



**ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**ASSESSMENT OF TRAINING AND DEVELOPMENT PRACTICES OF
COMMERCIAL BANK OF ETHIOPIA**

BY

TILAHUN SEIFU GEBREMARIAM

JUNE 2017

ADDIS ABABA ETHIOPIA

**ASSESSMENT OF TRAINING AND DEVELOPMENT PRACTICES OF
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TILAHUN SEIFUGEBREMARIAM

**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES,
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APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I hereby declare that the research entitled “assessment of Training and development practices of commercial bank of Ethiopia” is my original work towards the award of Masters of Business Administration prepared under guidance of **Dr. Maru Shete**. All sources of material used for the research have been duly acknowledged.

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JUNE 2017

ENDORSEMENT

This thesis has been submitted to St. Mary's university, school of graduated studies for examination with my approval as university advisor.

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ACRONYMS

BSC	Balance Score Card
CBE	Commercial Bank of Ethiopia
CBT	Computer-Based Training
CSO	Customer Service Officer
CSM	Customer Service Manager
HR	Human Resource
HRD	Human Resource Development
KSA	Knowledge, Skills and Ability
ISD	Inadequacy of the Dominant
OJT	On-The-Job Training
TD	Training and Development
TNA	Training needs assessment

ABSTRACT

This study was undertaken at Commercial Bank of Ethiopia (CBE) to assess the training practices of training and development based on the steps of systematic training approach. Both primary and secondary data were collected. Stratified and convenience sampling techniques were used to draw samples from Addis Ababa city grade three and four branches who were the target population of the study. Data were analyzed using descriptive statistics by comparing with the systematic approach of training and development. The findings revealed that CBE has strength in assign competent trainers and allocate adequate facilities for training and development. Nevertheless, the bank has major weakness especially with regards to training need assessment, and training design and evaluation. Further, the opportunities were not given to employees to participate in the training and development practice program. The researcher recommends that first of all the training and development policy of the Bank should be applied by the stakeholders consistently; training needs assessment, design and evaluation techniques should be modified and applied. Finally, CBE top management should support each training and development activities to achieve its objective effectively.

Keywords: Training, development, training cycle, Commercial Bank of Ethiopia, Addis Ababa.

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Human Resource began as a welfare and establishment function known as ‘personal management’. Personal management was conceived of as being the practice of those in a specific department in the organization. (Christine et al 2008).

There is no doubt that organizations worldwide are striving for success and out-competing those in the same industry. In order to do so, organizations have to obtain and utilize their human resources effectively. Organizations need to be aware of face more realistically towards keeping their human resources up-to-date (William et al 2003).

Over the last decade rapid globalization of organizations has presented countless challenges to training and human resource development professionals. Against this background of challenges in the nature of work, organizations have recognized that the key to a sustainable competitive advantage is a knowledgeable, highly skilled work force. As a result the provision of training has become a critically important means of continuous learning and adoptions and it needs to be a systematic approach to training, which means that training must be directed towards specific ends (John2005).

From the general perspective, employees differ in their personalities and these differences influence the way they react to the external and internal pressures that exist in any organization. Most employees spend more their waking hours at the workplace and its environment greatly influences their performance and mental framework. Thus it is important for an organization to identify the effective wa of training that have a crippling effect on the day today operation of the organization. Personnel training and development also constitutes the largest realm of Human Resource Department's (HRD) activity(Richard et al 2008).

Training and development is defined as a process of systematically developing work-related knowledge and expertise in people for the purpose of improving the organization performance. Within personnel training and development, more effort is focused on

training than on development. Also, training is more likely focused on new employees and those entering new job roles in contrast to long-term development. To be clear, the productive portion of training and development is seen as the planned growth and expansion of knowledge and expertise of people beyond the present job requirements (Richard et al 2008). Training should be systematic process by modify Training Needs Assessment (TNA), design, implementation and evaluation practice to gain effective performance in an activity or range of activities to the purpose of develop the abilities of the individual and to satisfy the current and future needs of the organization (Ian et al 1994).

Since competition is increasing and technology accelerating there is a shortage of adequately educated and trained manpower (Asitet al 2003). In related to that training programs are often misdirected, poorly designed; inadequately assessed and finally it affects organizational performance. Evaluating its effectiveness is also one of the most nebulous and unsatisfactory aspects of the training job (Derek et al 2008).

According to Uday et al (2013) the effectiveness of the organization training and development practice depend on the organization training need identification, training plan, training implementation and training evaluation systems. Lack of management commitment, inadequate budget for training, graduate with inadequate skills, failure of employers and B-schools to develop close ties and lack of assistance from organized labor unions can make a training program ineffective. So this study was tried to assess the training and development practice of commercial bank of Ethiopia.

1.2. Statement of the problem

Through its large network and solid capital base, CBE has been the main provider of loans to the various sectors of the economy. Investment activities in the construction and manufacturing sectors, trade-activities both domestic and international, and purchase of essential inputs such as fertilizers and improved seeds to the small operators in the agricultural sector, etc. are financed by CBE. As it is evidenced by its recent and past performance in order to meet the goals and objectives set by the government, CBE is expected to play an even higher role with respect to supply of finance domestically

(Birhane, 2016). In the prevailing dynamic and competitive business environment, excellence in service provision is crucially important to maintain a sustainable business growth and to attain the vision of the CBE, which is to become the world-class commercial bank by the year 2025.

Taking this in to consideration, Human Resource development is one of the grand strategies of the bank which facilitates On-the-job and off-the-job training (which are categorized into technical and developmental) and delivered with in-house trainers and by contracting well-known trainers from abroad like, Crown agents, Frankfurt school of finance etc (Fikadu, 2016). However, placing high priority for training programs do not guarantee that organization performance is improved (John et al 2013).

The two years (2014/15-2015/16) training performance report of the bank shows there are gaps in CBE's planned and the actual result with respect to training and development indicating the low performance achievement on training and development objective. According to Gary (2004), the factors that contributed to low performances include absence of well-established training and development policy, shortage of training facilities like training rooms and lack of internal trainer, inadequate training needs assessment, absence of effective training design, selection of ineffective/less qualified trainers, lack of close supervision, evaluation and follow up, etc. These problems later on may lead the bank to have low organizational performance that indicated by the imbalance of man-task relationship, decrease in productivity and increase in operational error. By considering that, this research tries to examine the above gaps related to the bank training and development practice.

Some earlier researches try to assess and identify the bank's training and development practice in different levels and circumstance. For example, Birhane (2016) found the selection of employees to training is random and based on their work load not based on their gap, the bank does not have clear and specific training objective, communication or lack of integration on the time of training need assessment and evaluation preparation. In addition, Fikadu (2006) has found that there were lack of well-organized internal trainers, absence of formal follow ups or outcome evaluation systems, lack of supervisor support

after training, and training need assessment not made accordingly the professional way and were not participated employees to know the gaps. According to the existing number of training this research were trying to do relative from others by the timeframe, and coverage that include only grade three and four branches that exist in Addis Ababa city and the bank's HRD. For training to be effective it should meet the requirements of systematic training design and development, effective facilitation and presentation and valid and reliable assessment and evaluation (George et al 2013).

1.3. Basic research questions

The study tries to seek answers to the following research questions

1. Does the bank have established training and development policy?
2. How does the bank training need analysis carried out?
3. How was training prepared and designed in the Bank?
4. How was the implementation of the training pick and done?
5. How was the performance of employees evaluated after post training?

1.4. Objective of the study

1.4.1 General Objective

The general objective of the study is to assess the training and development practice of the bank in Addis Ababa grade three and four branches. In line with its general objective, the study has the following specific objectives:

1.4.2 Specific Objectives

- To assess whether CBE has effective training and development policy that help to implement training and development programs.
- To investigate the bank's training needs assessment system.
- To evaluate to what extent CBE's training and development plans are aligned with the employees' knowledge and skill gaps.
- To identify the methods adopted by the Bank in the implementation of training programs.

- To investigate the Bank's training evaluation system.

1.5. Significance of the study

Training is a key strategy for human resource development and in achieving organizational mission, vision and objectives. Thus, it is a critical process, which seeks to improve the performance of the organization. Training system is as much a part of the company's operation as any man, machine or method (Asit et al 2003). Primarily the study is significant for the researcher in that, it gives me a detail understanding about the systematic approach of training and development process, and its advantages and disadvantage in line with the bank. In addition to that the results of this study are, therefore, expected to improve the training and development practices of CBE by providing possible suggestion that help to improve the weaknesses of the training and development practice.

1.6. Scope of the study

The study covered the training and development practice of commercial bank of Ethiopia, particularly Addis Ababa grade three and four branches. It does not cover all branches of the Bank. Therefore, it has dealt only with the training and development practice, policies and procedures that are being employed by the bank to manage such training and development processes.

1.7. Limitation of the study

Busy schedules of respondents at work place was made the study very challenging for the respondent to give adequate information based on questionnaires in time and to return them for the researcher. This further reduced the return rates, and may affect the quality of the findings.

1.8. Organization of the study

The general report of the study have five chapters. The first chapter were addresses introduction part of the study that include background of the study, statement of the problem, basic research questions, objective of the study, significance of the study, scope

and limitation of the study and Organization of the paper. While the second chapter present theoretical and empirical review of the related literature. The third chapter deals with Research Methodology it include Research approach and design, Population, Sample size and sampling procedure, Data sources and data collection method, and Data analysis method. The fourth chapter involves data analysis and Interpretation by contrasting the actual result with the objectives, collected data and literature facts, to find out the solution to possible gaps. The final chapter is the fifth chapter, which comes up with summery, conclusion and recommendation.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. The Concept of Training and Development

Human resource management is one of several important functions in most companies. Other functions include accounting and finance, production and operations, research and development, and marketing. Keep in mind that although human resource management practice (such as training and development) can help companies gain a competitive advantage, the company needs to produce a product or provide a service that customers value (Raymond, 2013).

Training involves planned instruction in a particular skill or practice and is intended to result in changed behavior in the workplace leading to improved employees performance. During the training the trainee acquires new knowledge in the form of explicit knowledge or ‘know-what’ and tacit knowledge or ‘know-how’. Training interventions are determined by the needs of the organization and are usually designed to bring about an immediate improvement in employees job performance as well as the organization (Toni, 2002).

Training refers to a planned effort by a company to facilitate learning of job-related competencies, knowledge, skills, and behaviors by employees. The goal of training is for employees to master the knowledge, skills, and behaviors emphasized in training and apply them to their day-to-day activities. Traditionally, companies have relied on formal training through a course, program, or “event” to teach employees the knowledge, skills, and behaviors they need to successfully perform their job. Development is similar to training, except that it tends to be more future-focused (Raymond, 2013).

Training is a process to change employees’ behavior at work through the application of learning principles. This behavioral change usually has a focus on knowledge or information, skills or activities, and attitudes or belief and value systems. Training is the systematic development of the attitude, knowledge and skill behavior pattern required by an individual in order to perform adequately a given task or job (Anderson, 2000).

Human resource development, on the other hand, refers to training as well as formal education, job experience, relationship, and assessment of personality, skills, and abilities that help employees prepare for future jobs or positions. Formal training and development refers to training and development programs, courses, and events that are developed and organized by the company. Typically, employees are required to attend or complete these programs, which can include face-to-face training programs (such as instructor-led courses) as well as online programs (Raymond, 2013).

Development is much broader than training and usually has a longer term focus. It is concerned with the enhancement of an individual's personal portfolio of knowledge, skills, and abilities (competencies). Development activities can be determined by both the needs of the organization and the needs of the individuals (e.g. attending a series of management development workshop in preparation for future promotion may be part of an organizations strategy for succession planning and therefore can be beneficial to both parties). Training focuses on work, education focuses on the whole person, and development is often a mix of two of these (Toni, 2002).

2. 2. Training and Development Policy

The fundamental aim of training is to help the organization to meet its organizational objectives by increasing the value of its major resource, namely, its employees. There are three specific training objectives: (1) to develop the competences of employees and improve their performance, (2) to help people grow within the organization in order that, as far as possible, its future needs for human resources can be met from within the organization, and (3) to reduce the learning time for employees starting in new jobs on appointment, transfer or promotion, and ensure that they become fully competent as quickly and economically as possible. To achieve the aims and objectives of training, policies are very important (Nick et al 2013).

Policies are formulated to provide guides to action and to set limits to decision making; what should be done in certain circumstances and how particular requirements and issues must be dealt with, (Armstrong et al 2005, as cited on Degraft, 2012). Policies are therefore set up in such areas as marketing, finance, operations as well as human resource.

In human resource, there could policies on training and development, recruitment and selection and salary administration and compensation; just to mention a few. A training manager needs to keep it in mind as well. Corresponding to the policy, there can be few objectives and also have training manuals (Uday et al 2013). Such organizational policies (human resource policies) are either formally expressed in manuals or informally as haven grown from customs and traditional practices over the years. However to avoid ambiguity, it is very important that all major policy statements are formally expressed in manuals. This makes it possible and easier for managers, supervisors, union/association executives to familiarize themselves with relevant policies and how they should be interpreted. Again there is the need for senior management to communicate policies if they have not been written. since employees come and go, while management and leadership of unions / associations also changes, there would be the strong need for policies to be more formally expressed in manuals for to avoid misinterpretation and to encourage consistency and fairness.

A policy document usually starts with a statement of broad objectives of management and its philosophy for the establishment of a mutuality of interest with its employees for great cooperation. Mullins (2007 cited in Degraft, 2012) lists the following as the essential components of a training and development policy.

1. The view that continuous training (and retraining of employees) is the norm.
2. The assumption that training will be a life – long process (may as long as employee remains in the employment of the organization).
3. Recognition of the need to update existing skills, replace redundant skills and train for new skills and
4. The need for multi-skilling to cope with change. (In today's work labor market multi-skilling is the new paradigm shift for would be employees). This is because with the increase in the cost of doing business while profit are declining, management of business are working to cut cost in the numbers of hired employees.

2. 3. Systematic Approach to Training

From the broadest perspective, the goal of training is to contribute to the organization's overall goals. Training programs should be developed with this in mind. Managers should keep a close eye on their firm's goal and strategies and orient their training accordingly (Uday et al 2013). Unfortunately, some organizations fail to make the connection between training and organization goals. Instead, fads, fashions, or "whatever the competition is doing" can sometimes be the main drivers of an organization's training agenda. As a result, training programs are often misdirected, poorly designed, and inadequately evaluated not to mention a waste of money. One, not all of a firm's strategic initiatives can be accomplished with training. Two, not all training programs no matter how widely they are adopted by other organizations will be a strategic imperative for your firm (George et al 2013).

Validation of a training program is vital to make training objectives realized effectively and efficiently. Validation means corroboration, justification, or rationality of conducting the training. It directly refers and applies to the program and its immediate results. Validation is categorized as internal validation and external validation (Uday et al 2013).

Internal validation: during internal validation, the focus is on the 'closeness and nearness' of the training and learning, thus resulting in the improvements, gaining knowledge, and enhancing the skills of the trainee. These, in turn, contribute to the enhancement of organizational performance.

External validation: an organization has to objectively identify the training needs and provide the training to achieve the business goals. External validation involves a series of analysis designed to ascertain whether the objectives of an internally valid program are based on accurate information, in relation to the criteria of training needs. This is to ensure the following:

1. Training is carried out in the most efficient and effective manner.
2. It is carried out at the lowest or most reasonable cost without compromising on the quality of training.
3. The training has a high implementation value.

Equally important is the need to make training systematic. It is all too common for employees to be sent on training courses as a result of an attractive brochure arriving on a manager's desk without considering the real needs of the employee or the implications of the training. A systematic approach is best explained through an analysis of the training cycle (John 2005). According to George et al (2013), to insure that a firm training and development program investment has the maximum impact on the organization overall achievement as possible, a strategic and systematic approach should be used that involves four stages: Stage 1: Assessing the training need; Stage 2: Planning the training/program design; Stage 3: Carrying out the training/implementation; and Stage 4: Evaluating the training.

Stage 1: Assessing the training needs

Because businesses conditions change rapidly, as doe's technology, keeping abreast of the types of training a firm's employees need to remain competitive can be a challenge. If employees consistently fail to achieve their productivity objectives, this might be a signal that training is needed. Likewise, if organizations receive an excessive number of customer complaints, this, too, might suggest a firm's training is inadequate (George et al 2013). A training need arises due to the identified gap between the required knowledge, skills and experience for the individual carrying out the work and that actually possessed by the employee concerned (Ian et al 1994). However, regardless of who does the needs assessment within an organization, it should be conducted systematically by utilizing the three different types of analysis. Those are organizational analysis, task analysis and person analysis (George et al 2013). TNA is important because it helps determine whether training can correct the performance problem and it indicates that employees lack the necessary Knowledge, Skills, and Attitudes (KSAs) to do the job and they require training. As a training professional, you will use the TNA to ensure that you provide the right training to the right people (Nick et al 2013).

Along with organization and task analyses, it is necessary to perform a person analysis. It involves determining which employees require training and, equally important, which do not. In this regard, conducting a person analysis is important for several reasons. First, a

thorough analysis helps organizations avoid the mistake of sending all employees into training when some do not need it. In addition, a person analysis helps managers determine what prospective trainees are able to do when they enter training so that the programs can be designed to emphasize the areas in which they are deficient. Performance appraisal information can be used for the purpose of conducting a person analysis. Through performance appraisal might reveal which employees are not meeting the firm's expectations, they typically do not reveal why. If the performance deficiencies are due to ability problems, training is likely to be a good solution. Analysis of performance through formal or informal review helps determine whether someone lacks something, be it additional knowledge, skill, or understanding colleagues or the situation. Ultimately, managers have to sit down with employees to talk about areas for improvement so that they can jointly determine the developmental approaches that will have maximum benefit (George et al 2013).

A training need arises due to the identified gap between the required knowledge, skills and experience for the individual carrying out the work and that actually possessed by the employee concerned. A training needs analysis can also be carried out for a department or a whole unit. For example, it may be identified that the level of Information Technology (IT) skills is insufficient for a purchasing department or that a production unit has a gap in identifying quality errors and remedying them. Having carried out the analysis, the next stage is to negotiate a training plan. It is very rarely the case that all the training needs identified can be met within the budget, so negotiation needs to take place to decide on priorities across departments, roles and individuals (Ian et al 1994).

Analyzing training needs: The first step of vital importance in human resource development (HRD) is 'the identification of needed skills and active management of employee learning for their long-range future in relation to explicit corporate and business strategies'. For training to be effective it is therefore necessary to discern the training needs not only of the individual and the group but how their needs fit the overall organizational objectives. Many organizations invest considerable resources in training and development but never really examine how training and development can most effectively promote organizational objectives, or how development activities should be

altered in the light of business plans. Another important consideration is the reconciliation of the training and development needs of the individual to that of the organization. These may conflict and reconciling these conflicts needs to be resolved for the benefit of both. Unfortunately this may be easier to accommodate for professional and managerial employees than for the workforce lower down the organization. Many companies, for example, recognize the advantages of having managers with an MBA degree or a diploma in management studies, a situation mutually beneficial to both the individual and the organization (Ian et al 1994).

The training need assessment process must be focused, goal directed, and tuned with the achievement of the business needs in cost-effective way. Training need assessment helps to; pinpoint if training will make a difference in productivity and the bottom line, decide what specific training each employee needs and what will improve their job performance, and differentiate between the need for training and organizational issues (Uday et al 2013). To make the training, development, and delivery easier, one has to have detailed knowledge about the requirements of the organization. The process must be focused, goal directed, and tuned with the achievement of business needs in a cost-effective way. According to Uday et al (2013), there are several basic training need assessment techniques, include;

Questionnaires: the trainer is required to design a questionnaire and administer that to the employees, and to the immediate supervisors, to be aware of the shortcomings of an employee. Consultation with persons in key positions, and/or with specific knowledge will help in decision-making.

Review of company goals: a brief review of the company's past and where they are headed for in the future may also reveal valuable information for training sessions. A comparison should be made of what employees are currently doing, and what will be expected of them as the company continues to grow and change.

Records and report studies: you can get valuable information from various records, for example performance appraisal reports, performance review reports, HR audit reports, gap analysis records, and the like.

HR audit reports: these reports (a) examine and pinpoint the strength and weakness related to HR areas and skills, and competencies to enable an organization to achieve its long-term and short-term goals, (b) increase the effectiveness of the design and implementation of human resource policies, planning, and program, and (c) help human resource planners develop and update employment and program plan.

Analysis of an organization: organizational diagnostics and analysis of organizational weaknesses provides clues to identify individual and group training needs.

Appraisal of performance: analysis of performance through formal performance appraisal or informal performance review helps to determine whether someone lacks something, be it additional knowledge, skills, or understanding colleagues or the situation. These features could be including in the training sessions.

Stage 2: Planning/Designing the training

TNA is one process for determining the degree to which employees possess the necessary KSA to carry out the strategies then training can be designed in alignment with the strategic plan (Nick et al 2013). Once the training needs have been determined, the next step is to design the training program. Experts believe that the design of training programs should focus on at least four related issues: the training instructional objectives, “readiness” of trainees and their motivation, principles of learning and characteristics of instructors (George et al 2013).

Reddy (2005 cited in Uday et al 2013) mentioned that resources available, skills of the trainer(s), types of trainees, principles of learning, learning objectives and methods, and media for learning are the influencing criteria for the design of training. According to Uday et al (2013), there are five steps in the design of a training program.

Step 1: choosing strategy or usually a combination of strategies. The strategies, in turn, favor certain tools in the kit of training methods.

Step 2: breaking the objectives into constituent parts. The rough breaking down may be classified into competent knowledge, understanding, and skills.

Step 3: using the specification of training methods with the aims to arrive at the total; adding the total to arrive at the rough grand total of time and facilities required by the program as a whole.

Step 4: deciding different packages or modules in which the program could be offered and one can choose the acceptable alternative from these.

Step 5: working out detailed training events into training sequences, and finally in to the shape of the whole program packages.

According to Jhon (2005), there is no distinct cutting-off point between planning and implementing the training. Inherent within the planning process is the decision on a number of issues such as (1) should the training take place on-the-job or off-the-job?, (2) should it be held in the company or outsourced to a training provider?, and (3) which techniques should be used?

On-the-job training is appropriate where immediacy and realism are essential. Its advantages is that it provides instant entry into the job, the trainees work, learn and develop expertise at the same time, they can see the results of their actions and they can usually be effectively supervised while they are learning. They also learn the social aspects of the job, the informal culture and the small details that are often omitted from training manuals or job descriptions. The disadvantages all centers on the quality of the supervisor responsible for the trainee and the way the information is passed to the trainee. All too often, the information is passed on in a haphazard way by an overworked supervisor who is untrained in instruction techniques(George et al 2013).Off-the-job training is sometimes necessary to get people away from the work environment to a place where the frustrations and bustle of work are eliminated. This enables the trainee to study theoretical information or be exposed to new and innovative ideas (Ian et al 1994).

Off-the-job training, which takes place usually in a training school or appropriate facilities away from the immediate workplace, has the advantage of allowing the trainee to concentrate on learning the new job without distraction and for the training to be delivered systematically by skilled and experienced trainers. It can also help to give an immediate

good first impression for a new employee. The disadvantages are that it is difficult to recreate a situation that is close to a real life one without a high investment cost, such as the training carried out by airlines that, understandably, spend millions of pounds in creating simulated flying conditions. When trainees transfer onto the job, they may come across situations not covered in training or find the work to be far more complex than it was set out in the training school (Jhon, 2005).

The systematic approaches of training tell us whatever the case the training design should analyze the specification of audience to alter the content, material and method of training that match to the target group. Well-analyzed training plan focused on achieving the training objectives (Nick et al 2013). If training is taking place in the company's facility, be sure that the room is available by reserving it, get assurance that the office will be sensitive to your concern, and avoid unnecessary conditions that affect the training program (Nick et al 2013)

Outsourcing: the training is an alternative chosen when the training skills required are not present within the organization. This applies with managerial, professional and technical training where the specialist training organization has built up a reputation for running special courses. The advantage is that experts should provide high quality training and expose employees to situations that they have not experienced. Trainees may also learn from their fellow delegates how operations are carried out differently in other organizations (George et al 2013). Many employers of all sizes outsource training to external training firms, consultants, and other entities. The reasons more outside training is not used may be cost concerns, and a greater emphasis on internal linking of training to organizational strategies (Robert et al 2009). The internal or external trainers should possess a reasonable knowledge of the organization and trainees. Such knowledge increases the credibility of the trainer and helps her answer questions that come up regarding integrating the training back in to the workplace (Nick et al 2013).

Stage 3: Implementing the training

Instructional methods are where “the rubber meets the road” in implementing a training program. A major consideration in choosing among various training methods is

determining which ones are appropriate for the KSAs to be learned. For example, if the material is mostly factual, methods such as lecture, classroom, or programmed instruction may be fine. However, if the training involves a large behavioral component, other methods such as on-the-job training, simulation, or web or computer-based training (CBT) might work better (George et al 2013). Regardless of the type of training done, a number of approaches and methods can be used to deliver it and whatever the approach used, a variety of considerations must be balanced when selecting delivery methods like, nature of training, subject matter, training resources, geographical locations, time, number of trainees etc. to be the method effective (Robert et al 2009).

Methods of training

Many of the techniques to be described can apply only to off- the-job situations but some can also apply to on-the-job training. Another way to divide the techniques is between those that have considerably active learning ingredients, such as action learning, computer-based learning or working with case studies, and those that are essential passive, such as demonstrations, lectures and videos. A final division is between those techniques that can apply to individual training, such as mentoring and those which apply to groups, large or small, such as role-play or workshops (Ian et al 1994). In terms of carrying out the training, it is important to ensure that the employees concerned are fully aware of the objectives before they start and that they have the necessary information regarding the training itself. Nothing puts trainees off more than poor administration so it is vital that all the necessary preparation is made in respect of materials, exercises, workbooks, cases and technology (Ian et al 1994).

A careful use of training methods can be a very cost-effective investment in the sense of using the appropriate method for the needs of a person or group. However, many commentators have frequently mentioned that organizations often use appropriate methods which can be both costly and time wasting and bring very little improvement in the performance of employees (Ian et al 1994).

Today, most companies' training methods would be found in through Guided competency development (includes lecture online, training mobile learning), through Guided

contextual learning (includes simulation, on-the-job training, behavioral modeling, experiential learning), through Social competency development (includes mentoring, job experiences and coaching) but some are beginning to explore how to facilitate learning from peers either face to face or through the use of social media. This is because traditionally a training and development activity has been largely “instructor focused”. This means that the instructor or trainer along with the company has the primary responsibility for insuring that employees learn. Regardless of whether the training method is traditional or technology-based, for training to be effective, it needs to be based on the training design (Raymond, 2013).

Training methods determine the effectiveness of the training, the involvement of the employees, and the durability of the outcomes. There are multiple ways of organizing training and disseminating knowledge. The most commonly used methodologies are lectures, discussions, business games, role playing, case study, conferences and seminars, programmed instructions, computer-based training, simulations and games, live teaching, laboratory training, managerial grid session, distance learning, etc. each of these has its own advantages and application areas to achieve the objectives (Uday et al 2013).

According to Raymond (2013), there are two main types of training methods:

I. Hands-on-methods

Hands-on methods are training methods that require the trainee to be actively involved in learning. These methods include on-the-job training; examples of on-the-job training include but are not limited to job rotations and transfers, coaching and/or mentoring and apprenticeship. On the other hand, off-the-job training examples include conferences, simulations, case studies, business games, computer-based training, and role playing. These methods are ideal for developing specific skills, understanding how skills and behaviors can be transferred to the job, experiencing all aspects of completing a task, or dealing with interpersonal issues that arise on the job. On the job training refers to new or inexperienced employees learning in the work setting and during work by observing peers or managers performing the job and then trying to imitate their behavior.

Coaching and/or mentoring: Coaching/mentoring gives employees a chance to receive training one-on-one from an experienced professional. This usually takes place after another more formal process has taken place to expand on what trainees have already learned. It can also help deal with issues and challenges before they become major problems. Most formal, professional coaching is carried out by qualified people who work with clients to improve their effectiveness and performance, and help them achieve their full potential. Occasionally, coaching may mean an informal relationship between two people, of whom one has more experience and expertise than the other and offers advice and guidance as the latter learns; but coaching differs from mentoring in focusing on specific tasks or objectives, as opposed to general goals or overall development. The purpose of coaching is developing a person to fit him in a role. Coaching is a systematic process that is collaborative, solution-focused, and result-oriented. The coach helps the mentee to enhance his performance. The trainee gets close attention, continuous feedback, and learns various methods of skill development.

Rotations and transfers: is a technique used by employers that would use this method on their employees to rotate their assigned jobs throughout their employment. This method teaches current employees how to do various jobs over time. The employee will rotate around to different jobs within the organization, performing various different tasks unrelated to his original job. Employers practice this technique for a number of reasons. Training and development is one of the reasons that employers need to train their employees by using this method.

Apprenticeship: one important component of HRD is upgrading the knowledge and skills of its employees. It is important for trainings to happen at the actual work place other than what the training institutions provide. Apprenticeship is a work-study training method with both on-the-job and classroom training. Once their training is complete, apprentices are called journey workers. Apprenticeship is a system of training to impart knowledge, help acquire skills, and gaining competencies to meet the demand for skilled craftsman.

Simulation: training in the field is a major venture, and effective roles for participants can take time to be established and performed. In order to reduce the associated costs and to

provide practice of roles in a variety of situations, the training designer can move one step ahead towards real life by incorporating simulation. Simulation can range from simple to more elaborate methods. A Simulation is a training method that represents a real-life situation, with trainees' decisions resulting in outcomes that mirror what would happen if they were on the job.

Case studies: a case study is a description about how employees or an organization dealt with a difficult situation. Trainees are required to analyze and critique the actions taken, indicating the appropriate actions and suggesting what might have been done differently. The case must reflect the exact work situation; otherwise, the trainees may get a wrong impression of the real work situation. The case study method enhances the power of realistic analysis, problem-solving ability, and capacity of exploration, decision-making skills, and analytical skills.

Business games: Business games require trainees to gather information, analyze it, and make decisions. Business games are primarily used for management skill development. The game is designed to demonstrate an understanding of or application of knowledge, skills, and behavior. Trainees are presented with detailed information about the company, its financial position, product range, customers, suppliers, markets, business status, competitors, etc. they are given different management roles to perform. They take decisions, plan actions, and compute probable results in terms of profitability.

Role plays: role is a set of interrelated behaviors, rights, and obligations as conceptualized by the one in organizational or social situations. In a role play, participants are assigned specific roles of characters such as a manager, client, or disgruntled employee, and explore what is involved in the role and that may have personalities, motivations, and backgrounds different from their own.

Lecture and Conferences: Lectures and conferences are the traditional and direct method of instruction. Every training program starts with lecture and conference. It's a verbal presentation for a large audience. However, the lectures have to be motivating and creating interest among trainees. The speaker must have considerable depth in the subject.

In the colleges and universities, lectures and seminars are the most common methods used for training.

Computer-based training: CBT is usually conducted in classrooms with the facility of networked computers. An individual undergoes this training in a self-paced format. With the advent and advancement of computer facilitates and networking, there can be an almost limitless interplay between instructor-led and individual-based computer training. Computer based training is a unique approach to classroom training, a principal example of today's self-paced training approaches.

II. Group building methods

Group building methods are training methods designed to improve team or group effectiveness. All involve examination of feelings, perceptions, and beliefs about the functioning of the team; discussion; and development of plans to apply what was learned in training to the team's performance in the work setting. Group building methods include adventure learning, team training and action learning.

Stage 4: Evaluating the training

Evaluation of training compares the post-training results to the pre-training objectives of managers, trainers, and trainees. The most common rationale for not conducting training evaluations is that "formal evaluation procedures are too expensive and time-consuming, and no one really cares anyway" (Nick et al 2013, p. 334). Training, like any other HRM function, has to be evaluated to determine its effectiveness. To evaluate training, you must systematically document the outcomes of the training in terms of how trainees actually behave on the job and in terms of the relevance of that behavior to the objectives of the organization (Wayne, 2003).

A variety of methods are available to assess the extent to which a firm's training programs improve learning, affect behavior on the job, and impact the bottom-line performance of employees as well as an organization respectively (George et al 2013).

Controlled experimentation is the best method to use in evaluating a training program. In a controlled experiment, both a training group and a control group (that receives no training) are used. Data should be obtained both before and after the training effort in the group exposed to training and before and after a corresponding work period in the control group (Gary 1997). Unfortunately, many organizations do not adequately evaluate their training programs. But this should be changed. Today, human resource departments are under pressure to calculate the return on their firms' training investment dollars. John (2005) tried to set two forms of evaluation, subjective and objective. Subjective evaluation can be made by the trainer, who will be aware whether or not the training went well. Other objective measures can be involved in observing improved performance (productivity, quality, customer relations) and any measures considered robust by the organization.

Good management practice dictates that organizational activities are routinely examined to ensure that they are occurring as planned and are producing the anticipated results. Otherwise, no corrective action can be taken to address people, processes, and products or services that stray "off track" (Nick et al 2013).

The final stage in the training strategy is the evaluation and monitoring of training. It is one of the most important but often the most neglected or least adequately carried out parts of the training process (Ian et al 1994). And they try to list different types of evaluation methods.

- *Questionnaires* (feedback forms) or 'happiness sheets' are a common way of eliciting trainee responses to courses and programs.
- *Tests or examinations* are common on formal courses which provide a certificate, e.g. diploma in word processing skills, although end-of-course tests can be provided after short courses to check the progress of trainees.
- *Structured exercises and case studies* are opportunities to apply learned skills and techniques under the observation of tutors and evaluators.
- *Tutor reports* are important to have the opinions of those who deliver the training. This gives a valuable assessment from a different perspective.

- *Interviews* of trainees post course or instruction period. These can be informal or formal, individual or group or by telephone.
- *Observation* of course and training by those devising training strategies in the training department is very useful and information from this observation can be compared with trainee responses.
- *Participation and discussion* during training needs people who are adept at interpreting response as this can be highly subjective.

For complicated training evaluations it is recommended that a combination of these approaches be used. It is necessary to elicit the responses from the trainees and the tutors or trainers, and others involved in the assessment process, and then compare and contrast the responses for correlations (Ian et al 1994).

2. 4. Transferring of training

Transfer of training refers to the extent to which competencies learned in training can be applied on the job (Wayne, 2003). Training results thus could come in three conditions:

1. Enhance employee's job performance – **Positive**
2. Hamper employees job performance – **Negative** and
3. Has no effect – **Neutral**

One of the most important decisions that trainers have to make is to determine whether the learning environment and learning conditions should perfectly matched the job environment, or if it should emphasize general principles that can be applied to many different work situations. Also, to facilitate transfer of training, instructors need to consider encouraging trainees to self-manage the use of learned skills, how to ensure that managers and peers provide trainees with opportunities to use training content, support training, and provide electronic performance support (Raymond, 2013).

Training is best seen as an incentive to the employee and such an incentive can enhance organizational commitment, team effort, customer relations etc. however , on the 'pure' individual level without encroaching upon an organizational impact, innate incentives can

be realized through training. For example, the right skills and knowledge can mean job transferability, job promotion, job enhancement and greater job interest. So there is a material need, potential enhancement and pride in good workmanship in the nature of the task all at stake (Anderson, 2000).

Hence, the individual benefits would emphasize the growth in human capacities through the effective use of skills and abilities at work which, in turn, would give greater social relevance to the nature of the job in the community at large. Enhanced productivity and profitability would be the motivation and spin-off expected by the organization (Anderson, 2000). Training is a form of performance management. An example of uses of training is: changing organizational structures, dealing with problems of growth, decentralization, changing technology, contingency planning, inter-unit knowledge requirements, integration of policy and philosophy and team building. The result of training is more efficient use of resources from plant to machinery, less waste and scrap, higher performance levels, better quality goods/services, the maintenance of sound customer and industrial relations and ultimately more profitability (Ibid, 2000).

According to Gary (2004), training is methods used to give new or present employees the skills they need to perform their jobs. Training might mean showing a new Web designer the intricacies off your site, a new salesperson how to sell your firm's product or a new supervisor how to interview a devaluate employees. Having high-potential employees doesn't guarantee they'll succeed. A formal training program is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitudes and knowledge. This means for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity (Ibid, 2000). In contrast that negligent training occurs when an employer fails to train adequately, and the employee subsequently harms a third party and evaluate the training activity to determine its effectiveness in reducing negligence risks (Gary, 2004).

Most successful training programs result in some intangible benefits. Intangible benefits are those positive results that either cannot be converted to monetary values or would

involve too much time or expense in the conversion to be worth the effort. The range of intangible outcomes is practically limitless.

2.5. Constraints to Effective Training

According to Uday et al (2013), there are different constraints that make a training program ineffective and block the organization not to obtain necessary result from the program. These include,

1. Lack of management commitment
2. Inadequate budget for training
3. Graduates with inadequate planning
4. Large-scale poaching of trained personnel
5. No help to workers displaced because of downsizing
6. Lack of assistance from organized labor unions

The presence of some internal impediments can make a training program ineffective. However, if meticulously designed, the curriculum takes care of the impediments.

2.6. Empirical Literature on Training and Development

Birhane (2016) conducted a study on training and development practice of commercial bank of Ethiopia. He argued that without analyzing training needs periodically it is difficult to select who is going to train and what objective to achieve. In addition to that to achieve the objective of the training there should be designed training program that are appropriate and suitable for the trainees as well as the bank. Successful implementation of training program depends on selecting the right program for the right people under the right conditions. Training can be provided by the supervisor, a lead worker, and in different types of training methods like CBE used mainly, lecture/formal courses and job rotation. He also suggests evaluation of training is the final phase to the systems approach to training and the determination of the extent to which the training activities have met their goals. And he try to list out different evaluation point such as tangible results produced in terms of productivity, response time, cost saving, quantity and quality of performance. But he mentioned there is absence adequate training evaluation system in the

bank and in the result that affect the performance of the organization. In his finding, he revealed the selection of employee is random and based on their work load, may not be selected for training even if he/she has gap to be fill by the specific training program and majority of management member do not have any idea whether the bank has written training policy or not. So that affects to use the bank sufficient training and development budget because of absence of well communication and systematic training design. Falola et al (2014) suggested that training is important for the survival of any organization. It is also imperative for effective performance of employees, enhancement of employees' ability to adapt to the changing and challenging business environment and technology for better performance, increase employees' knowledge to develop creative and problem solving skills.

Likewise, Henry et al (2011) conducted a study on "training and development practice in an organization" described that conduct training effectively is critical for any organization to acknowledge the diversity of employees. In addition there is need for evaluation and training need assessment to continuous improvement of training and development programs in an organization to gauge its effectiveness. b training) and role playing (off-the-job training) and the study would concluded that the two methods are the best, this would require more research in more settings as the type of training depends by largely on the type of the job the employee is engaged in and also some employees can be trained both on-the-job and off-the-job. The study concludes that, various approaches are used to evaluate the training programs but the commonly used is the reduction of accidents in the workplace and decline in material wastage and the study will provoke various managers to understand the need for training and development of employees in their organizations by making training need assessment in personal and organizational level. The study also recommended that, in order training to play a positive role in the organization the policies about training and development should be communicated to the trainees, approaches used to train employees should be selected after careful consideration of the trainees and the organization needs.

Another study by Kavita et al (2014) on training and development in public sector banks revealed that training and development prepared based on genuine needs, employees

participate in determining the training needs, training programs are well planned, training programs are periodically reviewed and improved, training and development increase the skill of employees and stabilize the organization. The study concludes that growth of banking sector in India is the result of skilled manpower which is the outcome of training and development and to develop an integrated and proactive training and development strategy there is requirement of coherent corporate culture rather than ad-hoc programs. And the recommendation view that there should be maintain and improved their training and development approach and other organization should carried out need assessment, planning, implementation and review of training and its result.

Raza (2014) in his paper entitled “training and development impact on organizational performance” the finding of the study revealed that, there are very few organizations which fulfilled the demand with reference to the requirements of strategic training and development. This leads towards widening the gaps between the required skills and the attained skills of the employees. These circumstances are disturbing the balance and equilibrium of better performance in HRM and development via T&D. Therefore, to fulfill this gap companies are giving attention on the training and implementing a high level roadmap for strategic training and development. Top managers are also accounted for making reports, so their involvement in the strategic training and development is very helpful. He tries to recommend that managers should concentrate towards the T&D as to improve the required skills of the employees which are important for the organizational performance, the government should make training policies to get better training practice performance.

2.7 Conceptual Framework

However as obtained in the literature reviewed above, I proposed the following Conceptual Framework of the bank training and development Practice.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Research Design

The study was conducted with the intention to examine the Training and Development practices of CBE. The study thus seeks to describe how the Bank's training and development practices are carried out. Therefore, descriptive research design is appropriate for this study.

To address the objectives of the study, both qualitative and quantitative method of data collection were adopted. Quantitative data are usually gathered using questionnaires while qualitative data is gathered from different documents and by employing semistructured interview and observation to collect subjective response from target samples. Therefore, a mixed research approach is adopted for this study.

3.2. Population and Sampling Techniques

According to Donald et al (2003), population is the total collection of elements about which we wish to make some inferences or it is the entire group of people, events or things of interest that the researcher wishes to investigate. So this study needs to make a survey that includes management and non-management staff of commercial bank of Ethiopia under Addis Ababa city grade three and four branches and also HRD department. In this geographical scope there are four districts (North, South, East and West Addis Ababa Districts) those cover all over the CBE branches under the city.

From those four Addis Ababa districts, there are 24 grade three and four branches. The total population of this 24 branches and the bank HRD department is 1164. Out of this total employees, 298 respondents as sample has been selected to allow this sample to be more representative as compared to the manageability of the data. A formula has been used to take a sample from the population that considers the confidence levels and margins of error. As per the total population size, the study was adapted $\pm 5\%$ precision level and 95% confidence level.

$$n=N/(1+Ne^2)$$

n= Number of samples

N=Total population

e=error tolerance

$$n=1164/(1+1164*0.05^2)=298$$

Stratified sampling technique were used in order to select samples from the total population by classifying the population based on their job positions and the study employ convenience sampling technique to draw samples from each stratum.

3.3. Data Sources and Instruments of Data Collection

The study were used both primary and secondary sources of data. Primary sources are original works of research or raw data without interpretation or pronouncements that represent an official opinion or position (Donald et al 2003). Primary data were collected from senior and junior employees in the selected branches in order to better understand about the issue by using questionnaires and through structured interviews that include managers. Secondary data sources were also used to complement the primary data.

3.4. Methods of Data analysis

Statistical analysis was performed on the data obtained from the questionnaire, by means of descriptive techniques. Descriptive statistics such as frequencies and percentages were used to report on the sample data. Then the study was presented by using tables and graphical presentation of data like pie charts and column. The systems approach training model was chosen to analyze the data since it encompasses the overall training processes. Specifically, the systems approach to training has four basic phases, these are training need assessment, training plan/design, training implementation and training evaluation.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1. Introduction

Improved capabilities, knowledge and skills of the talented workforce proved to be a major source of competitive advantage in a global market. To develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs. This chapter thoroughly analyzed the data gathered on the sampled respondents on the assessment of training and development practice of CBE, that imply by four basic measurement of effective training process. The findings of this research study and the subsequent evaluation carried out on the responses reflect the key areas of training and development practice. Results of this study have important implications for human resource departments whether they are using effective human resource strategies such as training and development.

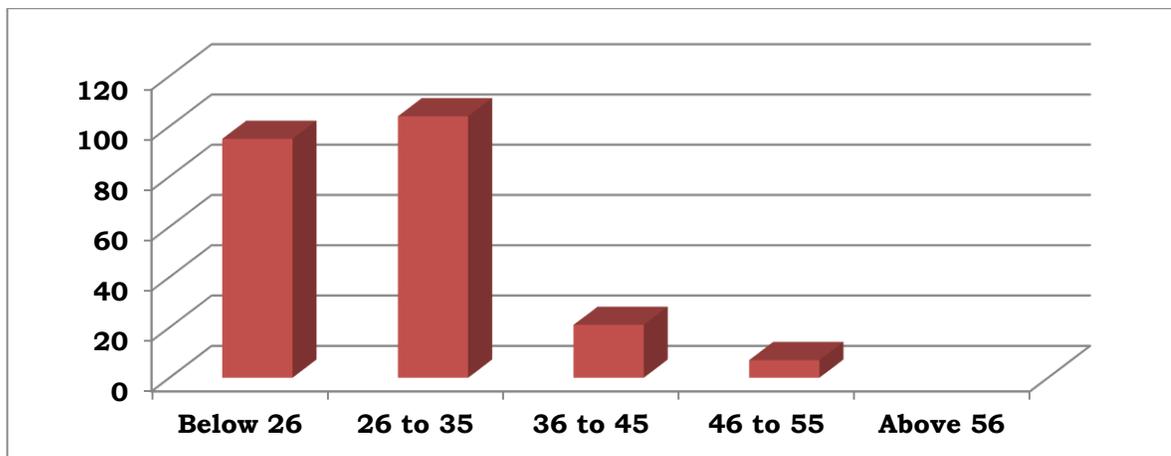
Questionnaire was distributed to all selected employees of the bank. Two hundred ninety eight hard copies of the questionnaires were strewed to the target respondents. Which 91% were kind enough to fill and return the questionnaire and the rest 9% failed to return the questionnaire distrusted to them. An interview has been conducted with 8 branch managers. As stated by Punch (2003), return rate of more than 80% increase confidence that the returned data correctly reflects the sample, which in turn, reflects characteristics in the population from which the sample was drawn. Having this, the return rate of 91% in the above table implies the sample is representative of the population under study.

4.2. Analysis of Data

This chapter focuses on presents general characteristics of respondents' analysis and interpretation of the data collected through questionnaire and interview. The analysis of the data is processed in line with basic research question and objective of the study. Each assessment was looked at individually and descriptive statistics were computed for each. Tables, charts, and descriptive explanations were employed to illustrate data collected from the field to make the research findings more meaningful.

4.2.1. Demographics characteristics of respondents

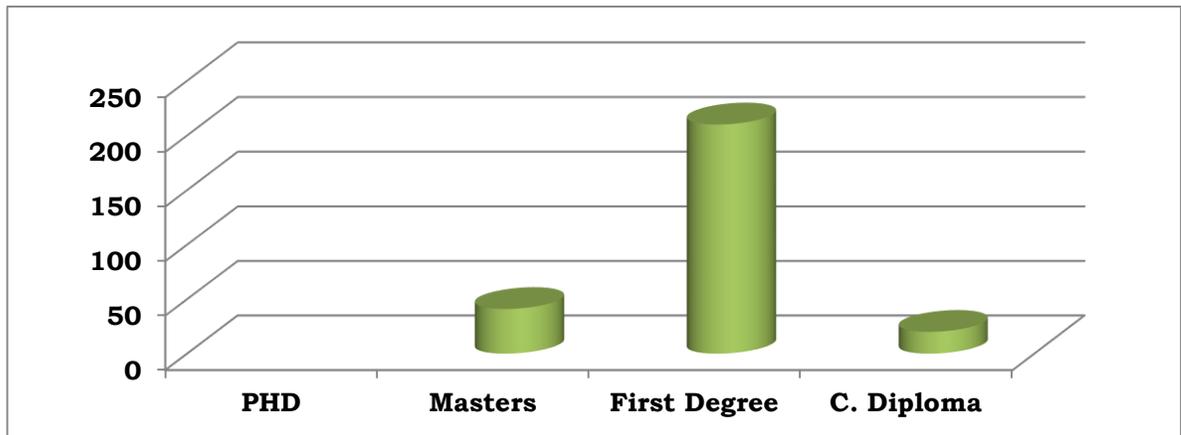
Figure 4.1 Age of respondents



Source: Own Survey 2017.

The study further sought to find out the age groups of the respondents represented. Figure 4.1 indicates that respondents with age of 26 to 35 formed the majority of the total, that representing 38.37% following by 35.05% of respondents with age below 26. This indicates that the banks have a young and productive work force to be developed in the future through intensive training and development programs. Those aged 36-45 years were 7.74%, 46-55 years 2.58% and those aged above 56 years were not present in this group of respondents. Rather 14.80% respondents not allowed informing their age.

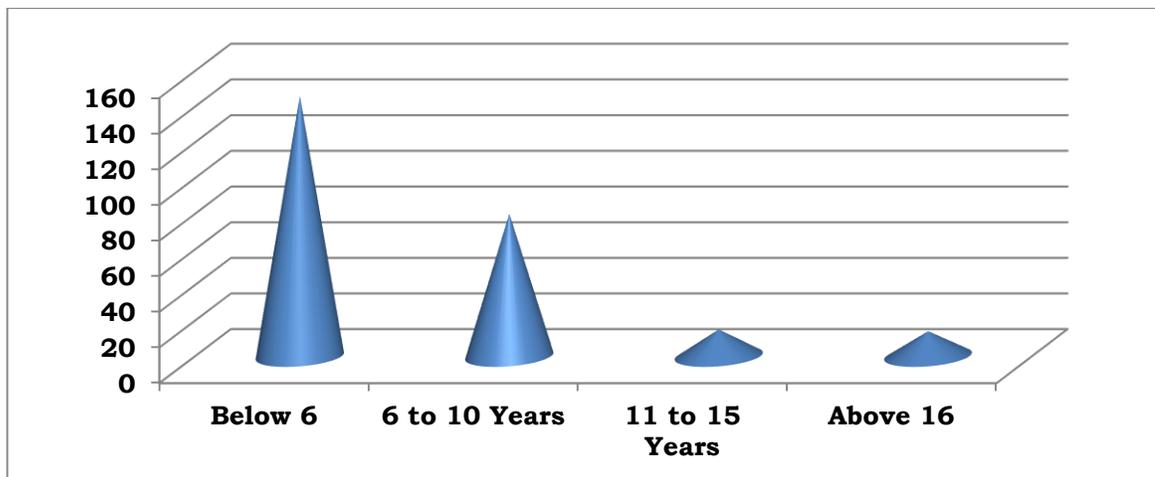
Figure 4.2 Educational statuses of respondents



Source: Own Survey 2017.

The study was also interested in finding out if the education level of the respondent influenced their opinions in any way. Figure 4.2 reveals that a maximum of 77.49% of respondent employees had their highest level of education at the first degree level. While a minimum of 15.12% of the respondent indicate their level of education were the Masters level. And also 7.38% of respondents had Diploma. This observation implies that most of staff of CBE had advanced their educational level to the undergraduate level and anyone had not PHD degree from the respondents of employees.

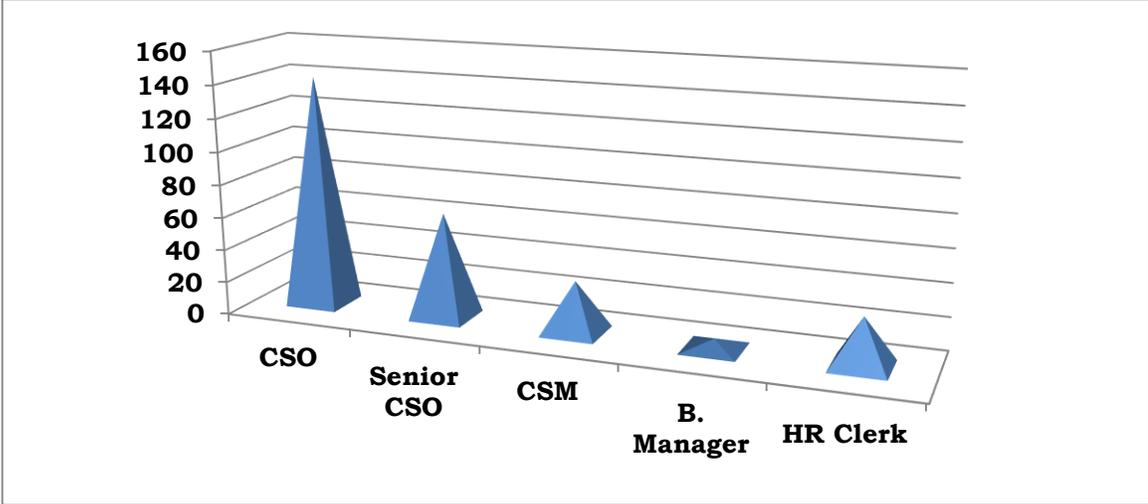
Figure 4.3 Years of service of respondents at CBE



Source: Own Survey 2017.

Regards to their CBE experience figure 4.3 were indicate, 53.87% of employees have worked below six years in the company while 29.52% have worked between six and ten years. 5.53% of employees also have worked between eleven and fifteen years while 5.16% has worked above sixteen years. Others 5.90% of respondents not need to inform their years of experience at CBE. All of these general projections have significant implications for managing human resources, thereby increasing the importance of training and development.

Figure 4.4 Current job positions of respondents



Source: Own Survey 2017.

With regards to the current job position of respondents, figure 4.4 shows that majority of 52.02% of sampled respondents were CSO (customer service officer), 23.61% were senior CSO. However, 11.43% were CSM (customer service manager) and 2.21% of sampled respondents were Branch managers. Others 10.70% of respondents were HR Clerk. The results implies that majority of sampled respondents worked in the position of CSO.

4.2.2. Analysis of CBE’s Training and Development practices

In this section the core results of the study based on data collected from the samples are presented.

RQ1. Training and Development Policy

Policies and procedures have an important role to play in managing your business; however they can expose you to legal risks. Policies that sit in filing cabinets or unused on the company shared drive won't help your staff to understand what your expectations of them are, nor will they fully protect your business if you have a matter before the Fair Work Commission (Nick et al 2013). The Policy aims to both improve employees' performance in relation to their current positions and also develop their capabilities for future roles.

The commercial bank of Ethiopia is committed to the training and development of all its employees in order to ensure the consistent delivery of quality services to its customers. The secondary data reflect that to ensure the bank T & D effectiveness, the bank deploy its own training and development policy that expect applies to all staff in bank who are responsible for their own or other staff members training and development. The purpose of this policy is to provide a framework and to ensuring that each employee has opportunity to reach full potential through the development of skills and knowledge acquired in training; to highlight the level of service offered by HR Training and Development; to provide contact details on where to find information on different types of training specific to staff needs within the Bank; to provide guidelines for training and development of employees.

Aware of the bank training and development policy has different advantages to employees. Like, it used to create equal employment opportunities and anti-discrimination, the employees can know who are the responsible stakeholder's those who conduct identification of skill gaps and design, and the way of training methods and evaluation system of the bank, used to follow proper steps of conducting training.

About 64.58% respondents' did not have any awareness about the presence of the bank training and development policy, while 35.42% said they were aware of that. The analysis implies that the presence of training and development policy of CBE is not well known by employees. Similarly, only few managers' respondents through interview have known about the presence of training policy and all agreed that the bank not try to communicate

the policy justly and it lock in them to apply effective process that the bank policy invited. Similarly the literature support that apart from the planning, any organization needs to have a defined training policy to achieve the objective. A training manager needs to keep it in mind as well. Corresponding to the policy, there can be few objectives and also have training manuals.

Table.4.1 Respondent view on the bank training and development policy

No	Question	Response	Frequency	%
1	Are you aware of the presence of training and development policy of the bank?	Yes	96	35.42%
		No	175	64.58%
		Total	271	100%
2	If your answer is yes, how did you know about it? (multiple answer allowed)	During orientation	55	20.29%
		Through the bank publication	41	15.13%
		Official Communication to me	15	5.53%
		Information from Colleagues	34	12.55%
		Not Respond	175	64.58%

Source: Own Survey 2017.

According to the respondents 64.58% of respondents are not aware of the about the presence of the bank training policy. Such organizational policies (human resource policies) should be either formally expressed in manuals. Conversely, from the total respondents that agree about the presence of policy, 20.29% of participants know about the Bank's training and development policy during orientation time, while 15.13% of respondents sure that they get the aware of the bank training and development policy through the bank publication. 5.53% of respondents agreed that the official communication is the reason to they get the awareness of the policy. In addition to that 12.55% response come from respondents tells that they get the awareness of the presences of the bank training policy from colleagues. We should note here that this classified percentage includes respondents those give multiple responses for the single question The

general result implies that the bank has not formal communication of the policy that just uses different way of communicating in different circumstance.

RQ2. Training needs assessment

The majority of respondents (52.03%) agreed that CBE does not apply training needs assessment to identify the employees work gap periodically. Management members interviewed are also agreed with these employees and they ensure most of the time the bank use organizational training needs analysis but the actual selection made randomly and based on their work load. Whereas 47.97% responded accept there is training need analysis constitute by the bank. Literature also support TNA is important because it helps determine whether training can correct the performance problem and it indicates that employees lack the necessary knowledge, skills, and attitudes (KSAs) to do the job and they require training. As a training professional, you will use the TNA to ensure that you provide the right training to the right people.

Table 4.2 Respondent's view on the Bank's training needs assessment

No	Question	Response	Frequency	%
1	Does the bank apply training needs assessment to identify gaps of employees that need improvements?	Yes	130	47.97%
		No	141	52.03%
		Total	271	100%
2	If your answer is yes, which method/techniques are applied by the bank? (multiple answer allowed)	Questionnaires	39	14.39%
		Review of company goals	38	14.02%
		Record and report studies	14	5.16%
		HR audit reports	8	2.95%
		Analysis of an organization	26	9.59%
		Appraisal of performance	45	16.60%
		Non Response	141	52.02%
3	Is there any occasion that the bank employees participate in identifying the training needs?	Always	10	3.69%
		Frequently	16	5.90%
		Sometimes	61	22.51%
		Not at all	184	67.90%
		Total	271	100%

Source: Own Survey 2017.

In relation to this, result obtained from respondents regarding training needs assessment indicates, TNA is not apply by the bank and it is not showing as one process for determining the degree to which employees possess the necessary KSAs to carry out the strategies. It gives an evidence for the bank to look back for its training needs analysis practices since it is the basis for other processes and it need to be revised because with regard to systems approaches of training the bank TNA is not systematically determining what caused performance to be less than expected (gap) and it not ensures that your training focused on KSAs the trainees really need.

To make the training development and delivery easier, one has to have detailed knowledge about the requirements of the organization. The process must be focused, goal directed, and tuned with the achievement of business needs in a cost-effective way (Uday et al 2013). Towards the methods/techniques of training needs assessment that the bank apply to identify the gaps, the result indicate majority of respondents that share 52.02% not agree or not select any methods of training needs assessment that strictly related to an agreement of the presence of TNA. Naturally it comes from the above question result. But the respondents that who say the bank apply training needs assessment, 16.60% agree appraisal of performance is the method of the bank to assess the training needs which is the largest compared to others methods. Questionnaires and review of company goals shares 14.39% and 14.02% respectively. On the other hand 5.16% of respondents select records and report studies, while 2.95% of respondents select HR audit reports as the method of training needs assessment. Analysis of an organization also another method that 9.59% of respondents selected as the bank training needs assessment methods. We should note here that this classified percentage includes respondents those give multiple responses for the single question. The response that presence from interview implies that, all respondents' choice performance appraisal system in individual manner to select employees for a particular training by considering their current job area and to peter them by fills their gap. It can be support by literature, analysis of performance through formal or informal review helps determine whether someone lacks something, be it additional knowledge, skill, or understanding colleagues or the situation.

Only 3.69% of participants agreed that employees' always participate in identifying training needs of the bank. 5.90% of respondents also give their choice that the bank employees participate in identifying training needs frequently. 22.51% of participants were sure that the bank employees participate in identifying training needs sometimes. In other way, 67.90% employees were not agreeing whether the bank employees participate in identifying training needs. This implies the majority of respondents agree the bank employees never collaborate with training stakeholders to identify the training needs. As a person prepares to rotate into a new job within the organization, there should be some documentation as to the job requirements (expected Performance). If these are not

comprehensive enough, then an operational analysis needs to be conducted to determine the KSAs required. The employees and supervisor can then work together to identify the employee's KSA deficiencies related to the job (potential actual performance) and Supervisors and trainees should be involved in determining the training needs because both are affected by the change (Nick et al 2013).

RQ3.Training design

According to Nick et al (2013), a TNA is one process for determining the degree to which employees possess the necessary KSA to carry out the strategies then training can be designed in alignment with the strategic plan. As indicated in the table 7.38% of respondents strongly disagreed that the Bank's training and development plans are aligned with the result of training needs assessment, while 33.58% of them disagreed about the relationship of the plan and TNA result. 37.26% is the majority of the respondents that those not need to give any response about the issue. 14% of participant result implies that there is the slight agreement about the bank training plan alignment with the result of training need assessment. And also 7.75% responses indicate the bank training and development plan strongly align with the result of training need assessment. The information that obtained from the above figure assure that the bank training design not formulate as the result of TNA. This statement can be supported by the above question three respondent results. The training needs analysis results, along with organizational constraints and learning theories, are the inputs in to the design phase. From this it can be dedicated that the bank need realized systematic training approach to align the TNA result perfectly with the design phase to determine the objective, methods, facilities, locations, and trainers of training effectively otherwise the effectiveness of the training result get under question mark.

Table 4.3 Respondent view on the bank training plan

No	Question	Response	Frequency	%
1	The bank training and development plans are aligned with the result of training need assessment?	Strongly Disagree	20	7.38%
		Disagree	91	33.58%
		Neutral	101	37.26%
		Agree	38	14.02%
		Strongly Agree	21	7.75%
		Total	271	100%
2	The training program analyzes the specific levels of education, experience, and skills of the audience so as to ensure that the program is suited to them?	Strongly Disagree	30	11.07%
		Disagree	41	15.12%
		Neutral	112	41.32%
		Agree	48	17.71%
		Strongly Agree	40	14.76%
		Total	271	100%
3	The trainers assigned by the bank possess proper skills and give effective training?	Strongly Disagree	24	8.85%
		Disagree	37	13.65%
		Neutral	62	22.87%
		Agree	119	43.91%
		Strongly Agree	29	10.70%
		Total	271	100%
4	How often the bank apply outsourcing training system?	Frequently	37	13.65%
		Sometimes	158	58.30%
		Not at all	76	28.04%
		Total	271	100%
5	The bank always prepares adequate training facilities?	Strongly Disagree	34	12.54%
		Disagree	51	18.81%
		Neutral	60	22.14%
		Agree	98	36.16%
		Strongly Agree	28	10.33%
		Total	271	100%

Source: Own Survey 2017.

A total of 11.07% of participants strongly disagree that training program analyze the specific levels of education, experience and skills of the audience to ensure that the training program is suited to them. Similarly 15.12% of respondents are disagreeing about the statement. The majority of the respondents are neutral that share 41.32% of total respondents. From all total respondents only 17.71% slightly agree about the analyzing of specific levels of the audience that suited for the training program. 14.76% of participants strongly agreed that the bank training program analyze specific levels of employees regards their education, experience and skills to ensure suited training program for their levels. Effective training is not just running a lot of people through a lot of training programs. Instead, training is should be viewed as a set of integrated processes in which organizational needs and employee capabilities are analyzed. So the above result implies that most of the respondent has not any idea about the analyzing of specification to ensure suit training program and it slant to slight agreement. The systematic approaches of training tell as whatever the case the training design should analyze the specification of audience to alter the content, material and method of training that match to the target group. Well-analyzed training plan focused on achieving the training objectives (Nick et al 2013).

The trainers should possess a reasonable knowledge of the organization and trainees. Such knowledge increase the credibility of the trainer and helps their answer questions that come up regarding integrating the training back in to the workplace (Nick et al 2013). Result indicate that a total of 43.91% of participants agreed that the trainers assigned by the bank possess proper skills and give proper training. It implies the majority of respondents agree by the issue that practice in the bank. 22.87% of respondents were neutral on the issue and 13.65% also disagreed that the trainers give effective training by using proper skills. Only 10.70% of participants were strongly agreed for proper trainer's assignment practice and their effective training based on the objective. Moreover, a total of 8.85% participants strongly disagree that the bank maintains effective training by assigning trainers those possess necessary skills. Similarly the majority of respondents those give their idea through interview agree that the bank always try to assign the trainer those possess proper skills by using internal employees and by outsourcing mechanism if

it is necessary and decisive. The above data implies that the bank practices regarding trainers were good.

According to Robert et al (2009), many employers of all sizes outsource training to external training firms, consultants, and other entities. The reasons more outside training is not used may be cost concerns, and a greater emphasis on internal linking of training to organizational strategies. From a total of participants that indicated in figure 4.15, 58.30% of respondents agreed that sometimes the bank try to apply outsourcing systems to address its training objectives. 13.65% also agreed that the bank use outsourcing training frequently. Reversely, 28.04% of participants were agreed that the bank never apply outsourcing training system. It implies that the majority of respondents agree that the bank sometimes uses outsourcing training. On the bases of information obtain from the above the bank use outsourcing to achieve its training objective as well as to improve the performance of employees.

According to the result, most of the responses lies in the agree criteria that share 36.16% respondents from the total respondents while the next largest share lies in neutral that capture 22.14%. Facility are essential tools to make a training program effective. 18.81% and 12.54% of participants also respectively disagree and strongly disagree about the issue that the bank always prepares adequate training facilities. 10.33% is the least share of the respondents that agree about the bank preparation of training facilities strongly. If training is taking place in the company's facility, be sure that the room is available by reserving it, get assurance that the office will be sensitive to your concern, and avoid unnecessary conditions that affect the training program (Nick et al 2013). The majority of the interview respondents support that the bank has adequate training facilities to insure that the training programs going successfully and the bank provide enough budgets to achieve the training objectives. Newly, currently the bank build training center to address effective training by providing modern training infrastructure in one area as well as to give comfortable training for employees. In addition to that the location of training select based on the nature of trainings. So, from this I may take that the above statement is responded positively by the participants.

RQ4. Training implementation

Once training has been designed, the actual delivery of training can begin. Regardless of the type of training done, a number of approaches and methods can be used to deliver it and whatever the approach used, a variety of considerations must be balanced when selecting delivery methods like, nature of training, subject matter, training resources, geographical locations, time, number of trainees etc. to be the method effective (Robert et al 2009). As the result, a total of 43.91% of participants agreed that the bank training and development method is effective and 6.64% of respondents also strongly agree about the effectiveness of the method. 27.30% of response not decides to agree or disagree about the statement. While 16.23% of response show disagreement and the rest 5.90% participants were strongly disagree on the matter of the effectiveness of the bank training and development method. So by considering the above result the bank training method is productive.

Table.4.4 Respondent view on the bank training implementation

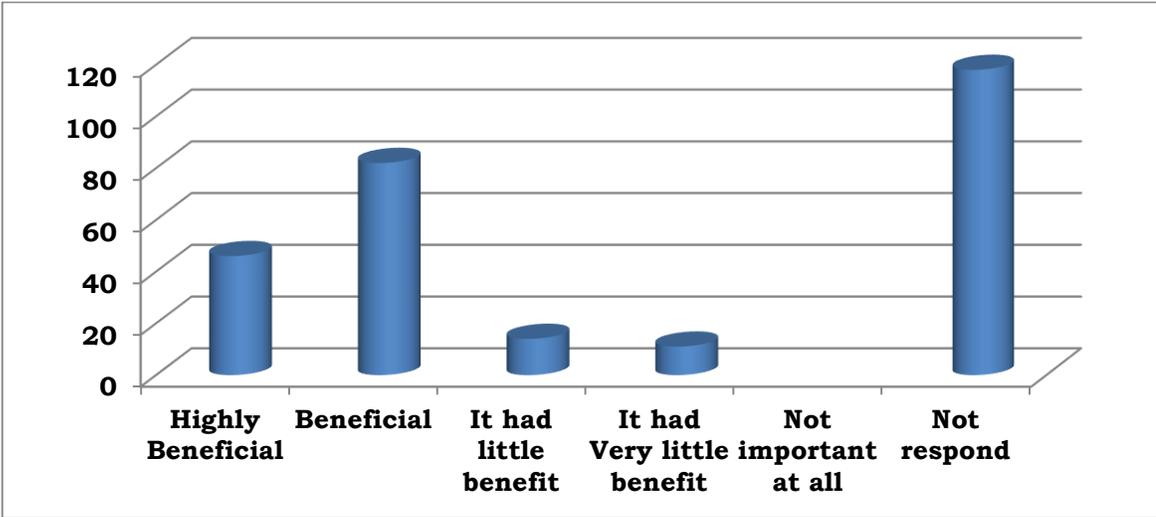
No	Question	Response	Frequency	%
1	The training and development method/technique used by the bank is effective?	Strongly Disagree	16	5.90%
		Disagree	44	16.23%
		Neutral	74	27.30%
		Agree	119	43.91%
		Strongly Agree	18	6.64%
		Total	271	100%
2	Does the bank give diversified trainings that help to create better working performance?	Yes	153	56.45%
		No	118	43.55%
		Total	271	100%

Source: Own Survey 2017.

About 56.45% of respondents at CBE agreed that the bank were giving diversified trainings that help to create better working performance. While the other 43.55% were not

agree about the bank diversified trainings and its effect in working performance. This result show that the bank provides different types of training that used to ensure the improvement of the bank performance but if when we examine this statement related to systematic training approach, the bank can't achieved its objective without applying TNA, formulate plan, using proper method and facilities, and evaluation. Effective training requires the use of a systematic training process. Using such a process reduces the likelihood that unplanned, uncoordinated, and haphazard training efforts will occur (Robert et at 2009). So when the bank prepares types of training it should remind that to follow basic training processes.

Figure 4.5 Contribution of diversified training in working performance

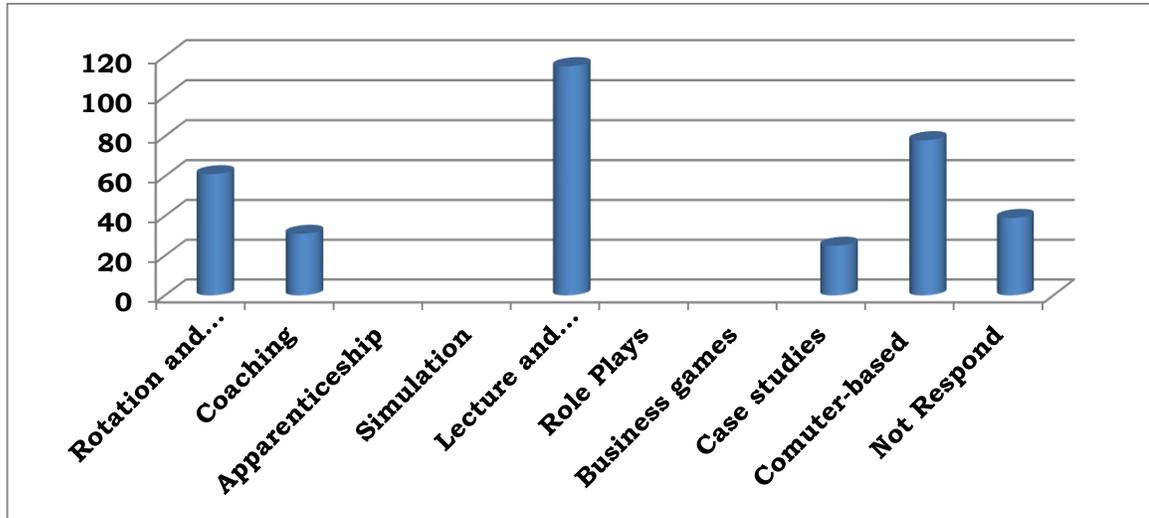


Source: Own Survey 2017.

According to the result, 16.97% of respondents sure that they are highly beneficial and from those they say yes the bank give divers training to its employees, 30.26% of participants were agreed that they were beneficial from the bank diversify training and development practice. 5.16% and 4.06% of respondents agreed by it had little benefit and it had very little benefit respectively. The majority or 43.54% of respondents were not have give any response related to the statement. We should consider that this classified percentage includes respondents those give multiple responses for the single question. The up and down of the percentage in the benefit of the training lies with the type of training

that the employees take from it. The majority of the response tell that the diversify training that given by the bank is vital for them as well as the bank.

Figure 4.6 Types of training and development methods the bank used most



Source: Own Survey 2017.

According to the result, 22.51% of participants agreed that the bank mostly use Rotation and Transfer method of training, while 11.44% of respondents sure that most of the time coaching is preferable method. Majority of respondents that share 42.43% select Lecture and conference is the most method of the bank training and development activity. 9.22% of respondents agreed that Case studies are the most common method of the bank training practice. Computer-based training also shares 28.78%. The others 14.39% of respondents were not give any response about the method of the training and development that were used mostly in the bank. We should note here that this classified percentage includes respondents those give multiple responses for the single question. The data that occur from interview support that Lecture and conferences training method is mostly used by the bank followed by computer based training. But all interviewee agree that the methods the bank used always depend on the nature of the training that most of the time the bank give operational training theoretically by using Lecture and conference and new technological systems by using computer-based. A type of business games also the common method that the bank used to train management to develop their different managerial skills like

succession Planning. According to Nick et al (2013) succession planning is systematic and effective way to develop talent for the executive level of management. Recall that succession planning is the process of preparing employees at a lower level to replace someone at the next level.

RQ5. Training evaluation

Table.4.5 Respondent view on the bank training evaluation systems

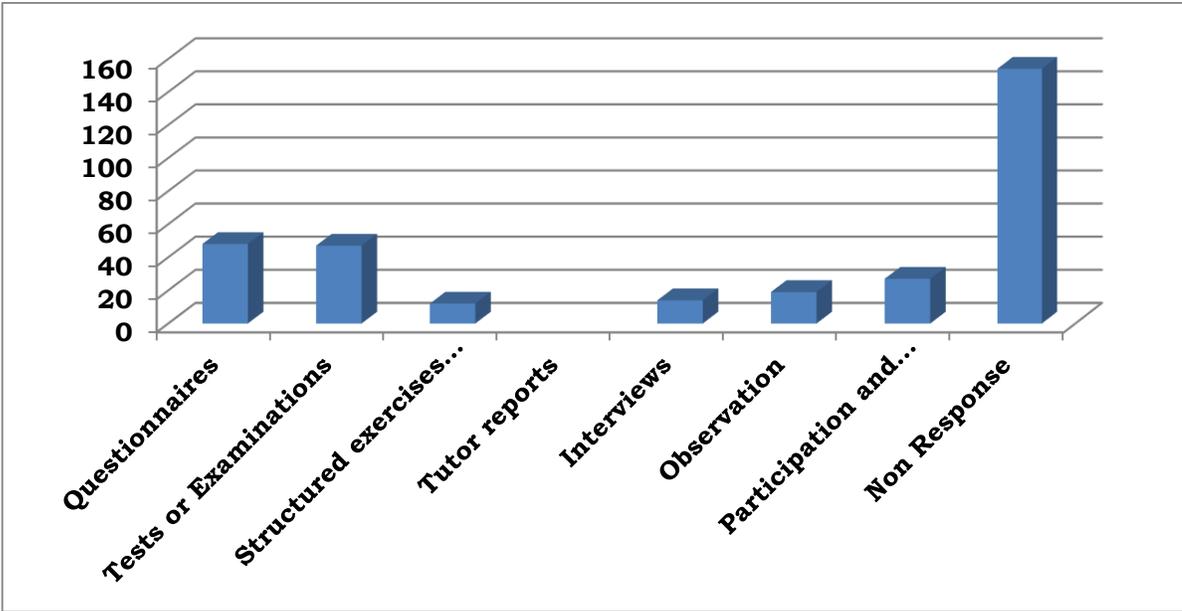
No	Question	Response	Frequency	%
1	Does the bank conduct formative evaluation to improve the training process?	Yes	117	43.17%
		No	154	56.83%
		Total	271	100%
2	If your answer is yes, what type of training evaluation method the bank carried out? (multiple answer allowed)	Questionnaires	48	17.71%
		Tests or examinations	47	17.34%
		Structured exercises and case studies	12	4.43%
		Tutor reports		
		Interviews	14	5.17%
		Observation	19	7.01%
		Participation and discussion	27	9.96%
		Not respond	154	56.82%

Source: Own Survey 2017.

Evaluation of training compares the post-training results to the pre-training objectives of managers, trainers, and trainees. The most common rational for not conducting training evaluations is that “formal evaluation procedures are too expensive and time-consuming, and no one really cares anyway” (Nick et al 2013). The result indicated that majority of total respondents that share 56.83% were not agree about the bank culture in formative evaluation. While 43.17% of respondents also agreed that the bank conducts post training evaluation systems. The analysis implies that the bank not applied formative training

evaluation to examine or improve the result in that target group. According to the result that generated from interview indicate that all managers agree in the absence of formative evaluation system that the bank used after training. But they frequently used BSC system to assure whether the employees acquire necessary skills from training objective or not and to measure their performance and give additional support. Relating to this respondents know that the bank change management department is not persist in the bank post training support by minimized the communication problems, by participate in awareness creation process and by managing resistance that help to employees to handle the real work environment obstacles and to address the training objective after delivery. From this it can be known that the practice of training evaluation in CBE is poor when compared to systems approach to training process.

Figure 4.7 Training evaluation methods



Source: Own Survey 2017.

The analysis indicated that respondents representing 56.82% are keep their response of the statement nil that really match the above statement. It is the majority share of the total respondents. Companies that don't evaluate their training don't have a clue about its effectiveness. From the respondents that agree about the presence of formal evaluation methods in the bank, 17.71% and 17.34% of respondents select the questionnaires and

Tests or examination respectively for that the bank used as training evaluation. Participation and discussion also cover 9.96% from the total respondents. 7.01% of respondents said that observation method is used to ensure that the employees whether get or not the objective of training. Interviews also one of the methods that 5.17% of respondents agreed as it used to the bank training evaluation system. The least share of the statement is structured exercise and case studies that cover only 4.43% of participants. Good management practice dictates that organizational activities are routinely examined to ensure that they are occurring as planned and are producing the anticipated results. Otherwise, no corrective action can be taken to address people, processes, and products or services that stray “off track” (Nick et al 2013). To determine how well the training met or is meeting its goals, it is necessary to examine various outcome measures. From this we can say that the method that select by the respondent is not show the bank real evaluation method because the largest amount of respondents agree with the absence of evaluation. We should note here that this classified percentage includes respondents who give multiple responses for the single question.

4.2.3 Training constraints in its effectiveness

Involving the trainees in the training process from needs assessment to design and evaluation is a key part of overcoming resistance to change (Nick et al 2013). According to the result, 42.43% and 26.94% of participants respectively select agree and strongly agree about the effectiveness of training if employees participate in different process of training. And 42.43% implies that the majority of respondents agree in the statement. From the total respondents 18.08% were neutral in this regard; these employees were not sure whether employees’ participation helps the bank training practice or not. On the other hand a total of 5.53% respondents disagree that employee’s participation in planning, organizing and evaluating help to the effectiveness of the bank training program. 7.01% of participants also strongly disagree on this matter. These employees definitely indicate the bank training-objective relations were not affect by the participation of the employees in different levels of training process.

Table 4.6 Respondent view on the bank training constraint and effectiveness

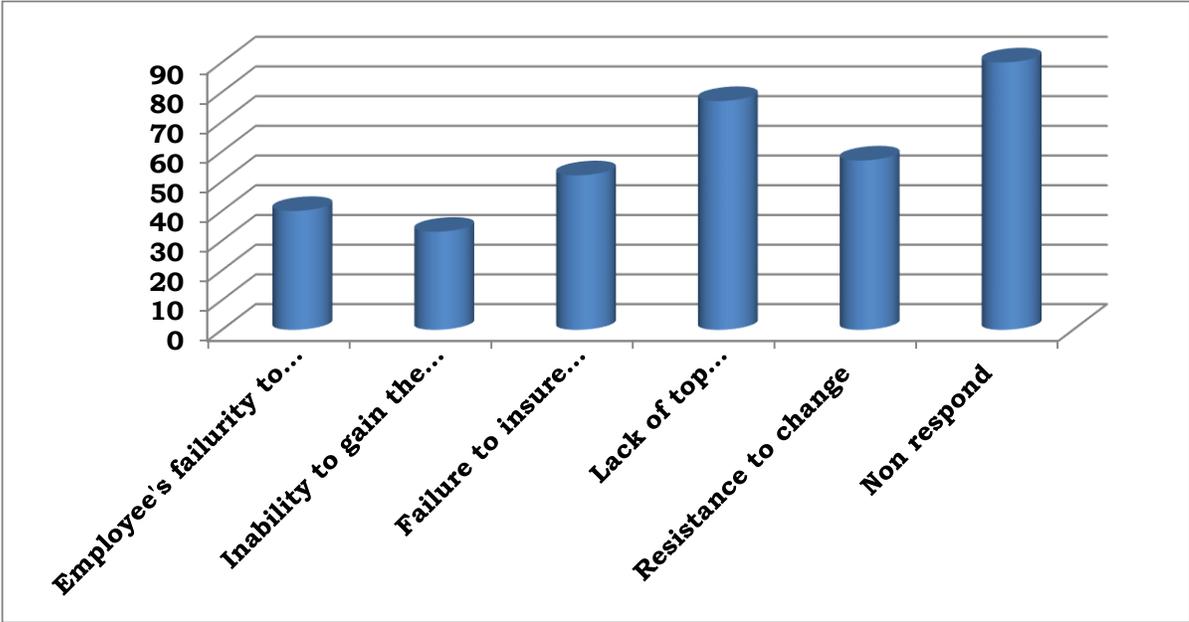
No	Question	Response	Frequency	%
1	Do you think that the bank training-Objective relation are effective if the employees itself participate in planning, organizing and evaluating training program?	Strongly Disagree	19	7.01%
		Disagree	15	5.53%
		Neutral	49	18.08%
		Agree	115	42.43%
		Strongly Agree	73	26.94%
		Total	271	100%
2	Are there organizational factors that constrain the effectiveness of training and development of CBE?	Yes	181	66.79%
		No	90	33.21%
		Total	271	100%
3	If your answer is yes, indicate organizational factors. (Multiple answer allowed)	Employee's failure to understand the training needs of CBE.	40	14.76%
		Inability to gain the understanding and acceptance of employees.	33	12.18%
		Failure to ensure that adequate resources required t implement the training.	52	19.19%
		Lack of top management support for training and development.	77	28.41%
		Resistance to change.	57	21.03%
		Not respond	90	33.21%

Source: Own Survey 2017.

Regarding the constraints of effective training, Result indicate that, the majority of the target samples representing 66.79% were responded there are factors that are constrain the

effectiveness of the bank training and development. The presence of some internal impediments can make a training program ineffective. However, if meticulously designed, the curriculum takes care of the impediments (Uday et al 2013). Whereas those who responded there is no any factor that constraint the effectiveness of the bank training and development practice constitute 33.21%. The training practice of CBE regarding the phase of systems approaches to training process is enclosure by constraints.

Figure 4.8 Factors those constrain effective training and development program



Source: Own Survey 2017.

From the total respondents those agree about the presence of Organizational constraints, 28% of participants inform lack of top management support is the factor for ineffective training practice in the bank. The management must be committed to impart three types of new skills, the ability to use new technology, the ability to maintain it, and the ability to diagnose system problems. The survival and growth of an organization becomes difficult when the management lacks commitment (Uday et al 2013). Resistance to change and failure to ensure adequate resources respectively share 21.03% and 19.19% from the total respondent. Employee's failure to understand the training needs also the other factor that share 14.76%. 12.18% of respondents also agreed by inability to gain the understanding and

acceptance of employees were the main factor that creates obstacles for the bank training and development programs. We should consider that this classified percentage includes respondents who give multiple responses for the single question. Differently 33.21% of respondents that who need not agree to accept the presence of organizational factors that constraint the bank training and development, not indicate the factors. In addition to that some respondents inform other factors that constrain the bank effective training practice like, lack of matching the training with the real practice of work, always not sufficient organization, training is not given for all employees equally, and dissatisfaction of employees.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Summary of Findings

The importance of training and development in the corporate world has been highlighted in the previous literature. Thus, it is essential to examine any issues related to training and development in any business sector. The purpose of this study was to assess the training and development practice of commercial bank of Ethiopia. The study was guided by the following research questions; does the bank have established training and development policy? How does the bank training need analysis carried out?, How was training prepared and designed in the Bank?, How was the implementation of the training pick and done?, and How was the performance of employees evaluated after post training?

Below are the summaries of findings itemized:

- ❖ The respondents view to the presence of training and training policy majority shows the policy is inglorious and there is no formal way to inform to its employees to support the training processes. Similarly the management interview intimate that the bank has not tried to communicate its policy that help to follow effective training processes. Related to the policy, from the respondents that know the presence of the bank training policy, the majority bring forward orientation as the means of knowing.
- ❖ Regarding analysis on the training needs assessment practice of the bank, majority response implies that the bank not follow systematic TNA and selection. The response of the interview also supports the absence of TNA and they justify employees' selection for training done based on their work load not their gap. Related to that they verify individual needs analysis is better or appraisal of performance is liable preliminary method of employees' selection to give a particular training if the bank uses organizational need identification.
- ❖ A large number of the sampled employees admitted that the participation of employees on identification of training needs never been seen before.

- ❖ With respect to the alignment of TNA with training and development design ,the result inform that the majority of respondent not have any idea about the relationship to be the design based on assessment in particular training and development process and others believe there is not effective relation between the TNA and Design. So the result assure that the bank training design not formulate as the result of TNA.
- ❖ The research also revealed that majority of respond indicated they have no idea about the bank training program whether it analyzes the specific level of trainees or not to be achieving the training objective effectively. But some other respondents sure that the bank try to analyze the specific level of trainee by any means to suit the training program based on that.
- ❖ CBE has a good practice of assigning trainers those have good training skills based on the subject matter. Most of the respondents' agreement also assure that if it is necessary the bank could use outsource training system beyond itself. Similarly the majority of respondents those give their idea through interview agree that the bank always try to assign the trainer those possess proper skills by using internal employees and by outsourcing mechanism.
- ❖ Another good practice of CBE is preparation of adequate training facilities that help to maximize the effectiveness of the training under implementation process. The majority of the interview respondents support that the bank has prepared adequate training facilities to achieve its objective.
- ❖ With respect to training and development methods, majority of the respondents agree that the methods that the bank used are slightly effective because it apply based on the nature of the training. Related that, lecture and conference method is mostly used by CBE followed by computer-based training. Respondents from interview also support that Lecture and conferences training method is mostly used by the bank. In general systematic training approach is slightly applied by the bank in implementation process.
- ❖ Regarding to the training diversification to create better working performance, majority respondents accept as the bank give different types of training to improve their performance gap. And they give their witness they get enough benefit from

that. But the problem to address that type of training is the bank not use effective selection of employees those have real gap of performance.

- ❖ The respondents' views to evaluation of training, most of them agree that the bank has not formative evaluation system to improve the result of training. Similarly the interview response also support that the bank change management department do not support the training change effectively by using the result of evaluation.
- ❖ The study also revealed that, majority employees ensure the bank training-objective relation will effective if the employees participate in all over the process of training program.
- ❖ Regarding analysis on the organizational issues that constraint the effectiveness of training and development at CBE, majority respondents agree that there are different obstacles that affect the objective of training beside the approach. Lack of top management support and resistance to change is the major organizational factors that affect the effectiveness of training.
- ❖ In general, CBE has its own training and development system which is almost similar with systems approach to training and development model. But the problems lies on proper implementation of the tasks listed in the system.

5. 2. Conclusion

Based on the analysis and literature review of the particular system approach to training, the following conclusions are made on training and development practices of CBE.

CBE has its own training and development system which is almost similar to systems approach to training and development process model that include training need analysis, training design, training delivery, and program evaluation but there is still a problem on proper implementation of the tasks. That has not support by formal known policies regarding training and development to address the specific issues of training. The findings reported in this study suggest that the process of training and development practice of the bank is not effective. More of results are broadly contradictory with prior literature on training and development process.

Since training and development need assessment and selection criteria of participants are among the issues that the majority of respondents feel falling with an extensive need assessment and an equitable selection of trainees which is based on the competency gap assessment results should be exercised in the bank, otherwise it could stay in wasting time, resources, and create negative attitudes of employees towards future training programs. But when I refer secondary data, the bank has made individual and organizational need identification. Albeit the bank not apply the participation of employees in TNA, the procedure clearly set the line-managers, supervisors and employees in all organ and functional are responsible for identification of individual training needs and it inform all training programs shall be based on clearly identified needs. Involvement of competent experts in training needs assessment awareness creation to line-mangers and follow up is very important to ensure effectiveness of training programs.

The results that come from the questions on alignment of TNA with Training design indicate that an unsure of perfect design and respondent ensure that there is no productive participation of employees in the bank training planning, organizing and evaluating process. The design of training programs should focus on training instructional objectives, “readiness” of trainees and their motivation, principles of learning and characteristics of instructors. If it is not consider this, the bank miss cost effective manner, which is very important in the current competitive environment and the bank not validate its training plan contain actual issues and whether it based the TNA or not.

In addition to that respondents inform that there is some good practice of training facility preparation and trainers’ selection but the response that come from interviewee assure the communication and awareness creation practice is very low in the step of design it also affect the transfer level of training in actual work environment.

There is no much problems concern the bank training delivery method effectiveness. Based on the nature and operational systems, lecture and conference is the most acceptable methods of training delivery. But the question is the selection of trainee process is whether effective or not.

The other phase of systems approach to training model is training evaluation, which is an important phase that helps to know and measure the result of the training and development. So the response shows there is no productive training evaluation practice in the bank and the bank change management also participates in some program under the level. It indicates the bank training and development process is below average but the secondary resource show that the bank just use end of course evaluation and post training evaluation.

Hence, the bank human resource development sub process being responsible to ensure and formulate the involvement of all concerned parties, integrate a system to monitor how thing are going in relation to system. For instance perform extensive awareness creation activities on training stakeholders regarding the competency gap assessment, make sure that the design of a training program is based on the nature and types of the objective. Therefore CBE should attempt to improve it and must endeavour to ensure effective training and development practice across all departments.

Even if the majority of respondents are satisfied with the trainers' selection and capability, bank has been doing its best to have outstanding trainers (internal and external through developing clear and specific trainers' recruitment process guideline.

It became clear from respondents that the major organizational issue that constraining the effectiveness of training and development at CBE was lack of top management support for the training and development program. Failing to minimizing the training constraint can also be one cause for lowering of the training and development program's effectiveness.

5. 3. Recommendations

Based on the findings and conclusions, the following recommendations are outlined for at least to minimize and improve the training and development practice of CBE.

- ❖ HRD should endeavour to make training and development policy clearly known and applied favorable training policy that will give every worker opportunity to attend training consistently.

- ❖ The employee training and development activity shall be based on a systematically identified knowledge and skill deficit so as to maximize the effort of both the employee and organization.
- ❖ Branch managers, supervisors and training experts should be in place to align and maintain the process of TNA when conducting the training design.
- ❖ Ensuring adequate communication and awareness creation for training and development activities to reduce resistance to change, utilizing the allocated resources in an efficient manner based on needs assessment results and it shall be maintained for organizational success.
- ❖ The bank should continue to deploy skilled and knowledgeable trainers as well as use outsourcing mechanisms if necessary to address the needed objectives after training delivery.
- ❖ The bank's training method utilization is good but it should be based on the actual design of the training that is formulated from TNA.
- ❖ Applying continuous evaluation of training in the bank should be one of the processes of training in order to make sure that the entire trainees understand the training given by using subjective and objective measurements.
- ❖ Change management should participate in evaluation of the results to ensure that the training transfer in the actual work environment positively.
- ❖ Involving employees in all over training process activities to achieve the training objectives easily.
- ❖ Management should also take into consideration their support in every training and development step.
- ❖ Finally CBE should strictly see backward its training and development guidelines to realize its current practice and to alter its training and development system in order to make its training and development efforts effectively. Otherwise the bank can't get the expected benefit of training.

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APPENDIX I

The questioner was developed to collect the data required for the study

Researcher: Tilahun Seifu GebreMarim

Advisor: Maru Shete (Dr)

Research topic: Assessment of Training and development practice of commercial bank of Ethiopia Addis Ababa city Branches.

Dear respondents:

- The purpose for the questionnaire is to gather first hand data for the partial fulfillment of the requirements for commercial bank of Ethiopia training and development practice.
- Your opinion is an individual academic view point. Thus, except for the purpose stated, no other use is intended. Fill free while you fill out the form.
- You are respectfully required to **Circle** in the respected column of your choice and put your opinion for others as required.
- Since you are among the few individuals nominated to fill out the form, I kindly request you to react and I in advance thank you for the precious time you allotted to take part.

Contact address: If you have any query, please do not hesitate to contact me and I will be available as per your convenience at (Mobile: 0913 -69-85 -74 or email: tilahunseifu5 @gmail.com)

Part I Basic Demographic data

1. Sex

1=Male 2=Female

2. Age.....Years

3. Educational status

1=Third degree (PhD)

3= First degree

2=Second degree (Masters)

4=College diploma

5= other, specify_____

4. District _____

5. Years of service at CBE.....Years

6. Current position

1=CSO 2=Senior CSO 3=CSM 4=Branch Manager

5= other, specify_____

Part II Training and development practice Questions

1. Are you aware of the presence of training and development policy of the bank?

1= Yes 2= No

2. If your answer is yes, how did you know about it? (Multiple answers Allowed)

1= during orientation

2= through the bank publication

3= official communication to me

4= Information from colleagues

5= Other.....

3. Does the bank apply training needs assessment to identify gaps of employees that need improvement?

1=Yes 2=No

4. If your answer is yes, which method/techniques are applied by the bank? (Multiple answers allowed)

1= Questionnaires

2= Review of company goals

3= Record and report studies

4= HR audit reports

5= Analysis of an organization

6= Appraisal of Performance

7= Other.....

5. Is there any occasion that the bank employees participate in identifying the training needs?

1=Always 2=Frequently 3=Sometimes 4=Not at all

6. The bank training and development plans are aligned with the result of training need assessment?

1=Strongly Disagree 3= Neutral 5= Strongly Agree

2=Disagree 4= Agree

7. The training program analyzes the specific levels of education, experience, and skills of the audience so as to ensure that the program is suited to them?

1=Strongly Disagree 3= Neutral 5= Strongly Agree

2=Disagree 4= Agree

8. The trainers assigned by the bank possess proper skills and give effective training?

1=Strongly Disagree 3= Neutral 5= Strongly Agree

2=Disagree 4= Agree

9. How often the bank apply outsourcing training system?

- 1= Highly beneficial
- 2= Beneficial
- 3=It had little benefit
- 4=It had very little benefit
- 5= Not important at all

15. Does the bank conduct formative evaluation to improve the training process?

- 1= Yes
- 2= No

16. If your answer is yes, what types of training evaluation method the bank carried out? (Multiple answers allowed)

- 1=Questionnaires
- 2= Tests or examinations
- 3= Structured exercises and case studies
- 4= Tutor reports
- 5= Interviews
- 6= Observation
- 7= Participation and discussion
- 8=others
methods.....

17. Do you think that the bank training-Objective relation are effective if the employees itself participate in planning, organizing and evaluating training program?

- 1=Strongly Disagree
- 2=Disagree
- 3= Neutral
- 4= Agree
- 5= Strongly Agree

18. Are there organizational factors that constrain the effectiveness of training and development of CBE?

- 1= Yes
- 2= No

19. If your answer is yes, indicate organizational factors. (Multiple answers allowed)

1. Employee's failure to understand the training needs of CBE.
2. Inability to gain the understanding and acceptance of employees.
3. Failure to ensure that adequate resources required to implement the training.
4. Lack of top management support for training and development.
5. Resistance to change.
6. Other.....
.....
.....

APPENDIX II

INTERVIEW QUESTIONS FOR MANAGEMENT MEMBERS OF THE BANK

The objective of the study in general and this questionnaire in particular is to examine the human resource training and development practices of the bank specifically Addis Ababa grades three and four branches. Thus, your honest and genuine response will help the research a lot in gathering reliable data. The data you provide will be used only for research purpose and be kept highly confidential.

1. Does CBE have a written training and development policy? Do you feel that help to carried out the training? How?
2. How do you select an employee for a particular training if the selection chance given to you?
3. Do you feel the bank change management is always available to give support after training? How?
4. How do you help an employee to transfer the training he/she took out of the workplace (off- the – job) to the actual job?
5. What method (s) of training is often used by the bank? By what measurement?
6. Is there a practice of training evaluation? If so, how are training and development programs of the bank evaluated?
7. Do you think that the bank allots sufficient budget, location, material and adequate trainers to carry out training and development programs effectively?