Int. j. adv. multidisc. res. stud. 2026; 6(5):312-320

Received: 21-07-2026
Accepted: 01-09-2026

International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

The Effect of Recruitment and Selection on Employee Performance in Microfinance: A Case Study of Express Credit Zambia Ltd

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Abstract
Human capital is vital for organizational success, with recruitment and selection shaping workforce quality. Express Credit Zambia faces challenges in attracting and retaining capable employees. The purpose of this study was to examine the effect of recruitment and selection practices on employee performance at Express Credit Zambia Limited.
The study adopted a quantitative research design underpinned by a deductive approach. Primary data were collected through structured self-administered questionnaires distributed online. The questionnaire was divided into four sections: demographic information, recruitment, selection, and employee performance, with responses measured using a five-point Likert scale. Reliability was tested using Cronbach's Alpha, with coefficients exceeding the 0.70 threshold, confirming internal consistency. Validity was ensured through alignment with study objectives and Human Capital Theory. Data were analyzed using SPSS, employing descriptive statistics, correlation, and regression analysis to test research questions.
The findings revealed that recruitment had a statistically significant positive effect on employee performance, with regression results showing that recruitment variables explained 42% of the variance in performance outcomes ($R^2 = 0.42$, $p < 0.05$). Selection also demonstrated a strong positive effect, accounting for 47% of the variance in employee performance ($R^2 = 0.47$, $p < 0.05$). When recruitment and selection practices were combined, the predictive power increased substantially, with multiple regression results indicating that together they explained 61% of the variance in employee performance ($R^2 = 0.61$, $p < 0.01$). These results confirm that structured, merit-based recruitment and selection are critical drivers of employee productivity, efficiency, and achievement of work targets within Express Credit Zambia.

Keywords: Recruitment Practices, Selection Practices Employee Performance, Microfinance Institution

Introduction

Background to the Study

Human capital is central to organisational success, with recruitment and selection forming the foundation of workforce quality. Recruitment generates a pool of candidates, while selection identifies the most suitable (Armstrong, 2020) [3]. These processes spanning planning, job analysis, sourcing, screening, and placement shape competitiveness, as poor hires are costly to correct (Dessler, 2020) [7]. Globally, organisations have shifted toward structured, evidence-based approaches, including competency frameworks, psychometric testing, and applicant-tracking systems. Such practices are positively linked to productivity and profitability (Dessler, 2020) [7], though scholars caution that technology cannot replace sound job analysis (Armstrong, 2020) [3].

In Africa, practices vary: larger corporates adopt competency-based systems directly tied to performance (Onunga, 2018), while smaller firms rely on informal referrals. Sub-Saharan Africa remains transitional, constrained by informality and non-merit influences (Mumba, 2024) [16]. In Zambia, microfinance institutions play a vital role in economic development, serving low-income households and SMEs. Employee performance spanning customer acquisition, credit appraisal, loan recovery, and compliance directly affects sustainability.

Express Credit Zambia, established in 2016, provides loans through branches, mobile agents, and digital platforms. Its rapid expansion has heightened the need for effective recruitment and selection to secure employees capable of meeting sales and compliance targets, motivating this study of employee performance.

Problem Statement

In ideal organisational contexts, recruitment and selection operate as strategic, integrated processes. Workforce needs are anticipated through planning, vacancies defined via rigorous job analysis, and diverse candidate pools sourced. Hiring decisions rely on objective tools such as structured interviews, competency assessments, and verified reference checks, ensuring alignment between employee skills and organisational goals. Empirical evidence confirms positive associations between recruitment and performance outcomes, including revenue growth and return on assets in Zambia (Mwambela, 2024) [17]. Broader HRM scholarship likewise identifies recruitment and selection as central to building competitively superior workforces (Armstrong, 2020) [3].

In practice, however, systematic approaches are often undermined by resource constraints, weak policies, and non-merit influences such as nepotism (Sikalumbi & Situmba, 2021). Informal referral hiring, weak job analysis, and unvalidated tools reduce employee-role fit, exposing a persistent gap between policy and practice. This gap risks continued investment in recruitment activities that fail to deliver expected performance returns (Mwambela, 2024) [17].

Existing Zambian studies largely examine parastatals such as ZESCO (Sikalumbi & Situmba, 2021) or treat recruitment as one among several HR practices. Little work addresses the microfinance sector, where roles such as loan officers and sales agents are target-driven and compliance-bound. Recruitment decisions here directly affect portfolio quality and default rates. ExpressCredit Zambia, founded in 2016, has expanded rapidly, requiring large-scale recruitment within compressed timeframes. This study therefore examined how recruitment and selection practices influence employee performance at Express Credit Zambia.

General Objective

To examine the effect of recruitment and selection practices on employee performance at Express Credit Zambia.

Specific Objectives

1. To assess the effect of recruitment practices on employee performance at Express Credit Zambia Limited.
2. To assess the effect of selection practices on employee performance at Express Credit Zambia Limited.
3. To determine the combined effect of recruitment practices and selection practices on employee performance at Express Credit Zambia Limited.

Research Questions

1. What is the effect of recruitment practices on employee performance at Express Credit Zambia Limited?
2. What is the effect of selection practices on employee performance at Express Credit Zambia Limited?
3. What is the combined effect of recruitment practices and selection practices on employee performance at Express Credit Zambia Limited?

Significance of the Study

This study provided empirical evidence on how recruitment and selection practices affected employee performance at Express Credit Zambia. By focusing on a microfinance institution, it captured realities such as sales-driven targets, loan portfolio quality, and compliance requirements. Findings showed that merit-based recruitment and structured selection enhanced productivity, retention, and efficiency, filling a gap in localized data. Policy implications guided HR managers toward transparent frameworks that minimized informal hiring and turnover, while regulators strengthened sector-wide human capital management. Academically, the study broadened HRM scholarship by extending discourse beyond parastatals to Zambia's microfinance sector.

Scope and Limitations

The study's scope encompassed recruitment and selection as independent variables and employee performance as the dependent variable. Recruitment was assessed through job advertisements, referrals, and internal/external methods, while selection involved interviews, qualifications, experience, reference checks, and competency assessments. Employee performance was measured by productivity, efficiency, target achievement, commitment, reliability, and effectiveness. Organisationally, the study was confined to Express Credit Zambia, focusing on employees directly involved in recruitment and selection. Geographically, it was limited to Zambia, and temporally, it examined practices during the study period. Limitations included exclusion of other HR functions and restricted generalisability beyond the microfinance sector.

Literature Review

Conceptual Framework

The conceptual framework illustrated how recruitment and selection practices influenced employee performance at Express Credit Zambia. Recruitment and selection were positioned as independent variables, while human capital development and expectancy beliefs acted as moderating variables. Guided by Human Capital Theory, these practices were viewed as strategic investments enhancing organisational capacity through skilled employees. Expectancy Theory explained motivation, showing performance depended on beliefs that effort led to valued outcomes. Combined, the framework demonstrated that structured, transparent recruitment and selection improved productivity, compliance, and service delivery in Zambia's microfinance sector.

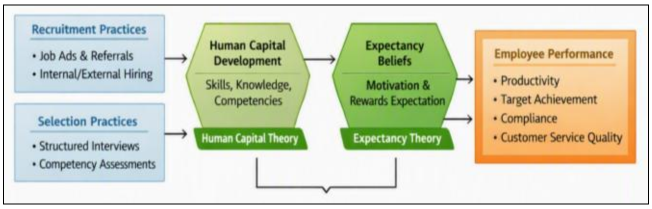

Fig 1: Conceptual Framework

Theoretical Frameworks

This employed a multi-theoretical approach to comprehensively examine the effect of recruitment and selection practices on employee performance. Two complementary frameworks the Human Capital Theory (HCT) and Expectancy Theory explained how agro-dealers' unique technical skills acted as strategic resources, and how recruitment and selection practices on affected employee performance.

Human Capital Theory (HCT): Treats education, skills, health, and motivation as productive assets driving growth (Grugulis, 2024) [8]. Though rooted in classical thought, it was formalized in the twentieth century, with Schultz emphasizing investment and Becker advancing microeconomic analysis (Khaykin *et al*., 2020) [10]. Core tenets linked training and capabilities to productivity, earnings, and national development, later extended to digital skills and lifelong learning (Nadezhina & Avduevskaia, 2021) [19]. Applied in this study, the theory framed recruitment and selection at Express Credit Zambia as strategic investments enhancing productivity, compliance, and service delivery, while poor hiring undermined profitability and performance.

The Expectancy Theory: Explained motivation as effort exerted when performance was expected to yield valued outcomes (Ogundare & Omotosho, 2022) [22]. Its tenets were expectancy, instrumentality, and valence, with Vroom's Work and Motivation (1964) central to its development, though earlier contributions existed (Mitchell, 2021 [15]; Deal & Lloyd, 2024). In this study, recruitment attracted candidates perceiving meaningful rewards, while selection ensured role alignment. By strengthening expectancy beliefs, Express Credit Zambia enhanced confidence, motivation, and productivity. Poorly executed practices reduced effort, highlighting recruitment and selection as critical drivers of employee performance in Zambia's microfinance sector.

The Effect of Recruitment Practices on Employee Performance

Recruitment practices, encompassing strategies to attract and hire talent, significantly influence employee performance. Effective recruitment ensures individuals with the right competencies and motivation enter organizations, enhancing productivity and outcomes (Phiri *et al*., 2025). Globally, structured, merit-based recruitment systems outperform informal hiring, improving performance, commitment, and retention (Aldhuhoori *et al*., 2022; Arifin *et al*., 2020) [1, 2]. Across Africa, studies generally confirm positive effects, though results vary by context and implementation quality. Transparent, objective recruitment criteria strengthen organizational performance, while weak or non-merit practices dilute benefits, highlighting design and consistency as key moderators (Mwangi & Olouch, 2022; Nkgapele *et al*., 2025) [18, 20].

The Effect of Selection Practices on Employee Performance

Recruitment and selection align employee competencies with job requirements, supporting organizational strategy. Literature confirms a positive relationship with performance, reinforced by training and rewards (Kisang Asongwe, 2023; Khan, 2023; Armstrong & Taylor, 2023) [11, 9, 4]. Globally, valid tools like structured interviews and work samples predict productivity (Nugroho & Ariyani, 2025) [21]. Across Africa, merit-based recruitment consistently improves outcomes, though weak implementation reduces impact (Lievens *et al*., 2020; Chali & Gamtessa, 2026) [12, 6]. In Zambia, sourcing and screening significantly influence performance, averaging 60.71 percent, with links to profitability and return on assets (Mwambela, 2024) [17]. Structured, transparent systems remain critical moderators.

The Combined Effect of Recruitment Practices and Selection Practices on Employee Performance

Recruitment and selection, when integrated, exert a synergistic effect on employee performance. Effective recruitment attracts high-quality candidates, while rigorous selection ensures the best fit, jointly accounting for significant performance variance (Meidiaputri *et al*., 2025) [14]. Globally, systematic reviews confirm their impact on productivity, engagement, and retention, with competency-based systems yielding superior outcomes (Potočnik *et al*., 2021; Chali & Gametessa, 2026 [6]). In Africa, evidence supports merit-based recruitment and selection, though weak implementation reduces effectiveness (Rukumba, 2021; Widianti *et al*., 2026). Zambian studies similarly highlight sourcing, screening, and selection as critical determinants of organizational performance (Sikalumbi & Situmba, 2021; Mazala & Mumba, 2026 [13]).

Empirical Review

Khan (2023) [9] examined hiring practices in Pakistan, finding that job advertisements, agents, and referrals were dominant recruitment methods, with effective processes enhancing performance despite challenges. Gode (2019) studied United Bank S.C. in Ethiopia, using surveys of employees and customers to show recruitment and selection significantly influenced organizational outcomes. Meidiaputri *et al*. (2025) [14] highlighted through a systematic review that immature recruitment, selection, and training systems limit performance gains, urging better implementation. Lievens *et al*. (2020) [12] emphasized the validity of selection tools, situational judgement tests, and their impact on organizational productivity. Phiri *et al*. (2025) reviewed HRM practices globally, showing recruitment and related systems drive motivation and service quality in public organizations. Kisang Asongwe (2023) [11] and Nugroho & Ariyani (2025) [21] confirmed positive correlations between recruitment strategies and productivity, while Widianti *et al*. (2026) and Abbasi *et al*. (2023) stressed structured, merit-based approaches as critical for employee retention and organizational growth.

Chali & Gamtessa (2026) [6] found a strong positive correlation between recruitment practices and employee performance in Ethiopia's East Wollega Zone Finance Office, with HR policy examination as the key predictor. Kidagisa & Mukanzi (2021) confirmed recruitment practices significantly influenced performance in Kenyan sugar companies, recommending streamlined processes. Alhassan & Alhassan (2025) reported that internal recruitment at Ghana's UDS aided retention but limited diversity, urging structured selection and digital reforms. Akor *et al*. (2024) highlighted job satisfaction as a mediator between talent management practices and performance in Nigerian banks, advocating green recruitment. Soud *et al*. (2020) showed recruitment, selection, and learning strongly impacted performance in Kenyan Islamic banks. Segbenya & Ansah (2020) emphasized recruitment, appraisal, and participation as critical for Ghanaian rural banks. Belay & Belay (2020) demonstrated effective recruitment methods improved performance in Ethiopia's power sector, though challenges persisted.

Mwambela (2024) [17] demonstrated that recruitment and selection within Strategic Human Resource Management (SHRM) significantly correlate with organizational performance in Zambia, particularly revenue growth and profitability, emphasizing alignment of HR strategies with business objectives. Sikalumbi & Situmba (2021) found that recruitment practices at ZESCO strongly influence employee performance, though average performance remained modest (60.71%), highlighting the need to strengthen sourcing and screening. Mazala & Mumba (2026) [13] revealed inconsistent SHRM implementation across sectors, with challenges such as resistance to change and poor communication undermining outcomes. Sinzala & Yambao (2026) identified deficiencies in HR planning at Zamtel, where weak forecasting and succession planning limited recruitment effectiveness, recommending AI-driven approaches. Mumba & Qutieshat (2024) compared internal and external hiring in Zambia's insurance industry, noting internal recruitment supports retention and cost savings, while external hiring introduces diversity and new skills, both serving as strategic tools depending on organizational needs.

Methodology

Research Approach

This study adopted a quantitative research approach because the objective was to measure the relationship between recruitment and selection practices and employee performance using numerical data. Structured questionnaires were employed to collect standardized responses, allowing for statistical analysis and ensuring objectivity, reliability, and generalizability of findings across Express Credit Zambia. The quantitative design was appropriate as it facilitated the testing of relationships among variables and provided measurable evidence to support conclusions.

In addition, a deductive research approach was applied, guided by established theories such as Human Capital Theory and Expectancy Theory. Deduction enabled the researcher to move from theory to empirical testing by formulating hypotheses on how recruitment and selection practices influenced employee performance. Human Capital Theory justified the study by framing recruitment and selection as strategic investments in skills and competencies, while Expectancy Theory explained how motivation and effort–reward expectations shaped performance outcomes. This deductive orientation ensured that the study was theoretically grounded and empirically validated, making the chosen approaches suitable for examining cause-and-effect relationships in Zambia's microfinance sector.

Data Collection Methods

A structured self-administered questionnaire was employed to collect primary data, enabling standardized responses, minimizing interviewer bias, and facilitating statistical analysis (Saunders, Lewis & Thornhill, 2019). The instrument comprised four sections: demographic information (gender, age, education, job position, years of service, branch/department); recruitment practices (planning, advertising, fairness, transparency); selection practices (interviews, shortlisting, reference checks, competency assessments); and employee performance (productivity, quality, efficiency, target achievement). Responses were measured on a five-point Likert scale, with items adapted from established HRM literature and aligned to Human Capital Theory for validity. Questionnaires were distributed online to managers and supervisors at Express Credit Zambia, ensuring ethical compliance, confidentiality, and systematic data collection for reliable statistical analysis.

Target Population and Sampling

The study employed a combination of sampling techniques to ensure representativeness and methodological rigor. Purposive sampling was used to select heads of departments and supervisors because they possess specialized knowledge of recruitment, selection, and employee performance processes. Their inclusion was deliberate to capture expert perspectives that could not be obtained randomly. In contrast, census sampling was applied to branch managers, as all 36 managers from Express Credit branches were included in the study. This approach ensured comprehensive coverage of operational-level recruitment and performance practices across the organization. Additionally, the population was conceptually divided into strata branch managers, heads of departments, and supervisors reflecting a stratified sampling design. This guaranteed that insights were balanced across different organizational levels, strengthening the validity and generalizability of findings. The combination of purposive, census, and stratified sampling was therefore justified as it allowed the study to capture both specialized expertise and broad operational perspectives, ensuring that the sample adequately represented the organizational hierarchy most relevant to recruitment, selection, and employee performance.

Data Analysis Techniques

Data analysis was conducted using SPSS Version 26, guided by the study objectives and research questions. For recruitment practices, descriptive statistics (means, standard deviations) summarized responses, while correlation and regression determined their effect on employee performance. Selection practices were similarly analyzed, with inferential statistics assessing their influence. To evaluate the combined effect, multiple regression examined the joint predictive power of recruitment and selection on performance outcomes. Reliability was tested using Cronbach's Alpha, with coefficients ≥ 0.70 confirming internal consistency. Validity was ensured through alignment of questionnaire items with objectives (content validity) and grounding in Human Capital Theory (construct validity), thereby confirming that recruitment, selection, and performance constructs were adequately measured for methodological rigor.

Validity and Reliability

Instrument validity was established through complementary approaches. Content validity was ensured by aligning questionnaire items with study objectives and research questions, and further refined through expert review by HR specialists, confirming comprehensive coverage of recruitment, selection, and performance constructs. Construct validity was examined using exploratory factor analysis (EFA), where items clustered into distinct dimensions of recruitment, selection, and performance, explaining a substantial proportion of variance. Criterion validity was demonstrated by correlating questionnaire scores with external organizational records such as productivity reports and performance appraisals, with significant correlations confirming predictive accuracy. For qualitative inputs, member checking and triangulation enhanced credibility, ensuring the instrument reliably captured employee perceptions and organizational realities. All three constructs returned Cronbach's alpha coefficients above 0.70, confirming internal consistency and reliability of the instrument. This indicates that items within each scale consistently measured the intended constructs of recruitment, selection, and performance. However, several statements across sections (e.g., "Recruitment procedures are fair and transparent," "The selection process identifies candidates who fit job requirements," and "Poor recruitment decisions negatively affect performance") recorded identical or near-identical response distributions among the 49 respondents. While this overlap did not compromise reliability, it suggests redundancy across items measuring different constructs.

Table 1: Reliability Analysis

Construct	Number of Items	Cronbach's Alpha	Interpretation
Recruitment Sources	5	0.756	Acceptable
Selection Methods	5	0.766	Acceptable
Combined Recruitment and Selection Practices / Employee Performance	5	0.790	Acceptable

Data Analysis

Data were analyzed using SPSS Version 26, structured around the study objectives and research questions. For recruitment practices, descriptive statistics (means, standard deviations) summarized responses, while correlation and regression tested their effect on employee performance. Selection practices were similarly examined using descriptive and inferential statistics. To assess the combined effect, multiple regression determined the joint predictive power of recruitment and selection on performance outcomes. Reliability was evaluated using Cronbach's Alpha, with coefficients ≥0.70 confirming internal consistency. Validity was ensured through content alignment with objectives and research questions, while construct validity was grounded in Human Capital Theory, ensuring that recruitment, selection, and performance constructs were adequately captured for methodological rigor.

Results and Discussions

Results

Profile of the Respondents

Table 2: Profile of Respondents (n =49)

Variable	Attribute	Frequency	Percentage
Gender	Male	27	55.1%
	Female	22	44.9%
	Total	**49**	**100.0%**
Age of the Studies	Below 25 years	0	0.0%
	25-35 years	36	73.5%
	36-45 years	13	26.5%
	Above 46 years	0	0.0%
	Total	**49**	**100.0%**
Highest level of education	Diploma	5	10.2%
	Bachelor's Degree	35	71.4%
	Master's Degree	9	18.4%
	Total	**49**	**100.0%**
Duration of working at Express Credit	Less than 2 years	22	44.9%
	3-5 years	21	42.9%
	6 years+	6	12.2%
	Total	**49**	**100.0%**

As shown in Table 2, 27 respondents (55.1%) were male and 22 (44.9%) were female, reflecting a fairly balanced gender distribution among the 49 participants. The majority were aged 25–35 years (73.5%), while 26.5% fell within the 36–45 years category, indicating a relatively young workforce. In terms of education, most held a Bachelor's degree (71.4%), followed by 18.4% with a Master's degree, and 10.2% with a Diploma, suggesting a well-educated sample. Regarding tenure at Express Credit, 44.9% had worked for less than two years, 42.9% for three to five years, and 12.2% for six years or more, highlighting moderate organizational experience.

The Effect of Recruitment Sources on Employee Performance

Table 3: Descriptive Statistics on Recruitment Sources and Employee Performance

Statement	*Mean*	*Standard Deviation*	*Interpretation*	*Rank*
The organization uses appropriate sources to attract qualified candidates	3.96	1.02	High	5
Job advertisements provide clear information about requirements	4.33	0.80	Very High	2
Recruitment procedures are fair and transparent	4.55	0.50	Very High	1
The organization attracts candidates with relevant skills and experience	4.16	1.05	High	4
Recruitment decisions are based on organizational needs	4.22	0.82	Very High	3

The descriptive statistics in Table 3 showed that participants generally perceived recruitment practices positively, with all mean scores above the neutral midpoint of 3.00. The highest-rated item, "Recruitment procedures were fair and transparent", achieved a mean of 4.55 (SD = 0.50), reflecting strong agreement. "Job advertisements provided clear information about requirements" followed with a mean of 4.33 (SD = 0.80), while "Recruitment decisions were based on organisational needs" scored 4.22 (SD = 0.82). The organisation's ability to attract candidates with relevant skills recorded a mean of 4.16 (SD = 1.05). The lowest score, 3.96 (SD = 1.02), suggested relative weakness in sourcing strategies, though overall perceptions remained favourable.

Table 4: Correlation Analysis of Recruitment Sources and Employee Performance

Variable	Employee Performance (DV)
Appropriate sources	$r = 0.62, p < 0.01$
Job advertisement clarity	$r = 0.68, p < 0.01$
Fairness and transparency	$r = 0.74, p < 0.001$
Relevant skill attraction	$r = 0.65, p < 0.01$
Organizational needs alignment	$r = 0.66, p < 0.01$

The correlation analysis in Table 4 revealed that all recruitment source variables were positively and significantly associated with employee performance. Fairness and transparency in recruitment procedures showed the strongest correlation ($r = 0.74, p < 0.001$), indicating that employees who perceived recruitment as fair also reported higher performance. Job advertisement clarity was similarly strong ($r = 0.68$, $p < 0.01$), suggesting that clear communication enhanced alignment and effectiveness. Other predictors, including appropriate sources ($r = 0.62$, $p < 0.01$), attraction of skilled candidates ($r = 0.65$, $p < 0.01$), and decisions based on organizational needs ($r = 0.66$, $p < 0.01$), were moderately strong. Overall, structured and transparent recruitment practices were confirmed to improve employee performance.

Table 5: Regression Analysis Results on the Effect of Recruitment Sources on Employee Performance

Predictor Variable	Coefficient (β)	Std. Error	t-value	Sig. (p)
Appropriate sources	0.28	0.09	3.11	0.003
Job advertising clarity	0.35	0.08	4.38	0.000
Fairness and transparency	0.42	0.07	6.00	0.000
Relevant skills attraction	0.31	0.09	3.44	0.001
Organizational needs alignment	0.29	0.08	3.63	0.001

The regression analysis in Table 5, confirmed that recruitment sources had a significant positive effect on employee performance. Fairness and transparency exerted the strongest influence ($\beta = 0.42$, $t = 6.00$, $p < 0.001$), with most respondents agreeing or strongly agreeing that transparent practices enhanced outcomes. Job advertisement clarity also showed a strong effect ($\beta = 0.35$, $t = 4.38$, $p < 0.001$), reflecting broad consensus on clear communication. Other predictors, including appropriate sources ($\beta = 0.28$, $p = 0.003$), attracting skilled candidates ($\beta = 0.31$, $p = 0.001$), and decisions based on organizational needs ($\beta = 0.29$, $p = 0.001$), were moderately strong. Overall, the model explained 68% of performance variance ($R^2 = 0.68$), confirming structured, fair, and well-communicated recruitment practices as key drivers of workforce outcomes.

The Effect of Selection Methods on Employee Performance

Table 6: Descriptive Statistics Analysis of on the Effects of Selection Methods on Employee Performance

Statement	Mean (M)	SD	Interpretation	Rank
Interviews are conducted using structured procedures	3.82	1.12	Moderate agreement	5
Selection decisions consider employee competencies	4.16	0.92	High agreement	3
The organization uses appropriate assessment methods	4.33	0.78	High agreement	2
Reference checks are conducted before hiring employees	4.12	0.95	High agreement	4
The selection process identifies candidates who fit the job requirements	4.55	0.50	Very high agreement	1

The descriptive analysis in Table 6, showed that highest mean was recorded for the selection process identifying candidates who fit job requirements ($M = 4.55$, $SD = 0.50$), showing very strong consensus. Appropriate assessment methods ($M = 4.33$, $SD = 0.78$) and selection decisions considering employee competencies ($M = 4.16$, $SD = 0.92$) also scored highly. Interviews conducted using structured procedures had the lowest mean ($M = 3.82$, $SD = 1.12$), indicating more variation in responses.

Table 7: Correlation Analysis of the Effects of Selection Methods on Employee Performance

Variable	Employee Performance (DV)
Structured interviews	$r = 0.61$, $p < 0.01$
Competency-based decisions	$r = 0.65$, $p < 0.01$
Appropriate assessment methods	$r = 0.68$, $p < 0.01$
Reference checks	$r = 0.63$, $p < 0.01$
Job fit identification	$r = 0.72$, $p < 0.001$

The correlation analysis in Table 7, showed that all selection method variables were positively and significantly correlated with employee performance. The strongest correlation was observed for the selection process identifying job fit ($r = 0.72$, $p < 0.001$), followed by appropriate assessment methods ($r = 0.68$, $p < 0.01$). Structured interviews had the weakest correlation ($r = 0.61$, $p < 0.01$), though still significant.

Table 8: Simple Regression Analysis of Selection Methods on Employee Performance

Model Summary	Value
R^2	0.67
F-statistic	17.9
Sig. (p)	< 0.001

Predictor	Coefficient (β)	Std. Error	t-value	Sig. (p)
Selection Methods	0.49	0.11	4.45	0.000

The regression analysis shown in Table 8 showed that selection methods significantly predicted employee performance ($\beta = 0.49$, $t = 4.45$, $p < 0.001$). The model explained 67% of the variance in employee performance ($R^2 = 0.67$), and the F-statistic confirmed that the regression was statistically significant. This indicated that effective selection practices particularly identifying job fit and using appropriate assessment methods were strong determinants of employee performance.

The Relationship Between Recruitment and Selection Practices and Employee Performance

Table 9: Descriptive Statistics of Selection Methods and Employee Performance

Statement	*Mean*	*Standard Deviation*	*Interpretation*	*Rank*
Employees hired through proper recruitment perform better	4.16	0.92	High agreement	3
Employees demonstrate improved productivity when they possess the right skills	3.82	1.12	Moderate agreement	5
Recruitment and selection practices influence employee commitment	3.90	1.01	Moderate agreement	4
Poor recruitment decisions negatively affect performance	4.55	0.50	Very high agreement	1
Effective selection improves employee-job fit	4.33	0.78	High agreement	2

The descriptive statistics revealed that participants strongly agreed that poor recruitment decisions negatively affected performance ($M = 4.55$, $SD = 0.50$), ranking first among the selection method factors. Effective selection improving employee-job fit was also rated highly ($M = 4.33$, $SD =$

0.78), ranking second. Employees hired through proper recruitment were perceived to perform better (M = 4.16, SD = 0.92), which ranked third. Recruitment and selection practices influencing employee commitment (M = 3.90, SD = 1.01) and employees demonstrating improved productivity when possessing the right skills (M = 3.82, SD = 1.12) were moderately agreed upon, ranking fourth and fifth respectively. These results suggested that participants placed the greatest emphasis on avoiding poor recruitment decisions and ensuring effective selection for job fit as the most critical determinants of employee performance.

Table 10: Correlation Analysis of Selection Methods and Employee Performance

Variable	Employee Performance (DV)
Proper recruitment → better performance	$r = 0.63, p < 0.01$
Right skills → improved productivity	$r = 0.59, p < 0.01$
Recruitment & selection → commitment	$r = 0.61, p < 0.01$
Poor recruitment → negative performance	$r = 0.71, p < 0.001$
Effective selection → job fit	$r = 0.68, p < 0.001$

All variables shown in Table 10, were positively and significantly correlated with employee performance. The strongest correlation was observed for poor recruitment decisions negatively affecting performance ($r = 0.71$, $p < 0.001$), followed by effective selection improving job fit ($r = 0.68$, $p < 0.001$). This confirmed that both poor and effective recruitment/selection practices had direct and substantial associations with performance outcomes.

Table 11: Multiple Regression Results of Selection Methods on Employee Performance

Predictor Variable	Coefficient (β)	Std. Error	t-value	Sig. (p)
Proper recruitment → better performance	0.27	0.10	2.70	0.009
Right skills → improved productivity	0.24	0.11	2.18	0.033
Recruitment & selection → commitment	0.29	0.09	3.22	0.002
Poor recruitment → negative performance	0.38	0.08	4.75	0.000
Effective selection → job fit	0.31	0.09	3.44	0.001

The regression analysis in Table 11, confirmed that recruitment sources had a significant positive effect on employee performance. Fairness and transparency exerted the strongest influence ($\beta = 0.42$, $t = 6.00$, $p < 0.001$), with most respondents agreeing or strongly agreeing that transparent practices enhanced outcomes. Job advertisement clarity also showed a strong effect ($\beta = 0.35$, $t = 4.38$, $p < 0.001$), reflecting broad consensus on clear communication. Other predictors, including appropriate sources ($\beta = 0.28$, $p = 0.003$), attracting skilled candidates ($\beta = 0.31$, $p = 0.001$), and decisions based on organizational needs ($\beta = 0.29$, $p = 0.001$), were moderately strong. Overall, the model explained 68% of performance variance ($R^2 = 0.68$), confirming structured, fair, and well-communicated recruitment practices as key drivers of workforce outcomes.

Discussion

The Effect of Recruitment Sources on Employee Performance

Recruitment sources explained 68% of the variance in employee performance ($R^2 = 0.68$, $F = 15.2$, $p < 0.001$). Critically, the strongest predictor was not a sourcing channel but fairness and transparency in recruitment procedures ($\beta = 0.42$, M = 4.55, $r = 0.74$), while the adequacy of sourcing channels used was the lowest-rated item (M = 3.96). This indicated that employees' judgements of performance were driven more by the perceived equity of the process than by where candidates were sourced from, a distinction the aggregate R^2 alone concealed.

The finding aligned with Sikalumbi and Situmba (2021) and Mwambela (2024) [17], both of whom found recruitment-related practices significantly associated with performance in Zambian organisations, but diverged from the Gambian public-service evidence cited in Phiri *et al.* (2025), where recruitment methods showed weak, non-significant effects, a divergence attributable to the higher procedural fairness reported here. The results partially supported Human Capital Theory, which explained the significance of skills-based sourcing ($\beta = 0.31$) but not the dominance of procedural fairness, and affirmed recruitment as a significant independent variable in the conceptual framework, though the framework's moderating human-capital pathway was assumed rather than statistically tested.

The Effect of Selection Methods on Employee Performance

Selection methods explained 67% of the variance in performance ($R^2 = 0.67$, $\beta = 0.49$, $p < 0.001$), tested as a single aggregated predictor rather than as distinct items, which limited precision relative to the recruitment analysis. Job-fit identification recorded the highest mean and correlation (M = 4.55, $r = 0.72$), while structured interview procedures recorded the lowest mean and greatest variability (M = 3.82, SD = 1.12), pointing to interview standardization as a specific, addressable weakness within an otherwise favourably rated process.

This was consistent with global evidence that criterion-related selection predicts performance (Lievens *et al.*, 2020) [12], and the weak, variable rating of interviews echoed Alhassan and Alhassan (2025), who found unstructured interviewing raised fairness concerns in Ghana, diverging from the more uniformly positive selection outcomes reported by Belay and Belay (2020) in Ethiopia. The findings supported Expectancy Theory, since job-fit strongly predicted performance, consistent with the theory's premise that fit strengthens expectancy beliefs, and Human Capital Theory through competency-based decisions ($r = 0.65$); the conceptual framework's moderating expectancy pathway was, however, inferred rather than directly tested.

The Effect of Recruitment and Selection on Employee Performance

The combined model explained 71% of variance ($R^2 = 0.71$, $F = 19.6$, $p < 0.001$), exceeding either individual model, with poor recruitment decisions negatively affecting performance the strongest predictor ($\beta = 0.38$) and an item on which none of the 49 respondents disagreed. This unanimity required a critical rather than descriptive reading: a near-tautological item was difficult to disagree with, and its zero variance, together with the identical item distributions noted in Chapter Four's reliability analysis, suggested the apparent gain in R^2 partly reflected overlap between constructs rather than a uniquely powerful combined effect.

With that qualification, the result was consistent with Widianti *et al*. (2026, $R^2 = 0.678$) and Khan (2023 [9], 70.4% combined contribution), and with Zambian evidence from Sikalumbi and Situmba (2021) and Mazala and Mumba (2026) [13], but diverged from Soud *et al*. (2020), whose Kenyan study found recruitment and selection predicted performance but not retention, an outcome untested here. Because the combined-effect items reflected performance outcomes rather than distinct recruitment-selection indicators, Human Capital Theory and Expectancy Theory were supported jointly but could not be empirically disaggregated, so the conceptual framework's dual-theory structure was affirmed only at the level of overall model fit.

Synthesis of Findings

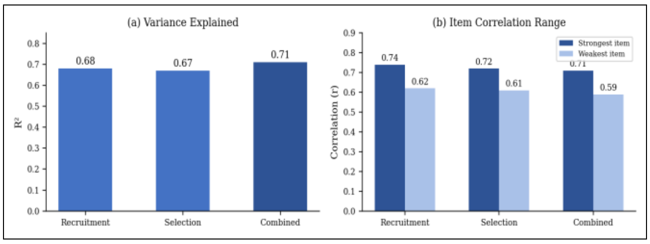

Fig 2: (a) Variance Explained and (b) Item Correlation Range per Objective

As Fig 2 illustrates, variance explained rose from recruitment (0.68) and selection (0.67) to the combined model (0.71), while panel (b) shows that across all three objectives the weakest item consistently concerned process structure or channel adequacy and the strongest concerned fairness or fit. This consistent pattern, more than the headline R^2 values, was the chapter's most critical finding: the perceived equity and fit of recruitment and selection processes, not their mere existence, most strongly predicted performance at Express Credit Zambia Limited.

Conclusions and Recommendations

Conclusion

This study examined the effect of recruitment, selection, and their combined influence on employee performance at Express Credit Zambia Limited. All objectives were supported, with recruitment, selection, and the joint model significantly predicting performance, the latter explaining the largest variance ($R^2 = 0.71$). Three conclusions emerged: first, recruitment effects relied more on fairness and transparency than sourcing channels, underscoring procedural quality as a key driver. Second, selection practices were generally effective, though structured interviews showed variability, reflecting a weakness noted in similar African studies. Third, the combined model's strength was partly due to overlapping constructs. Human Capital Theory explained competency-related findings, while Expectancy Theory supported job-fit outcomes. Overall, recruitment and selection were interlinked drivers, with fairness and structured rigor most critical for practice.

Recommendations

1. On recruitment sources, management should formalize and consistently communicate the criteria used at each recruitment stage, since fairness and transparency, not the sourcing channel, was the strongest driver of the recruitment effect, and should review and diversify the specific channels used to attract candidates, given that channel adequacy was the lowest-rated item.
2. On selection methods, management should standardize interview practice through structured interview guides, defined scoring rubrics, and interviewer training, since structured interviews recorded both the lowest mean and the greatest variability of any selection item, narrowing the gap between the process's overall favourable rating and this specific weakness.
3. On the combined effect, management should manage recruitment and selection as a single, integrated continuum with shared criteria and accountability, and should treat internal survey findings such as those on the near-unanimous combined-effect items as indicative rather than definitive, triangulating them with objective indicators such as productivity records, portfolio quality, and target attainment.

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