysis approach. The data were analysed and interpreted with statistical descriptive techniques such as frequency count and percentages. These statistical techniques were extensively used for the demographic characteristics of the respondents.

The use of any of the preceding descriptive statistics was influenced by the nature of findings at hand. For research objectives 1, 2 and 3, data analytical tool of multiple regression was used to analyse the primary data to obtain the needed results with respect to these objectives. Standard multiple regression was conducted to find out how much variance is explained by the independent variable in the dependent variable. The configuration of the models for the analysis was based on these parameters. A 95% confidence interval with correspondent 5% level of significance were set for the predictive models. A two-tailed test of hypotheses was configured in this regard because of the non-directional nature of the specific objectives.

Ethical Consideration

The study really considered and treated some key ethical issues in social science research. To summarize, the researchers sought formal permission from authorities of University Cape Coast for this exercise. The benefits as well as the purpose of the study were fully explained to all respondents. Again, informed verbal consent was requested from participants and no respondents was coerced into participating in the study. Where respondents had issues with respect to responding to some of the items, active steps were taken to resolve such misunderstandings. Issues such as confidentially, privacy and anonymity were carefully treated through design of a robust structured questionnaire. No

data manipulation was carried out during the data processing and analysis stage of the study. The findings were dully reported as generated.

Chapter Summary

The chapter provides information regarding the methodological approaches the researcher followed in gathering, collecting, organising processing and analysing the primary data for further analysis and discussion with particular emphasis on the specific research objectives. Again, mode of data presentation and interpretation was also highlighted in the context of the study.
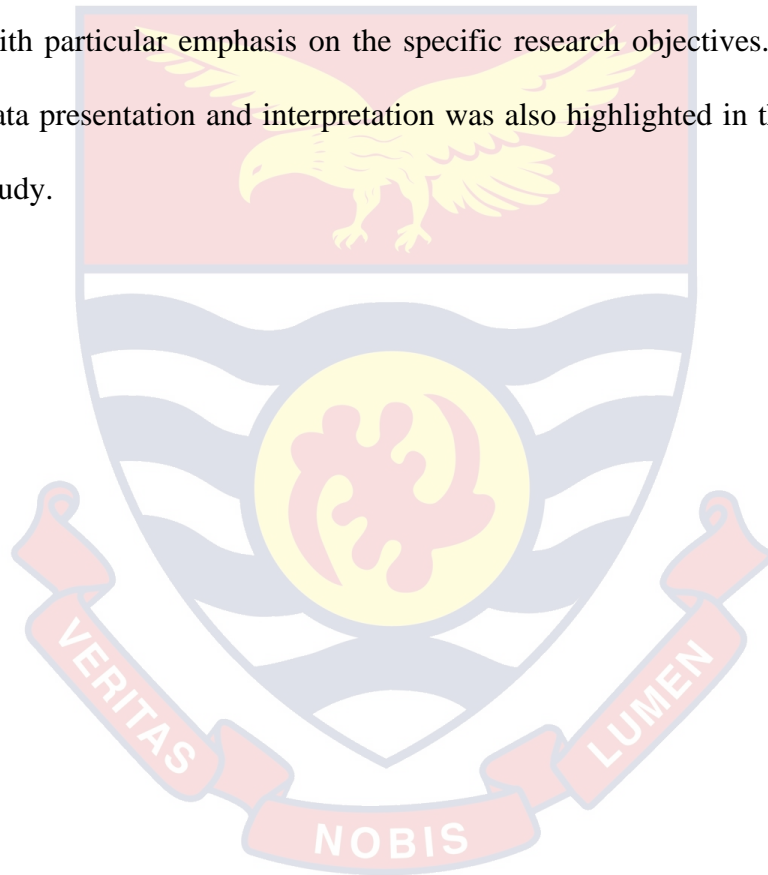
CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The study sought to examine the effect of goal setting on employee performance in the banking industry of the Cape Coast Metropolis in the Central Region of Ghana. The previous chapter provided information regarding the various research methods that were employed in gathering, processing and analyzing the primary data in respect of the demands of the specific research objectives. This chapter provides information relating to the findings, then discusses the findings in light of its implications and empirical postulations in previous studies. The section is chronologically presented, given the order of the major sections of the instrument employed for achieving the specific research objectives.

Demographic Information

The demographic information of the respondents was descriptively measured using frequencies and percentages. These statistical tools were employed because they are more appropriate given the nature of the primary data, scale of measurement and nature of the variables. The particulars of the demographics of the participants are represented in Table 2. An examination of the sex distribution indicates that majority of the respondents were male, representing 54.4% whilst the remaining 45.6% were female. This confirms the assertion that probably the structure of the banking industry in the Cape Coast Metropolis is male-dominated as in many different industries in the Ghanaian

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economy. However, the opinions of both genders are strong forces to vindicate

claims made in this very study.

Table 2: Demographic Information of Respondents

Variables	Options	Frequency	Percentage (%)
Sex	Male	87	54.4%
	Female	73	45.6%
Level of education	Diploma	6	3.8%
	First Degree	110	68.8%
	Masters	40	25.0%
	Others	4	2.5%
Working experience	1-5 years	127	79.38%
	6-10 years	22	13.75%
	11-15 years	11	6.87%
Age range	18-25 years	21	13.1%
	26-35 years	117	73.1%
	36-45 years	22	13.8%
Job position	Junior staff	123	76.9%
	Senior staff	37	23.1%

Source: Field Survey, (2020)

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Again, the results (as in Table 2) indicated that the banking industry in the Cape Coast Metropolis is dominated by highly educated staff, given the very nature of the level of formal education recorded in this study. The results proved that majority (68.8%) of the respondent had first degree. This was followed by those with masters or postgraduate certificate, representing 25.0% of the total respondents. Only a few (2.5%) had other levels of undisclosed formal education. This shows that the nature of the banking industry demands skilled labour in order to operate and serve customers efficiently.

The range of working experience as measured by the number of active service years in the banking industry showed that most of the respondents had relatively shorter working experience. Majority of the respondents were within the 1-5 years working experience range, representing 79.38% of the respondents. 13.75% of the respondents had working experience of 6-10 years whilst the remaining 6.8% had 11-15 years of working experience. This also provides a strong insight that managers of the banking institution can expand and exploit the work-life value of these employees for the foreseeable future.

The age range of the respondents also showed that the banking industry in the Cape Coast Metropolis is dominated by a youthful workforce. To this effect, the results (see Table 2) showed that 73.1% of the respondents were in the 26-35 years bracket. This was then followed by those in the 36-45 years range representing 13.8%, whilst the remaining 13.1% were in the category of 18-25 years. Those surveyed, given the nature of job position, showed that 76.9% were junior staff whilst the remaining 23.1% were senior staff. The distribution of the job position of the respondents perfectly reflects the logic

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behind the levels of management in organizations where very few people occupy top senior-most positions.

Common Method Bias

The common method bias was computed through Hamman's single factor method. The results are presented in Table 3. It was discovered that there was no common method bias as the percentage of variance explained by a single factor (in this abridged table) was less than 50%. This could be attributed to the design of the questionnaire which foresaw the possibility of this error and equally accounted for it in its design.

Table 3: Total Variance Explained

		Initial Eigenvalues		Extraction Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	16.521	44.651	44.651	16.045	43.364	43.364

Source: Field Survey, (2020)

Reliability Results

Reliability of the scales was measured with the internal consistency approach that uses the Cronbach's Alpha value as a benchmark for assessing the statistical measure. For data to be considered reliable, Pallant (2005) proposed that a threshold of 0.7 or above is required. However, Hair, Sarstedt, Hopkins and Kuppelwieser (2014) have indicated that a threshold of 0.5 is also acceptable. A close observation of the results as presented in Table 4, showed

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that all the items were reliable haven exceeded the minimum threshold of 0.5 or 0.7 as posited by Hair, Sarstedt, Hopkins and Kuppelwieser (2014) and Pallant (2005) respectively. This, therefore, signals that the data was reliable thereby warranting the conduct of the primary data analysis given the respective objectives of the study.

Table 4: Reliability Results

No.	Constructs	Cronbach's Alpha	No. of items
1	Goal acceptance	0.691	4
2	Goal specificity	0.783	3
3	Goal difficulty	0.759	3
4	Employee performance	0.970	27

Source: Field Survey, (2020)

Effect of Goal Acceptance on Employee Performance

Generally, the study sought to examine the effect of goal setting on the performance of workers in the banking industry of the Cape Coast Metropolis. Goal-setting theory had three main sub-constructs which are goal acceptance, goal specificity and goal difficulty. The three antecedents of goal-setting theory were treated as independent variables whilst employee performance, on the other hand, was treated as the dependent variable. Per the demands of the specific research objectives, different regression models were computed for each of the specific objectives and are presented in the following sections.

One of the specific objectives of the study was to assess the effect of goal acceptance on the performance of banking staff in the Cape Coast Metropolis. In achieving the objective, a standard multiple regression analysis (inferential statistics) was done through SPSS application. Data transformation was carried out to create a composite variable for the measurement of the dependent variable which in this context represents employee performance. This facilitated a comprehensive approach to data analysis. The regression results provide three main pieces of information that are fundamental to regression analytical reporting and these include the model summary results (For joint correlation and coefficient of determination results), ANOVA report (p-statistics) and coefficients (Relative contributions of predictors).

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.537[a]	.288	.270	.72719	1.840

a. Predictors: (Constant), My main priority is achieving this goal, I do not necessarily need a reward for the goals assigned to me, It is fun working on the goals assigned to me, After reading instructions I seem to have interest in the goal

b. Dependent Variable: Employee performance

Source: Field Survey, (2020)

The results (as in Table 5) showed that there was no autocorrelation between goal acceptance and employee performance in the banking industry in the Cape Coast Metropolis. This was determined through the Durbin-Watson criterion which was between the established threshold of not less than 1.5 and not greater than 2.5. As a consequence, it became prudent to, first of all, examine

the nature of relationship between goal acceptance and employee performance in the banking industry of the Cape Coast Metropolis. The interpretation of the correlation results is based on the following cut-off points proposed by Cohen (1988) in that respect: $r = 0.10$ to 0.29 or $r = -0.10$ to -0.29 (Very weak); $r = 0.30$ to 0.49 or $r = -0.30$ to -0.49 (Weak); $r = 0.50$ to 0.69 or $r = -0.50$ to -0.69 (Moderate); $r = 0.70$ to 0.99 or $r = -0.70$ to -0.99 (Large).

The results, as presented in Table 5, showed a moderate positive correlation of 0.537 between goal acceptance and employee performance among workers in the banking sector of the Cape Coast Metropolis. This means that a moderate unit increase in the score of goal acceptance will lead to a moderate increase in employee performance and vice versa. The discovered relationship between goal acceptance and employee performance is consistent with some empirical studies (Asmus, Karl, Mohnen & Reinhart, 2015; Jaffery & Affandi, 2014; Khan & Ukpere, 2014; Liu, Zhou, Ji & Watson, 2012). This does not, however, suggest causality hence the need to assess the effect of goal acceptance on employee performance through the coefficient of determination.

The predictive capacity of the model (effect of goal acceptance on employee performance) was measured with the r-square value. The r-square is the most common effect size measure in path models (Garson, 2016). Chin (1998) prescribed some tentative cut-off points for describing R-square. The cut-off points are as follows: r-square results above 0.67 (Substantial), 0.33 (Moderate) and 0.19 (Weak). The results (as in Table 5) proved that goal acceptance accounted for 28.8% positive variance in employee performance in the banking industry of the Cape Coast Metropolis when the effects of other factors not captured in the model were statistically controlled for (r-

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square=0.288). This also means that other factors not captured in the model have the potential to cause a 71.2% improvement in employee performance which must be investigated into in similar studies.

Table 6: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	33.235	4	8.309	15.712	.000[b]
	Residual	81.964	155	.529		
	Total	115.198	159			

a. Dependent Variable: Employee performance

b. Predictors: (Constant), My main priority is achieving this goal, I do not necessarily need a reward for the goals assigned to me, It is fun working on the goals assigned to me, After reading instructions I seem to have interest in the goal

Source: Field Survey, (2020)

It is not scientifically proven whether the causal effect of goal acceptance on employee performance is significant or otherwise. To check the state of significance of this effect, ANOVA report was generated alongside the model summary and the results presented in Table 6. It was discovered from the results that the 28.8% positive variance in employee performance as accounted for by changes in goal acceptance was statistically significant (r-square=0.288; p=0.0001: $p<0.05$) hence the conclusion that the 28.8% improvement in employee performance is scientifically attributed to the scientific interaction among the factors in the model.

From the preceding analysis, it can now be postulated that reliance and implementation of goal acceptance in this context causes a moderate positive statistically significant improvement in the performance of employees in the banking industry of the Cape Coast Metropolis. These findings support some previous empirical studies (Erez, Earley & Hulin, 1985; Erez & Kanfer, 1983; Grozav, 2018; Lunenberg, 2011; Matsui, Kakuyama & Onglatco, 1987; Opoku, 2016; Podsakoff, MacKenzie & Ahearne, 1997) that concluded that when goals are accepted by employees (goal acceptance), they tend to give off their best hence improving their (workers') performance.

The study further sought to assess the contributions of the predictors (as measured by "My main priority is achieving this goal", "I do not necessarily need a reward for the goals assigned to me", "It is fun working on the goals assigned to me", "After reading instructions I seem to have interest in the goal") to predicting the significant positive variance in employee performance in the banking industry of the Cape Coast Metropolis. The results are presented in Table 7. It was discovered from the results (as in Table 7) that reading instruction on goals assigned to employees made the strongest significant unique contribution to predicting the variance in employee performance in the banking industry of the Cape Coast Metropolis (Beta=0.299; p<0.0001: p<0.05) when the effect of other variables in the model was statistically controlled for.

Table 7: Coefficients

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1 (Constant)	2.126	.211		10.066	.000		
After reading instructions I seem to have interest in the goal.	.342	.096	.299	3.565	.000	.653	1.531
I do not necessarily need a reward for the goals assigned to me.	.068	.086	.058	.796	.427	.851	1.175
It is fun working on the goals assigned to me.	.037	.080	.037	.462	.645	.723	1.382
My main priority is achieving this goal.	.163	.057	.260	2.860	.005	.556	1.799

Source: Field Survey, (2020)

Similarly, the assertion "my main priority is achieving this goal" also made a statistically significant positive contribution to predicting the variance in employee performance in the Cape Coast Metropolis (Beta=0.260; p<0.005: p<0.05) when the effect of other variables in the model were statistically controlled for. However, the results (see Table 7) proved that the assertion "workers do not really need reward for goals assigned them" failed to make any

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statistically significant contribution to predicting the statistically significant positive but weak variance in the performance of employees although it made some positive contribution to that effect (Beta=0.058; p=0.427: p>0.05) when the effect of other variables in the model were statistically controlled for. Hence, it can be argued that this aspect of goal acceptance is not a significant predictor of employee performance in the banking industry of the Cape Coast Metropolis.

Similarly, the results (as in Table 7) proved that the assertion "it is fun working on the goals assigned to workers" also failed to make any statistically significant contribution to predicting the statistically significant positive but weak variance in the performance of employees in the banking industry of the Cape Coast Metropolis. However, the assertion made some positive contribution to that effect (Beta=0.037; p=0.645: p>0.05) when the effect of other variables in the model were statistically controlled for. It, therefore, shows that this aspect of goal acceptance (it is fun working on the goals assigned to workers) is not a significant predictor of employee performance in the banking industry of Cape Coast Metropolis.

Statistically, the estimated regression function is given as follows: Employee performance = 2.126 + (My main priority is achieving this goal*0.163) + (After reading instructions I seem to have interest in the goal*0.342). From this perspective, it can be deduced that a unit increase in the scores of the assertion that "my main priority is achieving this goal" will cause 0.163 increase in the performance of workers in the banking industry of the Cape Coast Metropolis and vice versa. Similarly, one can argue that a unit increase in the scores for the assertion that "After reading instructions I seem to

have interest in the goal" will cause 0.342 increase in employee performance in the banking industry of the Cape Coast Metropolis and vice versa.

The aforementioned findings provide managerial insight, that the state of goal acceptance among employees in the banking industry of Cape Coast Metropolis has a weak but statistically significant positive effect on the level of employee performance. This supports the call for managers to involve employees in goal setting so as to create an environment that would ensure acceptance of goals by employees in order to induce desired operational outcomes. This postulation has been empirically proven (Erez, & Kanfer, 1983; Hollenbeck & Klein, 1987; Ivancevich & McMahon, 1977; Nease, Mudgett & Quiñones, 1999; Steers & Porter, 1974).

Again, the results (see Table 7) proved that when straight instructions are given with respect to assigned goals, employees tend to develop interest in achieving such goals. This shows that managers of banking firms in the Cape Coast Metropolis attempt to ensure that, there are clear instructions for goals assigned to employees. This attempt by managers help to improve the performance of employees that are assigned such goals. It then confirms that the contribution to predicting the positive variance in employee performance (as in Table 7) after reading instructions on assigned goals to employees is not due to chance but rather by the scientific interaction among the variables in the model.

Also, the results showed that the banking industry of the Cape Coast Metropolis improve the performance of workers when they give instructions to assigned goals and entreat employees to read such instructions in order to orient workers as to what the goals are about, the expected outcomes, timelines for attainment and so forth. The instructions tend to create and sustain the interest

of the employees in the assigned goals. This also provides the avenue for workers to cross-check the instructions with respect to their working behaviour and practices so as to produce desired results. This analytical deduction is supported by some previous studies (Bahadori, Babaei, & Mehrabian, 2013; Ganley & Lubienski, 2016; Kernan & Lord, 1990) that concluded that workers are able to perform better when they have interest in achieving assigned goals.

Furthermore, the results in Table 7 revealed that the strategy of rewarding employees to influence them to achieve set goals does not cause any statistically significant positive improvement in employee performance. This however contradicts some studies (De Gieter & Hofmans, 2015; Gautam, 2019; Taneja, Sewell & Odom, 2015) that concluded that rewarding employees have the capacity to induce improved employee performance. Also, the findings proved that the idea that employees see assigned goals as fun failed to improve the level of employee performance. Hence, signifying that regarding goals as fun is not a managerially prudent idea to imbibe among employees because this will not prove effective in improving employee performance. This is contrary to the view held by some previous studies (Bianco, Higgins & Klem, 2003; Elliot & Harackiewicz, 1994; Fluegge, 2008).

Effect of Goal Specificity on Employee Performance

The study also sought to examine the effect of goal specificity on the performance of banking staff in the Cape Coast Metropolis. The results presented in Table 8 showed that there was no autocorrelation (Durbin-Watson=1.884) between goal specificity and employee performance in the banking industry in the Cape Coast Metropolis. This was determined through

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the Durbin-Watson criterion which was between the established threshold of not less than 1.5 and not greater than 2.5.

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.380[a]	.144	.128	.79490	1.884

a. Predictors: (Constant), Anyone can easily understand the demands of the goal assigned to me, the goal assigned to me for this year was specific, the requirements for achieving the goal assigned to me are straight

b. Dependent Variable: Employee performance

Source: Field Survey, (2020)

It also became necessary to first of all examine the nature of relationship between goal specificity and employee performance in the banking industry of the Cape Coast Metropolis. It was discovered (as in Table 8) that there was a weak positive correlation ($r = 0.380$) between goal specificity and employee performance among the workers. The results therefore shows that a unit increase in goal specificity is associated with a weak increase in employee performance and vice versa. This findings support some empirical studies (Asmus, Karl, Mohnen & Reinhart, 2015; Jaffery & Affandi, 2014; Khan & Ukpere, 2014) which concluded that there is a positive relationship between goal specificity and employee performance. This does not however suggest causality hence the need to assess the effect of goal specificity on employee performance through the coefficient of determination.

The results, as presented in Table 8, showed that the predictive capacity of the model (effect of goal specificity on employee performance) was 0.144.

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This means that goal specificity accounted for 14.4% positive variance in employee performance in the banking industry in the Cape Coast Metropolis when the effects of other factors not captured in the model were statistically controlled for. It also means that other factors not captured in the model have the potential to cause 85.6% improvement in employee performance which must be investigated into in similar studies.

Table 9: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16.627	3	5.542	8.771	.000[b]
	Residual	98.571	156	.632		
	Total	115.198	159			

a. Dependent Variable: Employee performance

b. Predictors: (Constant), Anyone can easily understand the demands of the goal assigned to me, the goal assigned to me for this year was specific, the requirements for achieving the goal assigned to me are straight

Source: Field Survey, (2020)

ANOVA report was generated alongside the model summary to check whether the causal effect of goal specificity on employee performance is significant or otherwise. The results are presented in Table 9. It was discovered from the results (as in Table 9) that the 14.4% positive variance in employee performance as accounted for by changes in goal specificity was statistically significant (r-square=0.144; p=0.0001: p<0.05) hence the assertion that the 14.4% improvement in employee performance is scientifically attributed to the scientific interaction among the factors in the model. In this wise, it can now be

argued that reliance and implementation of goal specificity in this context causes a weak positive significant improvement in the performance of employees in the banking industry of the Cape Coast Metropolis.

The preceding findings are similar to some previous studies (Arvey & Dewhirst, 1976; Locke, Chah, Harrison & Lustgarten, 1989; Lunenburg, 2011; Mooney & Mutrie, 2000; Sinnema & Robinson, 2012; Taylor, 2013; Vigoda-Gadot & Angert, 2007; Weinberg, Bruya & Jackson, 1985; Weinberg, Bruya, Longino & Jackson, 1988) which found that goal specificity is a significant predictor of employee performance. However, these results contradicts the findings of previous studies (Schnake, Bushardt & Spottswood, 1984; Shalley, 1991) that posited that goal specificity is not a significant predictor of performance.

Furthermore, the study sought to assess the contributions of the predictors of goal specificity (as measured by "Anyone can easily understand the demands of the goal assigned to me", "the goal assigned to me for this year was specific", "the requirements for achieving the goal assigned to me are straight") to predicting the significant positive weak variance in employee performance in the banking industry of Cape Coast Metropolis. The results are presented in Table 10. It was discovered that giving straight requirements for achieving assigned goals made the strongest significant unique contribution to predicting the variance in employee performance in the banking industry of Cape Coast Metropolis (Beta=0.224; p<0.028: p<0.05) when the effect of other variables in the model was statistically controlled for.

Table 10: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	2.874	.122		23.492	.000		
The goal assigned to me for this year was specific.	.091	.075	.114	1.204	.230	.607	1.647
The requirements for achieving the goal assigned to me are straight.	.196	.088	.224	2.219	.028	.539	1.856
Anyone can easily understand the demands of the goal assigned to me.	.098	.084	.107	1.168	.245	.652	1.534

Source: Field Survey, (2020)

On the other hand, the results as presented in Table 10 proved that the assertion "anyone can easily understand the demands of the goal assigned to me" failed to make any statistically significant contribution to predicting the statistically significant positive but weak variance in the performance of employees in the banking industry of Cape Coast Metropolis although it made some positive contribution to that effect (Beta=0.107; p=0.245: p>0.05) when the effect of other variables in the model were statistically controlled for. The results therefore shows that this aspect of goal specificity (anyone can easily

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understand the demands of the goal assigned to me) is not a significant predictor of employee performance in the banking industry of the Cape Coast Metropolis.

Similarly, the results in Table 10 proved that the assertion "The goal assigned to me for this year was specific" also failed to make any statistically significant contribution to predicting the statistically significant positive but weak variance in the performance of employees in the banking industry of the Cape Coast Metropolis although it made some positive contribution to that effect (Beta=0.114; p=0.230: p>0.05) when the effect of other variables in the model were statistically controlled for. It therefore shows that this aspect of goal specificity (The goal assigned to me for this year was specific) is not a significant predictor of employee performance in the banking industry of Cape Coast Metropolis.

Statistically, the estimated regression function is given as follows: Employee performance = 2.874 + (The requirements for achieving the goal assigned to me are straight*0.196). From this perspective (unstandardized beta coefficient), one can infer that a unit increase in the scores for the assertion that "the requirements for achieving the goal assigned to me are straight" will cause 0.196 increase in the performance of workers in the banking industry of Cape Coast Metropolis and vice versa. The preceding analysis indicates that for managers in the banking industry to improve the performance of workers, they must assign visible and straight requirement to assigned goals to employees and this would obviously and significant induce improved employee performance. The results supports some previous studies (Benedict & Levine, 1988; Huber, 1985) that empirically concluded in similar stance.

On the contrary, the results as presented in Table 10 proved that setting and assigning specific goals to employees failed to cause any significant improvement in employee performance and therefore contradicts the assertion of some previous empirical studies (Latham & Piccolo, 2012; Matsui, Kakuyama & Onglatco, 1987; Shantz & Latham, 2009) that concluded that assigning specific goals to employees can improve employee performance. In similar instance, the results also proved that assigning goals that can be easily be understood by workers failed to cause any statistically significant contribution to predicting the variance in employee performance in the banking industry of Cape Coast Metropolis.

Consequently, the preceding analysis indicates that setting goals that are easily understandable unfortunately cannot improve the performance of workers in the banking industry of the Cape Coast Metropolis. This does not sound like the best managerial strategy but since it was an insignificant predictor, this assertion is scientifically justifiable. This contradicts the assertions previously established by some empirical studies (Ek & Mukuru, 2013; Shalley, Oldham & Porac, 1987) but supports the claims of some empirical studies (Rusbult, Lowery, Hubbard, Maravankin & Neises, 1988) that postulated that assigning understandable goals was not significant predictor of employee performance.

Effect of Goal Difficulty on Employee Performance

The study, again sought to examine the effect of goal difficulty on the performance of banking staff in the Cape Coast Metropolis. The results as presented in Table 11, showed that there was no autocorrelation (Durbin-Watson=1.856) between goal difficulty and employee performance in the

banking industry in the Cape Coast Metropolis. This was determined through the Durbin-Watson criterion which was between the established threshold of not less than 1.5 and not greater than 2.5.

Table 11: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.326[a]	.106	.089	.81239	1.856

a. Predictors: (Constant), Attaining this goal would demand a great deal of effort, The goal assigned to me is very difficult to achieve, The goal assigned to me is very challenging

b. Dependent Variable: Employee performance

Source: Field Survey, (2020)

It also became necessary to first of all examine the nature of relationship between goal difficulty and employee performance in the banking industry of the Cape Coast Metropolis. It was discovered (as in Table 11) that there was a weak positive correlation between goal difficulty and employee performance (r=0.326) among workers in the banking industry of the Cape Coast Metropolis. This means that a weak unit increase in score of goal difficulty is associated with a weak increase in employee performance and vice versa. This supports the conclusion of some empirical studies (Asmus, Karl, Mohnen & Reinhart, 2015; Jaffery & Affandi, 2014; Khan & Ukpere, 2014).

However, the coefficient of correlation as discussed earlier does not suggest causality hence the need to assess the predictive capacity of the model (effect of goal difficulty on employee performance). The results (as in Table 11) proved that goal difficulty accounted for 10.6% positive variance in employee

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performance in the banking industry in the Cape Coast Metropolis when the effects of other factors not captured in the model were statistically controlled for (r-square=0.106). This also means that other factors not captured in the model have the potential to cause 89.4% improvement in employee performance which must be investigated into in similar studies.

It is not scientifically proven whether the causal effect of goal difficulty on employee performance is significant or otherwise. To check the state of significance of this effect, ANOVA report was generated alongside the model summary. The results are presented in Table 12. The result showed that the 10.6% positive weak variance in employee performance as accounted for by changes in goal difficulty was statistically significant (r-square=0.106; p=0.001: p<0.05) hence the deduction that the 10.6% improvement in employee performance is scientifically attributed to the scientific interaction among the factors in the model.

Table 12: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12.242	3	4.081	6.183	.001[b]
	Residual	102.957	156	.660		
	Total	115.198	159			

a. Dependent Variable: Employee performance

b. Predictors: (Constant), Attaining this goal would demand a great deal of effort, The goal assigned to me is very difficult to achieve, The goal assigned to me is very challenging

Source: Field Survey, (2020)

Consequently, the results as discussed earlier indicates that the changes in employee performance as accounted for by changes in goal difficulty in the context of this study, is not due to chance but rather due to the scientific interaction among the variables in the regression model. In this regard, it can now be argued that reliance and implementation of goal difficulty in this context causes a weak positive significant improvement in the performance of employees in the banking industry of the Cape Coast Metropolis. This finding is in line with some previous empirical studies (Dartey-Baah, 2016; Heslin, Carson & Vandewalle, 2009; Polson, 2013; Shaban, 2013) that held similar view. The results however, contradicts the claim that goal difficulty is not a significant predictor of employee performance as asserted in some studies (Ek & Mukuru, 2013; Fang, Palmatier & Evans, 2004; Steers, 1975).

The study further sought to assess the contributions of the predictors, thus goal difficulty (as measured by Attaining this goal would demand a great deal of effort, The goal assigned to me is very difficult to achieve, The goal assigned to me is very challenging) to predicting the significant positive weak variance in employee performance in the banking industry of the Cape Coast Metropolis. The results are presented in Table 13. It was discovered from the perspective of standardized beta that the assertion "attaining this goal would demand a great deal of effort" made the strongest significant unique positive contribution to predicting the variance in employee performance in the banking industry of Cape Coast Metropolis (Beta=0.330; p<0.001: p<0.05) when the effect of other variables in the model was statistically controlled for.

On the other hand, the results (as in Table 13) proved that the assertion "the goal assigned to me is very difficult to achieve" failed to make any

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statistically significant contribution to predicting the statistically significant positive but weak variance in the performance of employees in the banking industry of the Cape Coast Metropolis although it made some positive contribution to that effect (Beta=0.031; p=0.735: p>0.05) when the effect of other variables in the model were statistically controlled for. In this wise, the results showed that this aspect of goal difficulty (the goal assigned to me is very difficult to achieve) is not a significant predictor of employee performance in the banking industry of Cape Coast Metropolis.

Table 13: Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3.019	.129		23.486	.000		
The goal assigned to me is very difficult to achieve.	.032	.094	.031	.339	.735	.692	1.445
The goal assigned to me is very challenging.	-.026	.096	-.029	-.275	.784	.501	1.995
Attaining this goal would demand a great deal of effort.	.220	.066	.330	3.337	.001	.585	1.711

Source: Field Survey, (2020)

Similarly, the results as presented in Table 13 proved that the assertion "the goal assigned to me is very challenging" also failed to make any

statistically significant contribution to predicting the statistically significant positive but weak variance in the performance of employees in the banking industry of the Cape Coast Metropolis although it made some negative contribution to that effect (Beta=-0.029; p=0.784: p>0.05) when the effect of other variables in the model were statistically controlled for. It therefore shows that this aspect of goal difficulty (The goal assigned to me is very challenging) is not a significant predictor of employee performance in the banking industry of Cape Coast Metropolis.

Statistically, the estimated regression function is given as follows: Employee performance = 3.019 + (Attaining this goal would demand a great deal of effort*0.220). The coefficient of the unstandardized beta in the result (see Table 13) proved that a unit increase in the scores for the assertion that "attaining this goal would demand a great deal of effort" will cause 0.220 increase in the performance of employees in the banking industry of Cape Coast Metropolis and vice versa. The result (as in Table 13) proved that goal difficulty, as a component or dimension of the goal-setting theory has the capacity to cause employee performance to increase in a statistically significant but weak manner.

Analysis of the results in Table 13 showed that, managers in the banking industry consider the level of goal difficulty before they set and assign goals to employees. Among the measures of goal difficulty that accounts for this improved employee performance is the idea that assigned goals should demand great deal of effort from employees. This assertion is supported by some previous empirical studies (Ek & Mukuru, 2013; Fang, Palmatier & Evans, 2004; Lunenburg, 2011; Sinnema & Robinson, 2012; Vigoda-Gadot & Angert, 2007) that postulates that goal difficulty can improve employee performance

but contradicts other studies (Dossett, Latham & Mitchell, 1979; Latham, Mitchell & Dossett, 1978).

In this regard, the results as presented in table 13 proved that encouraging employees to expend greater deal of effort on assigned goals would ultimately cause employee performance to improve significantly. Relying on the other measures of goal difficulty such as "assigning very difficult goals and assigning of challenging goals" has no statistically significant bearing on the level of employee performance in the banking industry of the Cape Coast Metropolis. However, the results signal that assigning challenging goals has the potential to rather reduce employee performance whilst assigning difficult goals to workers would increase employee performance in the banking industry of Cape Coast Metropolis.

Comparatively, the preceding analysis and discussion of the various results proved that, although all the three components of goal-setting theory (goal acceptance, goal specificity and goal difficulty) were significant predictors of improved employee performance in the banking industry of the Cape Coast Metropolis, goal acceptance has the strongest effect on employee performance, followed by goal specificity and finally goal difficulty. This deduction, therefore, shows that managers who focus strongly on ensuring goal acceptance among employees and would promote improved employee performance because this dimension of the goal-setting theory proved much more powerful in improving employee performance compared to the goal specificity and goal difficulty although these components also have the capacity to improve employee performance significantly.

Chapter Summary

The chapter provided information relating to the findings of the study given cognizance to the demands of the specific research objectives. The study shows that although all the three dimensions of goal setting were significant predictors of improved employee performance in the banking industry of Cape Coast Metropolis. Goal acceptance has the strongest effect on employee performance, then followed by goal specificity and finally goal difficulty. This, therefore, shows that managers of banking firms in Cape Coast Metropolis who focus strongly on ensuring goal acceptance among employees tend to improve employee performance as compared to the goal specificity and goal difficulty although these components also have the capacity to improve employee performance significantly.
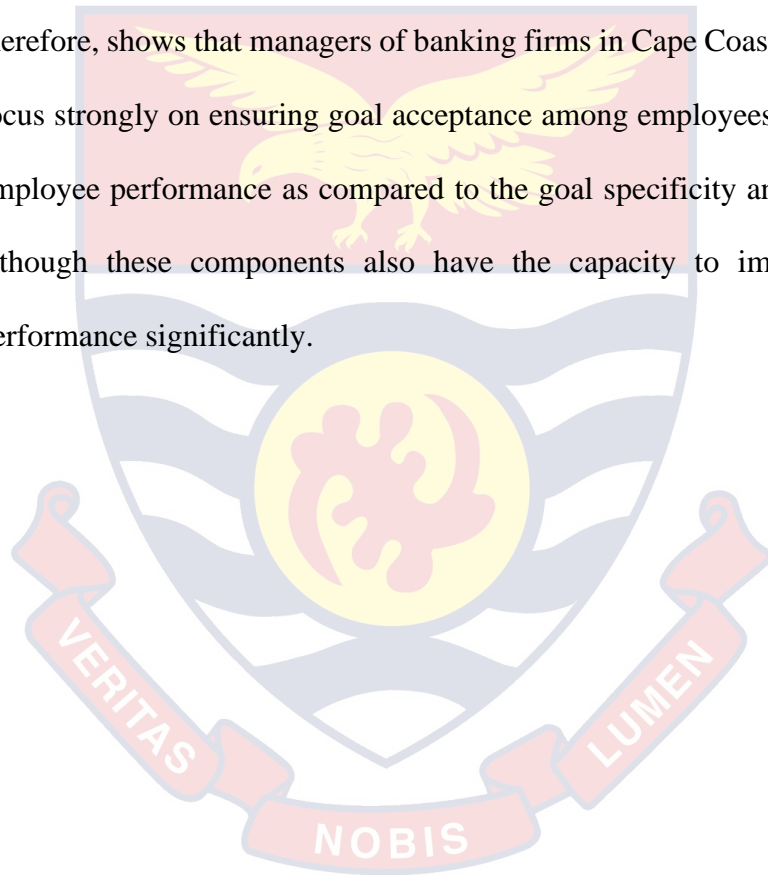
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

Organizations are goal-oriented entities which means all employees in organizations must work acidulously to ensure the achievement of assigned goals. The banking industry of Ghana epitomizes this assertion in its entirety. In this regard, the study generally sought to examine the effect of goal setting on the performance of employees in the banking industry of Ghana and particularly targeted banks in the Cape Coast Metropolis in the Central Region of Ghana. Chapter Four provided information relating to the results based on the demands of the specific research objectives. This chapter now presents information relating to the summary of the key findings, conclusions drawn based on the findings relating to the specific research objectives as well as recommendations offered, given cognizance to suggestions for further studies.

Summary

The study sought to examine the impact of the goal setting on the staff performance in the banking sector of the Cape Coast Metropolis. To achieve this objective, three specific objectives were formulated: to examine the effect of goal acceptance on employee performance; to examine the effect of goal specificity on employee performance; to examine the effect of goal difficulty on employee performance. The study was carried out in the Cape Coast Metropolis and used a sample size of 172 employees which was determined using the Yamane's formula for sample determination. One hundred and sixty (160) questionnaires out of the one hundred and sixty-eight (168) retrieved were

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fully completed, which represents ninety-three percent (93%) of the total questionnaires distributed.

The study employed an explanatory research design and a quantitative research approach to analyse the primary data. The data collected from the respondents were analysed via Statistical Package for Social Science (SPSS version 25.0) after being edited and coded. Composite variables were formed for each of the constructs and this corroborated a comprehensive data analysis approach. The data were analysed and interpreted with statistical descriptive techniques such as frequency count and percentages. These statistical techniques were extensively used for the demographic characteristics of the respondents. The primary data was analysed using multiple regression analytical tool to obtain the needed results with respect to these objectives.

The key findings of the study were as follows:

The study sought to assess the effect of goal acceptance on the performance of banking staff in the Cape Coast Metropolis.

1. It was discovered that there was a moderate statistically significant positive correlation between goal acceptance and employee performance however it accounted for a statistically significant weak positive variance (28.8%) in the performance of workers in the banking industry of the Cape Coast Metropolis.

2. The correlations between goal specificity and employee performance showed that there was a weak positive correlation between goal specificity and employee performance (r=0.380) among workers in the banking industry of the Cape Coast Metropolis. The predictive capacity of the model equally revealed

that goal specificity accounted for a statistically significant weak

positive variance (14.4%) in employee performance in the banking

industry in the Cape Coast Metropolis when the effect of other

factors not captured in the model were statistically controlled for.

3. The study showed that there was a statistically significant weak

    positive correlation between goal difficulty and employee

    performance among workers in the banking industry of the Cape

    Coast Metropolis. The test of causality was done through the co-

    efficient of determination and the result proved that goal difficulty

    accounted for a statistically significant weak positive variance in

    employee performance (10.6%) in the banking industry in the Cape

    Coast Metropolis when the effect of other factors not captured in the

    model were statistically controlled for.

Conclusions

Conclusively, the study indicates that although all the three components

of goal setting are significant predictors of improved employee performance in

the banking industry of the Cape Coast Metropolis, however, goal acceptance

has the strongest effect on employee performance, then followed by goal

specificity and finally goal difficulty.

Recommendations

Based on the findings relating to the specific research objectives of the

study, the following recommendations are being offered to provide insights to

various stakeholders who may rely on the findings of this very study.

1. First of all, the study recommends that managers in the banking industry of the Cape Coast Metropolis put in measures that can influence their workers to develop interest in accepting assigned goals. This can be achieved through bank managers ensuring that they attach corresponding instructions to goals assigned to employees and must strategically ensure that employees read such instructions to acquaint themselves to the details of such assigned goals and this would in turn lead to improved employee performance. By reading such instructions, workers are able to fully comprehend the demands of assigned goals which ultimately leads to exhibition of appropriate working behaviours as evidenced in the execution of desirable tasks for the accomplishment of assigned goals.

2. Regarding the effect of goal specificity on employee performance, the study also showed that giving straight requirements for achieving assigned goals has the capacity to improve employee performance hence, managers of banking institutions in the Cape Coast Metropolis are advised to adapt this approach if they are to ensure improved employee performance. The requirements for achieving assigned goals must be clearly spelt out, delineating the specific conditions that must exist before assigned goals could be executed to achieve corporate objectives effectively.

3. Managers of these banks must ensure they set and assign difficult goals to employees and this would in turn improve the level of employee performance in the banking industry. Specifically, managers of banks must assign goals that demand great deal of efforts to achieve and this

would cause employee performance to increase significantly. This must be done in such a way that it rather motivates employees to go beyond the ordinary in order to achieve assigned goals. However, managers must eschew the idea of assigning extremely difficult goals and challenging goals because these options in goal setting would not cause any significant improvement in employee performance.

Suggestions for Further Studies

Further studies can be conducted to assess other factors that can potentially moderate or mediate the relationship between goal setting and employee performance in the banking industry in Ghana. Similar studies could be extended to other industries other than the banking industry of the Cape Coast Metropolis. Again, other considerations or dimensions of goal setting such as goal commitment and involvement can be added to the model and tested in other context of study.
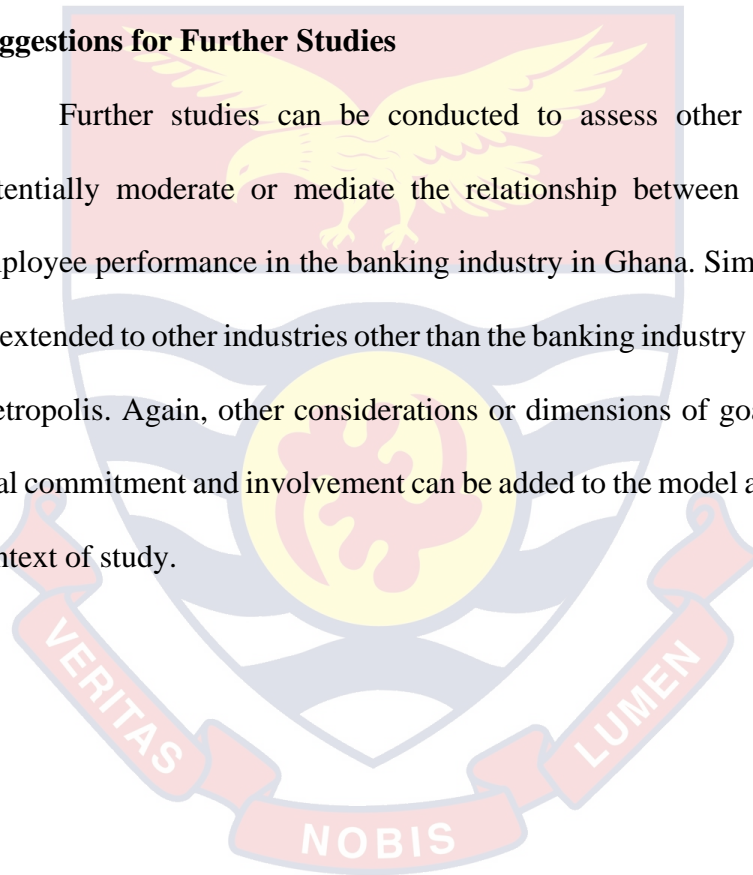
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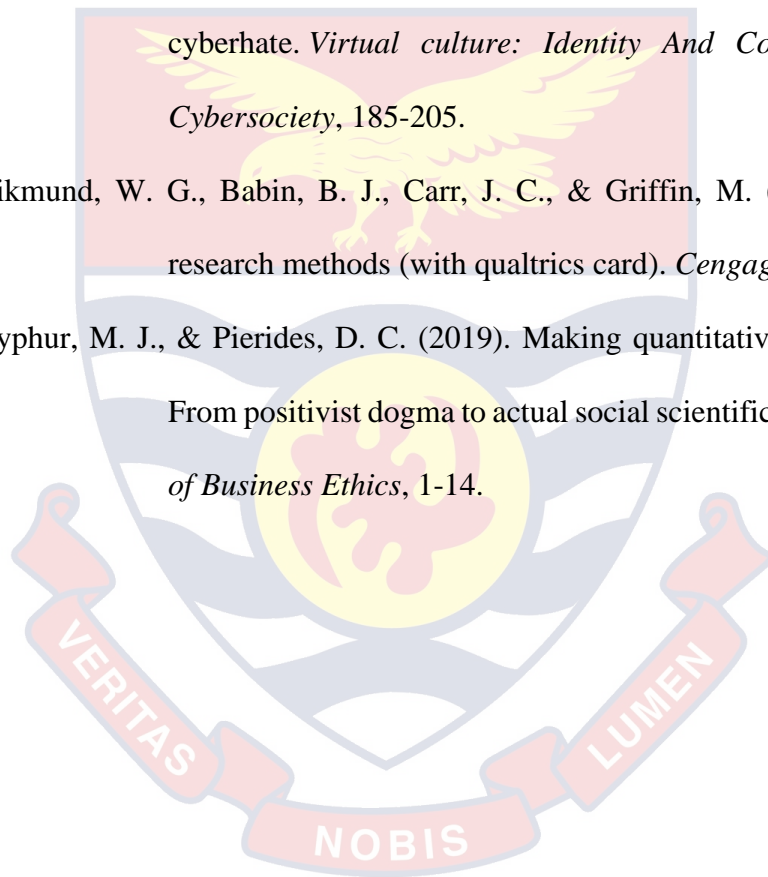
APPENDICES

APPENDIX A: QUESTIONNAIRE

This study is conducted by Isaac Nartey Domeh, a Masters in Commerce (Human Resource Management) student of the University of Cape Coast, to assess how the goal-setting theory affects the performance of workers in the banking industry of Cape Coast Metropolis. The study is for academic purpose only and your candid opinions expressed by selecting the appropriate response will make this study a success. Your responses will be treated confidentially. Thank You.

Instruction: Please fill in or tick [√] where appropriate

SECTION A: Demographic Information

Sex: **a.** Male [ ]   **b.** Female [ ]

Highest qualification: a. Masters [ ]   **b.** First degree [ ]   **c.** Diploma [ ]

                              d. Others [ ]

Working experience: [……………]

Age: a. 18 – 25 [ ]   **b.** 26 – 35 [ ]   **c.** 36 – 45 [ ]   **d.** 46 – 55 [ ]

            e. Above 55 [ ]

Position: a. Junior staff [ ]   **b.** Senior staff [ ]

SECTION B: Goal-setting theory in Practice

What is your level of agreement with the following statements?

Where: 1=Least Agree; 2=Agree; 3=Highly Agree; 4=Totally Agree

A	Goal Acceptance	1	2	3	4
Yours response to these items indicates your acceptance of the goal assigned to you for this year					
1	After reading instructions, I seem to have an interest in the goal assigned to me				
2	I do not necessarily need a reward for the goal assigned to me				
3	It's fun working on the goal assigned to me				

4	My main priority is achieving this goal				
B	**Goal Specificity**	**1**	**2**	**3**	**4**
Your response these items indicates the degree of specificity of the goal assigned to you this year					
1	The goal assigned to me for this year was specific				
2	The requirements for achieving the goal assigned to me are straightforward				
3	Anyone can easily understand the demands of the goal assigned to me				
C	**Goal Difficulty**	**1**	**2**	**3**	**4**
Your response to these items indicates the degree of difficulty associated with goal assigned to you this year					
1	The goal assigned to me is very difficult to achieve				
2	The goal assigned to me is very challenging				
3	Attaining this goal would demand a great deal of effort				

SECTION C: Employee Performance

How has your performance improved as a result of the goal assigned to your regarding these items?

Where: 1=Least Agree; 2=Agree; 3=Neutral; 4= Highly Agree; 5=Totally Agree

D	**Individual Job Performance**	**1**	**2**	**3**	**4**	**5**
1	I carry out the core parts of my job well					
2	I always complete my core tasks well					
3	I ensure that my tasks are completed properly					
4	I am well adapted to change in my core tasks					
5	I cope well with changes in the way I have to do my core tasks					
6	I have acquired new skills to help me adapt to changes in my core tasks					
7	I initiate better ways of doing my core tasks					

8	I always come out with ideas to improve the way in which my core tasks are done					
9	I make changes to the way my core tasks are done					
10	I coordinate my work with other employees in the department					
11	I communicate effectively with other employees					
12	I offer help to other staffs when asked or needed					
13	I deal effectively with changes affecting my department					
14	I take on new roles to cope with changes in my department					
15	I respond constructively to changes in the way my department works					
16	I suggest ways to make my department more effective					
17	I develop new and improved methods to help my department perform better					
18	I have improved the way my department does things					
19	I present a positive image of the bank to others					
20	I defend the bank if others criticize it					
21	I talk about the bank in positive ways					
22	I respond flexibly to overall changes in the bank					
23	I cope with changes in the way the bank operates					
24	I learn the skills or acquire the needed information that makes me adjust quickly to overall changes in the bank					
25	I make suggestions to improve the overall effectiveness of the bank					
26	I involve myself in changes that are helping to improve the overall effectiveness of the bank					
27	I come out with ways of increasing efficiency within the bank					

APPENDIX B: INTRODUCTORY LETTER

UNIVERSITY OF CAPE COAST
COLLEGE OF HUMANITIES AND LEGAL STUDIES
SCHOOL OF BUSINESS
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Telephone: 03321-32440/32444 Ext. 219/220
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Telegrams & Cables: University, Cape Coast

UNIVERSITY POST OFFICE
CAPE COAST, GHANA

Our Ref: SB/MHM/17/0001

Your Ref:

8th January 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

INTRODUCTORY LETTER – DOMEH ISAAC NARTEY

The bearer of this letter, **Domeh Isaac Nartey,** is an M.Com (Human Resource Management) student of the School of Business; he is conducting a research on the topic **"Goal Setting Theory and Employee Performance in the Banking Sector of Ghana."** The student would want to use your establishment as his unit of study.

We would be grateful if you could help him with the necessary assistance he may need.

We appreciate your cooperation.

Yours faithfully

Dr. (Mrs.) Rebecca Dei Mensah
(HEAD)

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