



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

**PRACTICES AND CHALLENGES OF EMPLOYEE
TRAINING AT COMMERCIAL BANK OF ETHIOPIA**

**By
ADISU GONFA**

**MAY, 2016
ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL
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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Asst. Professor Shoa Jemal. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of earning any degree.

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ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate studies for examination with my approval as a university advisor.

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Advisor

Signature

St. Mary's University, Addis Ababa

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LIST OF ACRONYMS/ABBREVIATIONS

CBE- Commercial Bank of Ethiopia

TNA- Training Need Assessment

HR- Human Resource

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ABSTRACT

Training is the process by which employees develop their skills, knowledge, and attitude with a view to enhance organizational effectiveness. The performances of an organization have high tie with how effectively it practiced training programs and adapted to changes. The case attracts researchers to conduct studies on this area. The purpose of this study was to assess the practices and challenges of employee training at Commercial Bank of Ethiopia. To meet this intention descriptive research method was applied. The source of the data was both primary and secondary data. The primary data were collected through questionnaire from employees and through interview from learning and development process owner. The questionnaires were both close ended and open ended format. The data collected through these tools were presented, analyzed and interpreted thoroughly. Accordingly, though the majority believed that the bank does not conduct training need assessment frequently, it does not consider the result of training need assessment to design training program, the trainees were not satisfied with the training need assessment, and they did not participate in selecting employees for training and the bank's budget for the fiscal year varied with its actual. The respondents did not know or were indifferent on the time provided on the training they had taken. Other than this, the bank has given good emphasis on the training evaluation criteria. On the other hand the response from learning and development process owner show that, the bank conducts training evaluation on the moment the delivery of training and every quarter on the job practically. In addition, there was limitation in considering and making employees know the objective of the training program. There was successful time for the trainees and some of the respondent feel difficult to identify weather it was worth there time or not. Moreover, the major challenges that affects the effectiveness of training program like low management commitment, problems in deigning training program, low capacity of management in implementation, low attention given for training, planning problem, lack of need assessment and inconsistent practices. Finally, the study recommended that the bank should give appropriate attention for training and link all stage of training process systematical since the other steps depends on each other and the process cycle

Key words; Training Practices and Challenges, Training Need Assessment, Training Design, Training Delivery, Training Evaluation.

CHAPTER ONE

INTRODUCTION

This chapter designed to provide information regarding the background of the study, statement of the problem, research questions, and objective of the studies, significance of the study, limitation of the studies, scope of the studies and organization of the paper.

1.1. Background of the Study

The expansion of training's role reflects the fact that the game of economic competition has new rules. In particular it is no longer enough to just be very efficient. Surviving and thriving to day requires speed and flexibility on the part of the firm and they require responding to customers' needs with respect quality, variety customization convenience and timeliness. Meeting these new standards requires a work force that is more than just technically trained. It required people who are capable of analyzing and solving job related problems, working productivity on teams and shifting from job to job as well. Managers (training and development) must cultivate all sensible and controlled proactive behavior towards changes that may affect them with little or no warning (Smith et al 2008).

However, it is not only having a training and development center that could be a solution for this gap. Rather, the effectiveness of this training and development center is depends on the organizational need assessment for training and development (Smith et al 2008).

Management, especially the human resource staff should be alert to any indicators of that employer need additional training. Excessive customer's complaints about service could indicate a need for training. Similarly, excessive waste of material could indicate that machine operator need more training. If there is high employee turnover the supervisors need additional training in leadership skills.

The human resources should also decide how much should be presented about companies' policy during skilling training. Although not always considered part of skill training, orientation regarding company policy and practice can be particularly important, Especially for the new employees for eg, Some new employees may have acquired their basic skills in a training or

vocational program not operated by the hiring organization and may still need instruction in how their new employees does things. Many organizations have written job specifications that define the skills needed for each job in the form by carefully examining these specifications, the human Resource stuff can obtain a clear idea of the nature of skills needed for each job. A secretarial position, for example might require skills such as telephone answering, arranging meetings, word processing and record keeping using the computer the human resources stuff must also ensure that the specifications are up to-date, accurate and complete (The written job specification, for a secretarial position in a firm for example may still include skills involving taking dictation and filing which the form secretaries are no longer required to do, periodic discussions with supervisions responsible for each job can often be quite help full in accomplishing the task. The human resource stuff can compare the written job specifications with the supervisors' perception of the skills they believe workers should have for each job) (Berger, 2000)".

Training need assessment also should take into consideration the present skill levels of Employees analysis of workers skills and qualifications as shown by personnel files-assuming they are accurate-can assist in determining training needs for example. In cooperation with the human resource stuff, supervisors can analyze performance appraisal results to identify skill deficiencies. This analysis can then be used to design the specifics skills training programs needed to close the gap between the organizations need and the present skill qualification of its employees. Obviously this means that the appraisal system must be designed to identify skill deficiencies (Kirkpatrick's 2006).

Generally, the human resource manager must design different techniques these enables the organization to improve the performance of the work force; among which training is the one and it is the focus of this paper, it is designed to improve employees' performance and help the organization realize its objectives effectively and efficiently. But, too often, training is done without any thought of measuring and evaluating it later to see how well it worked and how much an organization is effective form training , training is both time-consuming and expensive, the organization must be effective in terms of the specified objective that a company planned to realize.

Effectiveness of the organization from the training expenditure is a measure of how well training achieves its intended objectives, for example, to improve job performance the effectiveness of the organization from the training expenditure measures to what extent the trainings improve the job performance in the organizations after the training .Generally we can say that training does not deliver the expected value to the organizations when trainees do not transfer the skills learned to their workplace, in other word training effectiveness occurs when trainees not only have the ability but are willing to transfer the skill learned to improve their job (yupawade et al, 2008).

1.2 Operational Definitions of Key Terms

Training- refers to the process by which employees develop their skills, knowledge, and attitude with a view to enhance organizational effectiveness and productivity.

Employee training- refers to the training or activities that are made to improve the skills and knowledge of the workforce who are non-managers so as to enable perform their current jobs effectively.

Workforce- refers to all the employees and staffs working in the bank.

1.2. Statement of the Problem

Nowadays, organizations operate in a complex and changing environment that greatly enhances and influences their growth and expansion. To cope up with this changing environment and technological advancement, organizations need to develop and train their employees. In addition, the survival of any organization depends on the quality of human resources of the company. An organization can also use training to try to overcome deficiencies in employees.

Recruiting, selecting, orienting and then placing employees in jobs do not ensure success. In most cases, there may be gap between employee knowledge and skill and what the job demand. The gap filled through training programs. Hence, personnel training and retraining is one of the major way that work organizations attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demands. (Huang, 2001).

Morrow et al(1997) did a study and the study was conducted in a large pharmaceutical firm and focused on identifying the economic impact of managerial and sales/technical training efforts.

The chief executive officer of the firm had requested that the dollar value of training be identified and its value to the firm be confirmed. The study, focus on the effects of job skills training on employees' behavioral performance on the job. Using a variety of statistical analyses, the researchers found that sales/technical training had a greater effect than did managerial training.

An organization or an individual employee must be studied before a course of action can be planned to make the function better. Evaluation of training success is the most important phase of training in order to assess whether an organization is achieve the desired goal or not. Evaluation of training compares the post-training results to the objectives expected by managers, trainers, and trainees.

Training can be evaluated at four levels. Kirkpatrick(1975) identified four levels: such as reaction, learning, behavior, and results at which training can be evaluated. In many organizations, large expenditures are made on training. But whether those expenditures produce value and an economic impact for the organizations that make the expenditures has not been identified clearly. To provide some additional insights on the economic utility of organization-wide training, currently many organizations in Ethiopia understood the essence of training and they make the condition favorable for their worker both within the country and abroad, CBE like other organizations invest considerable amount of resource to train its people. However, CBE faces challenges to provide training to its employee's investment that they invest for training. The first challenge is properly identifying staff needs to be trained from that of not. If there is a gap during need assessment phase, it result in poor implementation and it incurs the organization additional training costs.

Generally, failure in provision of appropriate, continuous and timely employees training program in an organization may lead to the increase in the gaps between the intended outputs or services and the actual performance of the organization. This resulted in the increase gap of knowledge and skills and levels of dissatisfaction of the workforce and customers, and in general the failure to achieve the overall organizational and individual goals and objectives. Regarding to this there is an indicator of the problem on the way employee training programs are treated in CBE. The training needs is not assessed and implemented in time. The training

programs and techniques are not adjusted on the basis of employee's skill and knowledge gaps. By considering this problems, the study were undertaken to assess the employee training practices and challenges at CBE. This research intends to minimize these gaps and helps the organization to reexamine its training practices.

This investigation endeavors to answer how far need is assessed before giving training and development in the case of CBE, the organizational training need assessment includes, organizational needs, job specification and the present skill levels of employees. In today constantly changing business environment the organizational analysis may focus on the company's new business goals and challenges and the implications For jobs (Muhammed et al 2011).

1.3. Research Questions

The main intention of this study was to assess the practices and challenges of employee training at CBE. Accordingly, the research provides possible answer to the following basic research questions.

- What are the practices of training at CBE?
- What is the linkage between the strategic objectives of the bank and training?
- What methods used to conduct training need assessment?
- How much organizations invest on training program to improve the performance of the workforce?
- What are the challenges that CBE faced during training program?
- What criteria are used by the organization to measure their effectiveness from the training program?

1.4. Objectives of the Study

1.4.1 General Objectives

The major objectives of this study were to assess the practices and challenges of training at CBE.

1.4.2 Specific Objectives

Specific objectives of the study were:

- To assess the practices of training at CBE.
- To identify the major challenges of training program at CBE.

- To identify the method used to identify the training need assessment, delivering training program, implementing and evaluating the training program.

1.5. Significance of the Study

The assessment of this research work expects to serve various significances. The significances of the findings are stated as follows.

- It serves as an input for the CBE to re-examine the practices of its training program and to identify the challenges that the company faces.
- It serves as a spring board for further research.

1.6 Scope and Limitation of the study

In order to conduct the research under this topic, there are 1,116 branches of CBE that provide banking service up to April 10, 2016 in Ethiopia. The study limited on the data which were obtained from branches of CBE in Addis Ababa. The other major limitation were, time and non-availability of adequate published and documented data. The employees in selected branches have at least two years of working experience in CBE. Therefore, the scope of the study is restricted to investigating the practices and challenges of employee training at CBE in selected grade four branches in Addis Ababa.

1.7 Organization of the Paper

The paper contains five chapters. The first chapter introduces the back ground of the study, which introduces different researches on training. Statement of the problem, research questions, significance of the study, limitation of the study and scope of the study. It also sites different literatures on training practices and challenges most organization faces during its training program. Second chapter reviews different literatures on the meaning training and development, training process (assessment phase, implementation phase and evaluation) and methods of training. Third chapter describe research design and methodology, the methods that the researchers used to collect and analyze the collected from the research. Chapter four empirical result descriptions and analysis and discussions of the study result of the study and the last chapter conclusions are drawn based on analysis and possible recommendations are forwarded by the researcher based on investigation

CHAPTER TWO

REVIEW OF LITERATURE

This chapter designed to provide different literature regarding the research topic that the researcher addressed. It begins with the basic root this research which is training. Second it tries to quote the justification of training program. It continues with the different processes of the research, which is assessment phase (training need assessment), implementation phase and finally the evaluation of the training.

2.1 What is Training

Training consists of planned programs designed to improve performance at the individual, group and organizational levels. Training refers to instruction that promote knowledge, skills and attitude of employees in order to carry out their duties more efficiency. Training is a process whereby people acquire capabilities to aid in the achievement of organizational goals. Training is a systematic development of knowledge, skills and attitudes required by employees to perform adequately on a given task or job. Training can be defined as the process by which employees develop their skills, knowledge, and attitude with a view to enhance organizational effectiveness and productivity (Mathis et al, 2008).

Training is the use of systematic and planned instruction activities to promote learning. In fact learning should be distinguished from training. Training is one of several responses an organization can undertake to promote learning. Whereas Learning is the process by which a person constructs new knowledge, skills and attitude these are necessary for them to perform their jobs satisfactorily. Learning may be formal or informal. Formal learning is planned and systematic. It makes use of structured training program consisting of instruction and practice which may be conducted on the job or off the job. Working in organizations is a continual learning process, and learning is at the heart of all training activities (Olaniyan et al, 2008).

Learning is the means by which a person acquires and develops new knowledge, skills, capabilities, behavior and attitudes. Learning effectiveness depends on the extent to which the organization believes in learning and supports it. In the learning process ways individuals learn

will differ, and the extent to which they learn will depend largely on how well they are motivated or self-motivated. Discretionary learning can take place when individuals of their own volition actively seek to acquire the knowledge and skills they need to carry out their work effectively. It should be encouraged and supported to be effective from it (Armstrong, 2010).

2.2 The justification for training

Formal training is indeed only one of the ways of ensuring that learning takes place, but it can be justified in the following circumstances after analysis of training at individual, task, and organizational level.

- ✓ The work requires skills that are best developed by formal instruction.
- ✓ Different skills are required by a number of people which have to be developed quickly to meet new demands and cannot be acquired by relying on experience.
- ✓ The tasks to be carried out are so specialized or complex that people are unlikely to master them on their own initiative at a reasonable speed.
- ✓ Critical information must be imparted to employees to ensure they meet their responsibilities.
- ✓ A learning need common to a number of people has to be met and can readily be dealt with in a training program

2.3 Training processes

The training process includes three phases such as Assessment phase, Implementation phase, and evaluation phase (Huang 2001, Mathis et al 2008). Assessing the needs for training is particularly important, because if this is not done an organization cannot be assured that the right type of training is being provided to its employees. Training objective provides a line between needs and results, helping to identify the type of instruction required in order closing performance gaps and it also serve as benchmarks against which to evaluate the progress achieved in the realization of organizational goals.

2.3.1 Training Needs Assessment

“Training Needs Assessment” (TNA) is the method of determining if a training need exists and, if it does, what training is required to fill the gap. TNA seeks to identify accurately the levels of the present situation in the target surveys, interview, observation, secondary data and/or workshop. The gap between the present status and desired status may indicate problems that in turn can be translated into a training need (Monday and Noe,1987).

According to Ahmed et al(2010), TNA is also the process of collecting information about an expressed or implied organizational need that could be met by conducting training. The need can be a performance that does not meet the current standard. It means that there is a prescribed or best way of doing a task and that variance from it is creating a problem. The TNA process helps the trainer and the person requesting training to specify the training need or performance deficiency. Assessments can be formal (using survey and interview techniques) or informal (asking some questions of those involved).

A training need is a shortage of skills or abilities, which could be reduced or eliminated by means of training and development. Training needs hinder employees in the fulfillment of their job responsibilities or prevent an organization from achieving its objectives. They may be caused by a lack of skills, knowledge or understanding, or arise from a change in the workplace.

Training needs analysis identifies training needs at employee, departmental or organizational level in order to help the organization to perform effectively. The aim of training needs analysis is to ensure that training addresses existing problems, is tailored to organizational objectives, and is delivered in an effective and cost-efficient manner (Chai et al, 2008).

Effective TNA involves systematic planning, analysis and coordination across the organization, to ensure that organizational priorities are taken into account, that duplication of effort is avoided and economies of scale are achieved. All potential trainees should be included in the process, rather than rely on the subjective evaluation of managers. Ideally, managers should also receive training in the process of TNA itself, to clarify what they are trying to achieve and what their approach should be.

In the Training Needs Assessment phase, planners determine the need for training and specify the objectives of the training effort. Managers can identify training needs by considering three sources.

a) Organizational analyses

One important source for organizational analyses comes from various operational measures of organizational performance. On a continuing basis, detailed analyses of HR data can show training Q4Eweaknesses. Departments or areas with high turnover, high absenteeism, low performance, or other deficiencies can be pinpointed. After such problems are analyzed, training objectives can be developed. Specific sources of information and operational measures for an organizational-level needs analysis may include the following: Grievances, complaints from customers, accident records, equipment utilization figures, observation, training committee observations, exit interviews and quality control data (Kaufman,1985).

b) Task Analyses

The second way to diagnose training needs is through analyses of the tasks performed in the organization. To do these analyses, it is necessary to know the job requirements of the organization. Job descriptions and job specifications provide information on the performances expected and skills necessary for employees to accomplish the required work. By comparing the requirements of jobs with the knowledge, skills, and abilities of employees, training needs can be identified.

c) Individual Analyses

The third means of diagnosing training needs focuses on individuals and how they perform their jobs. The use of performance appraisal data in making these individual analyses is the most common approach. In some instances, a good HR information system can be used to help identify individuals who require training in specific areas. To assess training needs through the performance appraisal process, an employee's performance inadequacies first must be determined in a formal review. Then some type of training can be designed to help the employee overcome the weaknesses. A training needs survey can take the form of questionnaires or interviews with supervisors and employees on an individual or group basis. The purpose is to

gather information on problems perceived by the individuals involved. The following sources are useful for individual analyses: Questionnaires, Records of critical incidents, Job knowledge tools, Data from assessment centers Skill tests, Role-playing results, and Attitude surveys.

2.3.2 Establishing Training Objectives

Once training needs have been identified using the various analyses, and then training objectives and priorities must be established. All of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training objectives are set to close the gap. The success of training should be measured in terms of the objectives set. Useful objectives are measurable. This objective serves as a check on internalization, or whether the person really learned. Objectives for training can be set in any area by using one of the following four dimensions: such as Quantity, Quality, Timeliness, and Cost savings as a result of training. Because training seldom is an unlimited budget item and there are multiple training needs in an organization, it is necessary to prioritize needs. Ideally, training needs are ranked in importance on the basis of organizational objectives. The training most needed to improve the health of the organization is done first in order to produce visible results more quickly(Mathis et al, 2008).

2.3.3 Designing Training Program

For training to be effective it is necessary to discern not only the training needs of individual and groups, but also how their needs fit the overall organizational objectives (Beardwell et al 2004:318). Once the needs for training are identified, the organization should plan how to address the needs and the organizational objectives. Planning starts with setting objectives for training programs. In this stages important issues like what is going to be achieved, who will provide the training, what topics the programs will cover, when the programs will conducted, what methods to use and how to evaluate training programs are analyzed and determined according to those needs. Moreover, decision makers must consider, in this stage, whether training investments are managed to achieve the greatest return and that requires assessing both training cost and benefits. That is, needs should be prioritized according to the potential gains on investments from different possible options. Designing phase of training should answer the

following questions like what are to be achieved from the program, what are expected participants to achieve, what contents are required to achieve these aims, how should these contents be structured, what learning methods are to be employed, who should conduct the training, where and when etc.

2.3.4 Implementation

Using the results of the assessment, implementation can begin. For instance, a supervisor and an HR training specialist could work together to determine how to train the employees to increase their performance. In selection of techniques/methods, facilities, locations, arrangements for instructors, classrooms, materials, and so on would be made at this point. A programmed instruction manual might be used in conjunction with a special training program set up at the company. Implementation occurs when training is actually conducted (Mathis and Jackson (2006:269).

2.3.5 Evaluation Phase

The evaluation phase is crucial. It focuses on measuring how well the training accomplished what its originators expected. Monitoring the training serves as a bridge between the implementation and evaluation phases and provides feedback for setting future training objectives. How to evaluate? Why we evaluate? And other aspects of evaluation phase of training are described in detail below in different section. Therefore, based on the above definitions of training, it is a part of the human resource development, along with the other human resources activities, such as recruitment, selection and compensation. The role of human resource department is to improve the organization's effectiveness by providing employees with knowledge, skills and attitudes that will improve their current job performance (Kaufman, 1985).

The effects of training depend on various influences, then a firm must control for all these influences if it wants to obtain a maximal return to training. Setting up a training program with maximal efficiency requires a firm to follow certain steps:

1. Identify the knowledge gap (what must be learned?).

2. Formulate the goals of training, and the criteria to evaluate it by. This is beneficial to the transition from learning outcomes to individual productivity, but can also stimulate the motivation to learn and apply.
3. Choose the evaluation system.
4. Determine the training design (training method, materials used, time and place, etc.).
5. Perform the training course.
6. Evaluate to which extent the training has reached the formulated goals; not only to learn more about the effects of this specific training course, but also to stimulate the motivation of employees to apply their newly gained knowledge in practice. Carrying out these steps takes time, and requires specific knowledge on (the effects of) training and available training courses(Mathis et al, 2008).

2.4 Methods of training

According to Olaniyan et al(2008), the method of training can be classified

- a) *On the job training/coaching* -This relates to formal training on the job. A worker becomes experienced on the job over time due to modification of job behaviors at the point of training or acquisition of skills.
- b) *Induction/orientation* - This is carried out for new entrants on the job to make them familiar with the total corporate requirements like norms, ethics, values, rules and regulations.
- c) *Apprenticeship* - A method of training where an unskilled person understudies a skilled person.
- d) *Demonstration*-Teaching by example, whereby the skilled worker performs the job and the unskilled closely observes so as to understand the job.
- e) *Vestibule* - This is done through industrial attachment for the purpose of skills and technology transfer. It is therefore achieved through placement of an individual within another area of relevant work or organization. The effect is the acquisition of practical and specialized skills or it is a type of training which occurs in special facilities that replicate the equipment and work demands of jobs (Mathis et al 2008)
- f) *Formal Training* - A practical and theoretical teaching process which could be done within or outside an organization. When training is carried out inside an organization, it is called an in-

housetraining. Off-house training is carried out in professionalized training areas like: Universities, Polytechnics and Professional Institutes.

In fact the method that employ by the organization has its own effect on the effectiveness of the organization from the training expenditure. As a result, companies are increasingly searching for the right blend of training methods to maximize the effectiveness of learning. Others are looking for more cost-effective alternatives to online learning which for some enterprises has proven to be a more expensive route than anticipated. Coaching by line-managers and on-the-job training are now playing an increasingly important role in the current financial climate (Blain, 2009). Many training techniques are created almost every year by the rapid development in technology. Deciding among methods usually depends on the type of training intended, the trainees selected, the objectives of the training program and the training method. Training is a situational process that is why no single method is right for every situation. While some objectives could be easily achieved through one method, other objectives could necessitate other methods. Many training programs have learning objective in more than one area. When they do, they need to combine several training methods into an integrated whole (Alipour et al, 2009)

According to Alipour et al(2009), training methods could be classified as cognitive and behavioral approaches. Cognitive methods provide verbal or written information, demonstrate relationships among concepts, or provide the rules for how to do something. These types of methods can also be called as off the job training methods. On the other hand, behavioral methods allow trainee to practice behavior in real or simulated fashion. They stimulate learning through behavior which is best for skill development and attitude change. These methods can be called as on-the-job training methods.

2.5 Theoretical Framework

The following figure is not purely mine. It was derived from the Kirkpatrick's(2005) training model and four training evaluation model and modified according to logical interconnection between the terms.

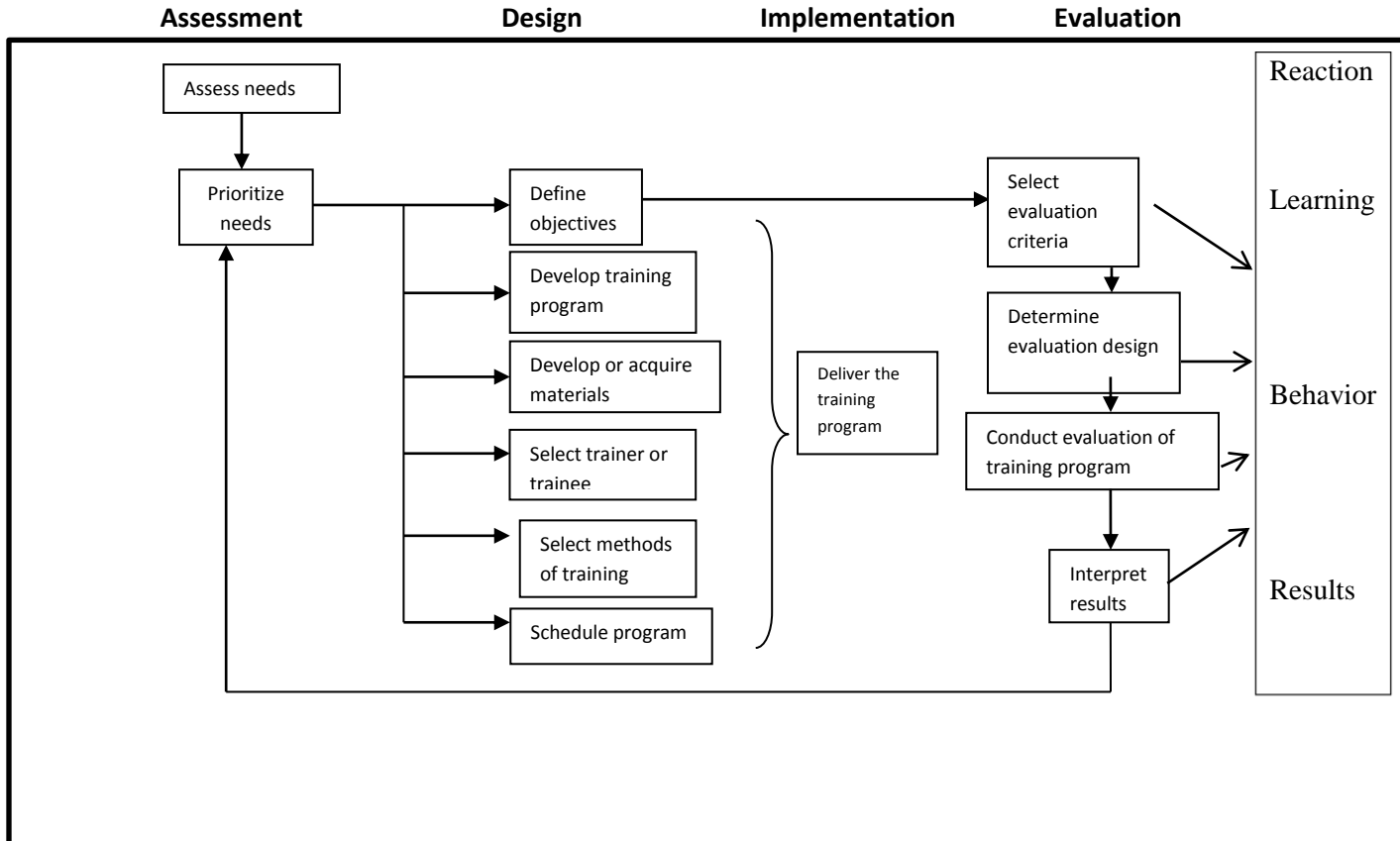
Training and management development activity has to be properly planned and the first priority for anyone designing training programs is to figure out how the proposed training enhances an

organizations ability to deliver quality and thereby stay in business. According to Kirkpatrick's(2005) assessment of training needs, objectives setting, design implementation and evaluation are various phases in the process of training. According to Kirkpatrick training evaluation consists of four levels. It starts with reaction. This level measures how your trainees (The people being trained) reacted to the training. It is important to measure reaction; because it helps you understand how well the training was received by the audience. At level two (Learning), you measure what your trainees have learned. How much has their knowledge increased as a result of training? The third level is behavior. At this level you evaluate how far your trainees have changed their behavior, based on the training they received. Specifically, this looks at how trainees apply the information. At fourth level, you analyze the final results of your training. This includes outcomes that you and your organization have determined to be good for business, good for the employees, or good for the bottom line.

For every training strategy, main focus is on people and the difference training brings in terms of more effective behavior and performance. In their training model for development, Lynton and Pareek (2000) have discussed training process. According to them the training process is divided into three phases: pre-training, training and post training. The pre-training analyzes the need of training and accordingly designs and develops training program. The training phase consists of conducting the training program or bringing the designed and developed training program into practice. Finally the post training phase starts when the training phase concludes. It deals with the transfer of training to the job.

To start with the first step towards training plan is to analyze the need of training. It requires detailed study of the following activities.

TRAINING MODEL



Source: Kirpatrick(2004:178)

2.6 Empirical review

Alebel(2012) conduct study in Ethiopia shoe factories (ASSC and TASSC) to assess employee training and development practices. The methodologies used to undertake the study were both primary and secondary data collection. Besides to this, the number of participants for this study was 336 employees. The finding of the study revealed that the shoe factories weakness in training and development practice such as with respect to periodic and clear need assessment, selection criteria, training and development methods, training period’s adequacy and training

evaluation. However, training and development was as such good in relation to trainer's capabilities, stating in training and development objectives. Thus, the factories should keep up with their strengths and should alleviate their weaknesses by applying clear and scientific principles regarding human resource training and development.

The main objectives of Alebel(2012) research were to assess and investigate the practices of employee training and development in selected Ethiopian leather footwear factories. The thesis was assessed different training practices of training and development at selected Ethiopian leather industry from different point of view. The research was supported with different training and development literatures. It has begins with by identifying the background of training practices at leather footwear factories and sited the findings and literatures of different scholars.

Second, it have addresses and states the different problems regarding the training and development at selected Ethiopian leather foot wear factories and thirdly it goes through different methodologies that the researcher used in order to come up with the findings discussed in chapter four.

So that the main objectives of Alebel(2012) finding were to try see the practices of training at Ethiopian leather foot wear and to draw the problem regarding training and development. Then finally to draw the conclusions and to suggest and recommend the selected methods of training their employees in order to get they invest and want to get from their employees.

The main theme of Alebel(2012) paper were the practices of training that was applicable at Ethiopian leather footwear factories. And how leather foot wear industries are affected by the knowledge and skills of their current employees? The finding of the study revealed that the shoe factories weakness in training and development practice such as with respect to periodic and clear need assessment, selection criteria, training and development methods, training period's adequacy and training evaluation. However, training and development was as such good in relation to trainer's capabilities, stating in training and development objectives. Thus, the factories should keep up with their strengths and should alleviate their weaknesses by applying clear and scientific principles regarding human resource training and development.

It was descriptive type of research. The primary data was collected through interviews and structured and semi structured questionnaires.

The strength of this research is one; it tries to cover the big number of employees. This helps the researcher to collect enough and sufficient data regarding the research. Second, it is well supported with the findings and literatures of different scholars. Third the right methodology is used. In case descriptive research type the method this researcher used is suitable. Finally the citation for the future research is the quality this paper.

The paper has identifies and analyses different findings regarding the training and development practice at Ethiopian leather footwear factories. The main limitation of this research is one, it simply identifies the practices and how employees get training. But it didn't identify the logic and reasons why it goes like this.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter discusses different topics under the research design and methodology; research methodology, total population, sample size and sampling techniques, source of data, data gathering instrument, data collection procedure, method of data analysis and ethical consideration. Each of these topics under the chapter is discussed as follows.

3.1 Research Design

The methods of the study were descriptive in nature. Because, the study have it in mind to assess the practices and challenges of employee training at CBE. These studies were conducted on sample branches from CBE located in Addis Ababa. The study included different information depending upon the respondents such as demographic variables, strategic objectives of the bank, training need assessment, content of training program, methods of training, training implementation and evaluation. Therefore, through this strategy researcher could recognize the practices and challenges of training based on the information which were collected through this strategy and examine the practices and challenges of employee training at CBE.

3.2 Sources of Data

The information sources for this finding were both primary and secondary source of data. The primary source of data were the data that was gathered from the target respondents, and the secondary sources of data were the data that was be collected from different publications, like the commercial banks of Ethiopia's training practices and different findings that have conducted on training practices of different companies.

3.3 Total Population, Sample Size and Sampling techniques

CBE have many branches dispersed throughout the country. Due to this and different limitations that were hinder the researcher to cover all populations of the bank's branches, the researcher were focus on branches under Addis Ababa districts, which is grade four branches. Those branches the researcher selected were depend on the rationality that, those grade four branches

are conduct training programs, which is more probably the same by the types of training given to employees of those branches and training methods they follows.

The researcher employed purposive sampling methods for the organization. The sample branches were selected under different stages. In the first stage the researcher selected grade four Commercial Bank branches from each district. The sample branches were selected from grade four Commercial Banks operated in Addis Ababa city. At this stage, the researcher found 24 branches. Next the researcher purposefully selected two branches from each district. Finally the researcher selected eight grade four branches from the districts. Those branches selected finally have fifty five (55) employees on average. The total population were become 440 employees. Then finally the researcher were select 30/440 sample employees randomly, which is equally 132 employees.

3.4 Data Gathering Instruments

The data collecting instrument for this research were the questionnaire and interview methods of data collecting. Because, questionnaire method is suitable to collect information from different dispersed geographical area, and interview from learning and development process owners. So that the CBE located under Addis Ababa districts are dispersed under four direction (North, South, East and West) districts. So using questionnaire method for those wide geographical areas is the most relevant data gathering instrument.

Instruments for the data collection to answers for the questions raised questionnaire were design for employees, and reviewing of documents of the organizations in relation to training aspects were carried out to obtain the required data. The data include both secondary and primary data. The data were qualitative (ordinal), and quantitative in nature. By using the questionnaire for trainees the researcher could obtain qualitative (ordinal) data.

3.5 Data Collection Procedures

The researcher was uses questionnaires and interview method to collect data. The purposes of questionnaires were to investigate the practices and challenges of employee training program and the role CBE plays in the training of its employees. The purpose of interview to gather

information is that, it is difficult to collect all necessary data by using questionnaire only. Because it was better to gather information that the researcher believes it is difficult to gather through questionnaire only. In addition, secondary sources of information were gathered from commercial banks human resource management policies, magazine, books and journals on human resource management, and previous researches.

3.6 Pilot Test

Mainly descriptive method was the strategy of the research and the reliability of the state which is how the collected data is free from random error was checked. For any measurement to be valid, it must first demonstrate reliability (Frey et al, 2000). In order to be reliable, the Cronbach's alpha should exceed .70. To check the reliability, the questionnaires were tested with first 20 sample questionnaires. As a result Cronbach's showed a satisfying reliability above the 70% as indicated in the table below.

Table 3.1 reliability statistics

Cronbach's Alpha	<u>No</u> of Items
.956	45

Source: own survey 2016

This indicates that there was a high degree of internal consistency amongst the test items.

3.6 Method of Data Analysis

The data which were obtained from sample banks were analyzed according to the objective of the study. In order to ensure logical completeness and consistency of responses, data editing and coding were carried by the researcher. Once editing was done, data were analyzed qualitatively and quantitatively. The quantitative (ordinal) obtained from questionnaires and secondary documents were analyzed by using different descriptive statistical techniques. Secondary data obtain from review of different document were analyzed and the on the process of reviews of the documents, journals, articles. While, some quantitative data analysis were done by using frequency distribution and percentages, and, with the help of SPSS software, which were used to

determine the proportion of respondents choosing the various responses. These were done for each group of items relating to the research questions.

3.7 Ethical Considerations

The study was conducted in such a way that it will consider ethical responsibility. Every person involved in the study was entitled to the right of privacy and dignity of treatment, and no personal harm were caused to subjects in the research. Information obtained was in strict confidentiality by the researcher. All assistance, collaboration of others and sources from which information was draw is acknowledged.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter deals demographic variables of respondent and data analysis.

4.1 Demographic Variables of the Respondents

The demographic variables of the respondents consist of the number of total respondents, gender, age, educational levels, experience of the respondents and the position of the respondents described.

The primary data used for the study was aimed to be collected from 132 employees located under the four Addis Ababa districts, which is 30% of the total population the researcher was select. That means the questionnaire was not provided for all total population, because of different limitations. Therefore the researcher included only 30% of the total population.

Gender

According to table 4.1 out of total respondents, 87(65.9%) are male and 45(34.1%) are female. This indicates that there was balance proportion of male to female. This helps the researcher to get balanced information from both genders.

Age

The age category of respondents are 73(55.3%) responded they are aged ranges from 20-28 years. And 52(39.4), 7(5.3) are responded aged 29-38 and 39-48 age respectively. And finally no one respondent have responded that he/she is greater than age of 49. This indicates that the age of the respondents are ranges from 20-49 years. Therefore, the majority of employees are at the productive age.

Table 4.1: General Information of the Respondent

Variables	Category	No of respondents	Percentage
Gender	Male	87	65.9
	Female	45	34.1
	Total	132	100
Age	20-28	73	55.3
	29-38	52	39.4
	39-48	7	5.3
	>49	0	0
	Total	132	100
Educational status	Diploma	29	22
	Degree	96	72.7
	Masters	7	5.3
	Total	132	100
Experience	0-5	79	59.8
	6-10	44	33.3
	11-15	3	2.3
	16-20	6	4.5
	>21	-	-
	Total	132	100
Position	CSO	95	72
	CSM	16	12.1
	Accountant	3	2.3
	Others	18	13.6
	Total	132	100

Source: Primary Data 2016

Educational Status

Regarding the educational status, work experience and position of the respondent, table 4.1 shows that, 29(22%), have diploma, 96(72.7%), degree holder and 7(5.3%) of the respondent have master's degree. This implies that the majority of the banks employee has first degree. This helps the researcher to gather enough information regarding the employee training of the bank

Experience

Regarding the experience of the respondent table 4.1 shows that, no one of the respondent have experience of greater than 21 years. And others 79(59.78%), 44(33.3%), 3(2.3%) and 6(4.5%) of the respondent have an experience ranges from 0-5, 6-10, 11-15 and 16-20 years respectively. This indicates that the majority 79(59.78%) have expected to know and give information about the practices of training of the organization.

Position

Table 4.1 also shows the position that the respondent holds. It shows that 95(72%), have a position of customer service officer. These shows as the majority of the target populations are at the level of customer service officer and they are expected to know the practices of training at CBE. And others 16(12.1%), and 3(2.3%) are at the position of customer service manager and accountant. This implies that they have enough experience and knowledge regarding the training practices and they can give more reliable data. The others 18(13.6%) shows that there was respondents from different position other than stated on the questionnaire.

4.2 Assessment of Practices of Training in CBE

The data processing part on the other hand deals with the presentations, analysis and interpretation of data. The results from interview were in circulating with the results of questionnaire. In this section the data that was collected from employees through questionnaire and from learning and development owners through interview is presented in tables, percentages, and then analyzed and interpreted. The questionnaires distributed to employees were both closed and open ended format. The entire close ended question collected back from 132 employees were fully answered and whereas, only 15 employees responded for open ended questions. The secondary data used in the data analysis together with primary data was the annual plans and reports of the organization from the year 2015 and semiannual plan of 2016. Generally, the analysis encompasses the practices of training process and the way that the training process is delivered and evaluated.

Training is continuous process that usually passes through different stages; need assessment, designing, implementation and evaluation of training. How these stages are treated interlinked

have impact positively or negatively on the results of training programs and achievements of the organizational and human resource objectives. To see the practices of training process in CBE, the researcher provided questions to employee and collected data on the phases training programs.

i. Training Objectives

Table 4.2 Strategic Objectives

Statement	Responses									
	Strongly Disagree		Disagree		Neutral		Agree		Strongly agree	
	No	%	No	%	No	%	No	%	No	%
CBE communicates the objectives of the training program to the employees	11	8.3	39	29.5	41	31.1	36	27.3	5	3.8
The trainees understand the objectives of the training program	10	7.6	36	27.3	36	27.3	48	36.4	2	1.5
My organization set clear objectives of training program	11	8.3	20	15.2	54	40.9	40	30.3	7	5.3
Trainees satisfied on training objectives	4	3.0	54	40.9	38	28.8	32	24.2	4	3.0
Trainees need of training to meet strategic objectives	4	3.0	45	34.1	31	23.5	40	30.3	12	9.1

Source: Primary Data 2016

According to table 4.2, 11(8.3%), 39(29.5%), 41(31.1%) 36(27.3%) and 5(3.8%) of employees replied that the organization communicate to them the strategic objective of the training program, strongly disagree, disagree, neutral, agree, and strongly agree respectively. This indicates that the majority of the employees 41(31.1%) are remain neutral on the organizations communication about its training objective or they don't know whether it was communicated or not.

Furthermore, the researcher conducts interview from the learning and development process. The data shows that, there was limitation in considering and making employees know the objectives of the training program. According to this data the expectation was that they give awareness on objectives of training to the employees. Their skills and knowledge were not improved, and this in turn have effect on the organizations overall performance. The training most needed to improve the health of the organization is done first in order to produce visible results more quickly (Mathis et al, 2008).

According to the table 4.2 on the trainees understanding on the training objectives show that 10(7.6%), of respondents strongly disagree, 36(27.3%) of respondents are disagrees and remain neutral, 48(36.4%) agrees on and only 2(1.5) are strongly agrees on the understanding of training objectives. This indicates that the majority 48(36.4%) agrees on the organization training objectives understanding. This implies that the organizations are effective in making employees knowing the strategic objective of the training program.

Regarding the clarity of the training objectives, data shows that 11(8.3%), 20(15.2%), 54(40.9%), 40(30.3%) and 7(5.3%) shows strongly disagree, disagree, neutral, agree and strongly agree respectively. Again the majority of the respondent agrees on the clarity of training program.

According to data on the table 4.3, the employees satisfaction on training objectives, shows that, 4(3.0%) are strongly disagree, 54(40.9%) are disagree, 38(24.2%) neutral, 32(24.2%) agree and 4(3.0%) strongly agree. This indicates that more than half of employees disagree on the level of satisfaction on the objectives of the training program.

The trainees need of training, the data shows that according to table 4.3, 4(3.0%), 45(34.1%), 31(23.5%), 40(30.3%) and 12(9.1%) responds strongly disagree, disagree, neutral, agree and strongly agree respectively. According to the data, the majority of the respondents disagree on need of training to meet the strategic objectives of the organization. All of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training objectives are set to close the gap (Mathis et al 2008). The strategic objectives

should set to meet the organizational business needs or prioritize the organizations need. But here the majority disagrees on the training is needed to prioritize the business need. This could lead the organization, to have unidirectional.

ii Training Need Assessment (TNA)

Need assessment is the first stage of training stage that identifies what kinds of training needs are required and for whom so as to avoid the capacity gap regarding of their current job. Responses collected from employees of CBE on training are described as follow.

Table 4.3 Training Needs Assessment

Statement	Responses									
	Strongly Disagree		Disagree		Neutral		Agree		Strongly agree	
	No	%	No	%	No	%	No	%	No	%
CBE conduct training need assessment frequently	26	19.7	43	32.6	18	13.6	38	28.8	7	5.3
The result of TNA is critically considered to design training program	12	9.1	50	37.9	17	12.9	47	35.6	6	4.5
The employees level of participation is high during selecting employees for training	21	15.9	46	34.8	36	27.3	25	18.9	4	3.0
The trainees satisfied on the need assessment trends that the organization has been using	14	10.6	55	41.7	30	22.7	32	24.2	1	0.8
CBE conducts need assessment to identify performance gap before selecting employees for training	22	16.7	53	40.2	24	18.2	30	22.7	3	2.3
The bank Investigate of employees capabilities and abilities	17	12.9	54	40.9	33	25.0	27	20.5	1	0.8

The bank Prioritize performance gaps according to business needs	7	5.3	42	31.8	47	35.6	33	25.0	3	2.3
The bank obtain Information on current and desired performance	14	10.6	48	36.4	41	31.1	28	21.2	1	0.8

Source: Primary Data 2016

According to table 4.2, 26(19.7%), 43(32.6%), 18(13.6%), 38(28.8%), 7(5.3%) of employees responded as the frequency that CBE conducts TNA is strongly disagree, disagree, neutral, agree, and strongly agree respectively. This shows that, more than quarter 26(19.7%) strongly disagree and almost one-third 43(32.6%) of the respondents are disagreed on the frequency that CBE conducts training need assessment. Therefore, the majority of the employees disagree on practices of the frequency of training need assessment and it implies that CBE does not conduct TNA frequently. Theoretically, TNA seeks to identify accurately the levels of the present situation in the target surveys, interview, observation, secondary data and/or workshop. The gap between the present status and desired status may indicate problems that in turn can be translated into a training need (Monday and Noe,1987).

On the other hand, the data collected through interview from the learning and development process owner shows that the organization conducts the training need assessment quarterly. But the data from the questionnaire show that the majority of the respondent disagrees on the frequency of the training need assessment conducts. So that this is the critical area that the organization should take into account and work on it.

Regarding the consideration of need assessment to design training program, table 4.2 shows that 12(9.1%), 50(37.9%), 17(12.9%), 47(35.6%) and 6(4.5%) of the respondents replies that, strongly disagree, disagree, neutral, agree, and strongly agree respectively. This implies that majority of the respondent 50(37.9%) disagree on the trend that the result of the TNA is critically considered in designing training program. Under this condition the level of using the results of TNA as an input for designing training program is low. Training is needed when employees are not performing up to a certain standard or at an expected level of performance. A successful training need analysis will identify those who need training and what kind of training is needed.

A training need analysis helps to put the training resources to good use (Kirkpatrick 2004). The organization should consider the training need assessment results to design effective training program.

The level of participation of employees during selecting employees for training shows that, 21(15.9%), 46(34.8%), 36(27.3%), 25(18.9%) and 4(3.0%) strongly disagree, disagree, neutral, agree and strongly agree respectively. This implies that the majority of the respondent disagrees that the level of employees participation during selecting employee for training. This shows that the level of employee's participation during selecting employees for training is very low.

Regarding the trainees satisfaction on the need assessment trends of the organization, table 4.2 shows that only 14(10.6%) of the respondents are strongly disagree. The majority of the respondents, 55(41.7%) disagrees that the trainees have satisfied on the trends of TNA the organization uses. The remaining 30(22.7%), 32(24.2) and 1(0.8%) of the respondents replies that neutral, agree and strongly agree respectively. This implies that the majority of the employees do not satisfy with the trends of TNA methods the organization has using.

According to the above table ;22(16.7%),53(40.2%),24(18.25) ,30(22.7%) and 3(2.3%) shows that the employee responds regarding TNA to identify performance gap are strongly disagree, disagree, neutral, agree and strongly agree respectively. This implies that majority of the respondent are disagree with the TNA used to performance gap identification. Regarding investigation of employee capabilities and ability 54(40.9%) or majority of the employee are strongly disagree on the CBE investigation on the capability and ability of their employees whereas 17(12.9%), 33(25%), 27(20.5%) and 1(0.08) of the responded are strongly disagree, neutral, agree and strongly agree respectively.

Theoretically, the skill gaps can be solved by assessing the training and development needs continuously and acting to solve them accordingly, because training needs reflects the performance gaps and are the base for the next steps (designing phase). The results of this study have provided preliminary useful information regarding need assessment practice. The employee's needs must also be considered. Asking peoples what their needs are on the job and asking them to perform tasks can provide information and data. Examining the employee's performance against a standard or compared with that of co-workers can help identify strengths

weaknesses, and needs. Determining if a person can do the job is an important step in improving the firm's ability to match the person with the best job for him or her (Jvancevich, 1998)

According to table 4.2, the result shows that 7(5.3%), 42(31.8), 47(35.6%), 33(25%) and 3(2.5%) are strongly disagree, disagree, neutral, agree and strongly agree respectively. This indicates that, the majority of the respondents, 42(31.8%) and 47(35.6%) disagrees and remain neutral regarding the organizations practice of prioritizing performance gap according to business needs. This indicates that the organization do not the performance gap of the employee and during need assessment prioritizes according to the organizations business needs. And also the results of organization obtain information during need assessment, the table 4.2 shows that, 14(10.6%), 48(36.4%), 41(31.8%), 28(21.2%) and 1(0.8%) are strongly disagree, disagree, neutral, agree, and strongly agree respectively. This indicates that as the majority of the employee responds that they disagree and neutral, it shows that the organization does not the employee's information's to design training program.

In today's highly competitive business environment, undertaking programs simply because "other firms are doing it" is asking for trouble, rather needs assessment must be undertaken (Monday and Noe 1987; 276). Needs assessment is a process by which an organizations training and development need are identified and articulated.it is a starting point of training process that can identify an organizations goals and its potentials to achieve this goals , gaps between employees skills and the skills required for effective current and future job performance.

iii. Designing Training Program

After assessing the training needs of the participants, the trainer is now in a position to start planning for the training program. The trainer must, however, keep in his/her mind that is not enough simply to list the topics one intends to cover in the training program. A training program is constructed in terms of the achievements of objectives (Mathis 2004)

Designing training program is an important component of systematic approach to training. It should be designed enlisting active participation of the personnel at varying levels. Program design must bear the stamp of being custom-made to achieve specific objectives of the individual or groups. In designing phase, training programs are planned, objectives of training set, and the training and development methods are selected based on the needs assessed and practical

situations in and outside the organizations. This process should involve the employees so as to get them aware of the programs and ready towards what are expected of them. Regarding the facts the data collected from employees through questionnaire were analyzed.

Table 4.4 Contents of Training Program

Statement	Responses									
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	No	%	No	%	No	%	No	%	No	%
the training content lead to achieving training objectives	12	9.1	21	15.9	39	29.5	59	44.7	1	0.8
The content is relevant to my current job	6	4.5	19	14.4	24	18.2	77	58.3	6	4.5
The training content is suitable to overcome gap	9	6.8	19	14.4	32	24.2	67	50.8	5	3.8
The trainers techniques are compatible with content	5	3.8	24	18.2	33	25.0	61	46.2	9	6.8
Employees are satisfied with overall content	4	3.0	25	18.9	46	34.8	52	39.4	5	3.8

Source: Primary Data 2016

According to table 4.4 the training content lead to achieving training objectives, data shows that, 12(9.1%) of employees strongly disagree, 21(15.9%) disagree, 39(29.5%) remain neutral, 59(44.7%) agreed on and 1(0.8%) strongly agree on the content of the training lead to achieving training objectives. This implies that majority of respondent 59(44.7%) agreed on that the training content lead to training objectives. The training content designed to be delivered should lead to achieving training objectives. Regarding the relevance of the content to the employee's current job, table 4.4 shows that 6(4.5%), 19(14.4%), 24(18.2%), 77(58.3) and 6(4.5%) are strongly disagree, disagree, neutral, agree, and strongly disagree respectively. This indicates that the majority of the respondents 77(58.3%) agreed on that the training they have taken was relevant to their current job. In designing the training content they have positive implication

towards the contents of the training program. This indicates that for more than half of employees the training content has relevant for their current job. Any program designed for training for trainees should have a component to enhance the instructional skills of the participants and another to impart knowledge and enhance skills in the subject matter. For training to be effective it is necessary to discern not only the training needs of individual and groups, but also how their needs fit the overall organizational objectives (Beardwell et al 2004). For the training to be effective, the designed training program should lead to the said training objectives, relevant to the employee's current job. The bank provides training program which is relevant to employee's current job, but doesn't identify whom should take training or not.

The suitability of content to overcome gap and compatibility of training techniques is shown on table 4.4 indicates that 9(6.8%), 19(14.4%), 32(24.2%), 67(50.8%) and 5(3.8%) are strongly disagree, disagree, neutral, agree, and strongly agree for the training suitability to overcome gap and 5(3.8%), 24(18.2%), 33(25%), 61(46.2%) and 9(6.8%) are strongly disagree, disagree, neutral, agree, and strongly agree respectively. This indicates that on both parameters the majority of the respondents 67(50.8%) and 61(46.2%) agrees on the suitability of content to overcome gap and compatibility of training techniques respectively. Finally regarding the employee's satisfaction to the overall content of the training program table 4.4 shows that 4(3.0%), 25(18.9%), 46(34.8%), 52(39.4%) and 5(3.8%) are strongly disagree, disagree, neutral, agree and strongly agree respectively. This indicates that the majority of the respondent replied that they agree on that the training content satisfies them and the minority 4(3.0%) are strongly disagreeing. Once the needs for training are identified, the organization should plan how to address the needs and the organizational objectives. Planning starts with setting objectives for training programs. In this stages important issues like what is going to be achieved, who will provide the training, what topics the programs will cover, when the programs will conducted, what methods to use and how to evaluate training programs are analyzed and determined according to those needs (Beardwell et al 2004).

Table 4.5: Methodology of Training

Statement	Responses									
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	No	%	No	%	No	%	No	%	No	%
Methodology is relevant to training objectives	9	6.8	26	19.7	51	38.6	42	31.8	4	3.0
The materials for training were adequate	6	4.5	27	20.5	18	13.6	73	55.3	8	6.1
Knowledge and experience of trainers were relevant to the content	4	3.0	20	15.2	24	18.2	71	53.8	13	9.8
trainers and banks preparation was high	12	9.1	40	30.3	32	24.2	45	34.1	3	2.3
The training methods was participatory or two way communication	6	4.5	27	20.5	23	17.4	72	54.5	4	3.0
Ability and knowledge of trainers was high	9	6.8	13	9.8	45	34.1	54	40.9	11	8.3
Trainers have good practical experience	8	6.1	16	12.1	32	24.2	70	53	6	4.5

Source: Primary Data 2016

According to table 4.5 the relevance of methodology is shown as 9(6.8%), 26(19.7%), 51(38.6%), 42(31.8%) and 4(3.0%) are strongly disagree, disagree, neutral, agree and strongly agree on the relevance of the training method the organization used. This implies that, small number of employees responds that they strongly disagree on relevance of the training method and the majority 51(38.6) of respondent agrees on the relevance of the training method. This implies that the training methods they use are relevant with the training objectives. The adequacy of material for the training program, table 4.5 shows that the majority 73(55.3%) of the respondent replies that they have agreed on the material they use is adequate and only 4(3.0%) strongly disagrees on the adequacy of the training material. The trainer has a wide range of training methods to choose from. A judicious mix of one or more methods should be adopted to suit each training programm (Mathis et al 2004). The training objective and the outcome an event seeks to achieve determine the choice of training method. For example, if the objective is to develop technical skill, then there is need for practical exercises; if conceptual skill, then case

study could be a method. If attitudinal orientation is intended, then role-play is an appropriate method.

According to table 4.5, the relevance of trainers experience and trainers preparation, the data's shows that, the majority of the respondent 71(53.8%) replies that they agree on the experience trainers have and only 4(3.0%) strongly disagree with the experience and knowledge of trainers. And 45(34.1%) of the respondent agrees on the trainers preparation for training program. According to the table 4.5, the response on participatory of training shows that, 6(4.5%), 27(20.5%), 23(17.4%), 72(54.5%) and 4(3.0%) has responds strongly disagrees, disagrees, neutral, agrees, and strongly agrees respectively. Regarding the ability and knowledge of the trainers the data from questionnaire shows that, 9(6.8%), 13(9.8%), 45(34.1%), 54(40.9%) and 11(8.3%) are strongly disagree, disagree, neutral, agree, and strongly agree respectively. This implies that most of the respondents agree on the training method was participatory and two way of communication. Regarding this the organization has positive implication. And regarding the ability and knowledge of the trainers the majority 54(40.9%) agrees on the ability and knowledge of the trainers. Regarding practical experience of the trainers, 8(6.1%), 16(12.1%), 32(24.2%), 70(53%) and 6(4.5%) of the respondent strongly disagree, disagree, neutral, agree and strongly agree respectively. This implies that the majority of the respondent relies that they agreed on the practical experience of the trainer.

On the other hand the data from interview shows that training programs and techniques were selected based on their ease to handle, the availability of resource, (financial, knowledge, skills, time etc).

The data gathered through the interview from the learning and development process owner shows that, the bank selects the training techniques depending on different methods, the current needs of the training, appropriateness of the training material, availability of budget etc.

iv. Training Delivery

Most of the earlier mentioned steps of the training process are subsidiary, what constitutes the main job of the trainer is the imparting training that is, actually conducting a training program. All trainers need to know the different training methods available with them. And the fundamental criterion in selecting a particular method should be its appropriateness to the

learning objectives. Before selecting the training method, the trainers should be aware of the available methods and their appropriateness (McArdle, 1999).

Implementation phase is where the designed training programs are actually changed into practice. Therefore, how well and timely the training plans are changed into practice matters its effectiveness. Table 4.6 shows the responses that are obtained from employees of CBE.

According to table 4.6, 5(3.8%), 28(21.2%), 49(37.1%), 47(35.6%) and 3(2.3%) of employees responded as they have strongly disagree, disagree, neutral, agree and strongly agree respectively. This shows that the majority of the respondent agrees on the compatibility of delivery with training objectives and the majority 49(37.1%) of the respondent remain neutral about the compatibility of training with its objectives.

The data gathered from the annual report of the bank and the interview from the learning and development from process owner shows that, in 2015, the bank plans the budget for the training 2,155,053.84 in Addis Ababa districts for 1,845.00 participants and the actual achievement is 2,359,400 birr for 1,685.00 participants. This implies that the investment for training in 2015, vary by 736,346.16. This indicates that this variation shows that, the budget plan for the year doesn't properly plan. This is the area that the bank should consider critically. Because, without proper and valid budget plan, the bank doesn't achieve its planned objective.

Table 4.6: Training Implementation

Statement	Responses									
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	No	%	No	%	No	%	No	%	No	%
Compatibility of delivery with objective	5	3.8	28	21.2	49	37.1	47	35.6	3	2.3
Relevance of training to current job	9	6.8	46	34.8	35	26.5	36	27.3	6	4.5
The trainees like Venue and presentation style of trainers	6	4.5	20	15.2	42	31.8	55	41.7	9	6.8
The presentation style of the trainers was attractive	2	1.5	17	12.9	41	31.1	63	47.7	9	6.8

Source: Primary Data 2016

According to table 4.6, the extent to which training is relevant with current job, data shows that, 9(6.8%), 46(34.8%), 35(26.5%), 36(27.3%) and 6(4.5%) responds strongly disagree, disagree, neutral, agree, and strongly agree respectively. This implies that majority 46(34.8%) disagrees on the relevance of training to current job. It shows that the training provided is not match with the employee's current job more. The data regarding the venue and training style of the trainer shows that, 6(4.5%), 20(15.2%), 42(31.8%), 55(41.7%) and 9(6.8%) strongly disagree, disagree, neutral, agree and strongly agree respectively. Regarding attractiveness of presentation style the data shows that, 2(1.5%), 17(12.9%), 41(31.1%), 63(47.7%) and 9(6.8%) responds strongly disagree, disagree, neutral, agree, and strongly agree respectively. Both parameters show that, the majority of the respondent agrees on the venue and presentation style of the trainers. It implies that the organizations training venue were compatible for the training given and the trainer's presentation style were also attractive. This shows that the organization uses comfortable training material and venue and very talented and skilled trainers.

v. Training Evaluation

Training like any other organizational endeavor requires time, energy and money. Therefore, the organization needs to know whether their investment in training is being spent effectively and if it worth the effort. Once the training program successfully comes to end, it is necessary for the trainer to evaluate the program and crosscheck whether it fulfilled the purpose for which it was conducted (Stanley 1997).

Provision of training is not guarantee to the effectiveness of training programs unless the desired outcomes and impacts are obtained. Whether the desired outcomes and impacts are achieved or no on the other hand are checked in evaluation stage. Therefore, the training programs should be continuously evaluated to maintain the results or modify defects or take other alternative actions in training to capacitate individuals on their current jobs so as to improve organizational performance. Responses collected from employees through questionnaire regarding how the training are evaluated are presented in table 4.7

Table 4.7: Evaluation of Training Program

Statement	Response									
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	No	%	No	%	No	%	No	%	No	%
Time provided for training was adequate	16	12.1	37	28.0	40	30.3	33	25.0	6	4.5
The training was effective	12	9.1	30	22.7	48	36.4	40	30.3	2	1.5
The training programs have helped me to improve my performance in CBE	11	8.3	34	25.8	26	19.7	52	39.4	9	6.8
The training I have taken was changes my knowledge, skill and attitude towards my job	8	6.1	36	27.3	24	18.2	57	53.2	7	5.3
The training I have taken have changed my behavior towards my job	7	5.3	30	22.7	33	25.0	53	40.2	9	6.8
Trainers have knowledge and training skill on the subject they train	6	4.5	24	18.2	39	29.5	54	40.9	9	6.8
The training programs enabled me to do my job as required and great efficiency	7	5.3	31	23.5	28	21.2	57	43.2	9	6.8

Source: Primary Data 2016

According to the table 4.7 regarding primary data on evaluation of training, the data shows that, 16(12.1%), 37(28.0%), 40(30.3%), 33(25%) and 6(4.5%) responds strongly disagree, disagree, neutral, agree, and strongly agree respectively. This indicates that, the majority of the respondent 40(30.3%) are remain neutral whether it was enough or not. The next majority 37(28%) are disagrees on the time provided was enough. This implies that the organization simply schedule by itself, not depends on the consideration of the training content. Regarding the effectiveness of training, the table 4.7 shows that, 12(9.1%), 30(22.7%), 48(36.4%), 40(30.3%) and 2(1.5%) responds strongly disagree, disagree, neutral, agree and strongly agree respectively. This implies that the majority of the respondent fall under neutral 48(36.4%) and agree 40(30.3%) respectively. Meaning it was a successful time for the trainers and some of the trainees feel

difficult to identify whether it is successful or not. Evaluation is systematic appraisal by which we determine the worth, value or meaning of something to someone. When it comes to a training program, evaluation serves for evaluation for determination and evaluation for justification.

The table 4.7 shows regarding the improvement of performance after training shows that, 11(8.3%), 34(25.8%), 26(19.7%), 52(39.4%) and 9(6.8%) respond that strongly disagree, disagree, neutral, agree and strongly agree. This implies that the higher number of the respondent agree on the training they have taken have an effect on their performance. In this regard it has good implication for the organization. And the trainings effects on knowledge, skill and attitude, the data shows, 8(6.1%), 36(27.3%), 24(18.2%), 57(53.2%) and 7(5.3%) responds strongly disagree, disagree, neutral, agree and strongly disagree. Again here the majority 57(53.2%) of the respondent agree on effects of training they have taken on their knowledge, skill and attitude.

According to the questionnaire result on results of training on their behavior, table 4.7 shows that, 7(5.3%), 30(22.7%), 33(25.0%), 53(40.2%) and 9(6.8%) responds they strongly disagree, disagree, neutral, agree, and strongly agree. This implies that the higher number of the respondent agrees on the training they have taken was affecting their behavior positively.

Regarding the knowledge and training skills of the trainers, the result of the questionnaire shows that, 6(4.5%), 24(18.2%), 39(29.5%), 54(40.9%), and 9(6.8%) responds they strongly disagree, disagree, neutral, agree, and strongly agree respectively. And the effect of training on efficiency shows that 7(5.3%), 31(23.5%), 28(21.2%), 57(43.2%) and 9(6.8%) responds they strongly disagree, disagree, neutral, agree and strongly agree respectively. This implies that the trainer has good knowledge and training skill and the training they have taken was improving the efficiency of the trainee.

The data gathered through the interview shows that, the bank benefits from the training program. Some of the potential benefits for employee and organization are increase in performing skills, increased job satisfaction, increased the value of employees in the organization and labor market, improve chance for promotion, improve self-confidence etc. The possible benefits that the organization from training are maintenance of a sufficient and suitable range of skills amongst employees, improved service to customers, improved product or service quality, enhance firms image, organizational efficiency, improved overall performance etc.

The result from interview also show that, the extent to which CBE give attention to improve employees performance is very high. Without its employees the bank cannot perform its activities and achieves its objective. Because, the employees performance results in the overall organizations performance.

The results from the interview show that, CBE evaluates training outcomes by assessing the trainees the moment after the training through written question directly forwarded to the trainees and the performance of the trainees on the job. This can be done every three month or quarterly. The result of the evaluation helps the organization to select employees for training.

Regarding the challenges of training programs, the data was gathered through open ended questionnaires distributed for 132 employees. From these all questionnaire only fifteen employees were collected back with answered open ended questions. The responses for those questions were almost similar, focuses on its drawbacks. According to this data, the challenges of training program that were frequently mentioned were, low management commitment, problems in designing training, low capacity of management in implementation, low attention given for employees, employees low attention for training, planning problem, lack of need assessment and inconsistent practices.

The major findings of the research imply that the banks employee training practices has not critically considered as the major core process of the bank. In order to achieve the objective, the bank should update the knowledge, skills and abilities of its employees. This begins with critically analyzing the performance gap of its employees. Because, without identifying the basic performance gap of an individual, it is difficult to design and implementing training program.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This chapter deals with the summary of major findings, conclusions and recommendations.

5.1 Summary of Major Findings

Based on discussions, analysis, and interpretations the following major findings were presented.

- ✓ The study reveals that the bank does not conduct training need assessment frequently to identify employee's performance gap and prioritizing gap according to business needs. A customized Training Need Assessment helps to identify, assess and compare what your organization is doing with the knowledge, skills and behaviors needed to enhance its performance. The study reveals that the bank does not consider training need assessment during designing training program, the employees does not participate during selecting employees for training.
- ✓ The organization conducts the training need assessment quarterly. But the data from the questionnaire show that the majority of the respondent disagrees on the frequency of the training need assessment conducts.
- ✓ The data from interview shows that, there was limitation in considering and making employees know the objectives of the training program. As a result employees do not satisfy with the objectives of the training program the bank conducts. On the other hand there was positive implication regarding the training objective of the training program regarding the training contents, its relevance to the objective, compatibility of training material and the ability and experience of the trainers and the communication way of the trainers.
- ✓ Some of the trainees believe that, it was successful training time and some of the trainees feel difficult to identify whether it is successful or not.
- ✓ According to the finding, the organization simply schedule training by itself, not depends on the consideration of the training content.

- ✓ The improvements of performance after training shows that, the respondent agree on the training they have taken have an effect on their performance. In this regard it has good implication for the organization.
- ✓ The trainer has good knowledge and training skill and the training they have taken was improving the efficiency of the trainee.
- ✓ The potential benefits for employee and organization are increase in performing skills, increased job satisfaction, increased the value of employees in the organization and labor market, improve chance for promotion, improve self-confidence etc.
- ✓ The extent to which CBE give attention to improve employees performance is very high. Without its employees the bank cannot perform its activities and achieves its objective. Because, the employees performance results in the overall organizations performance.
- ✓ Adverse factors that were frequently mentioned were, low management commitment, problems in designing training, low capacity of management in implementation, low attention given for employees, employees low attention for training, planning problem, lack of need assessment and inconsistent practices.

5.2 Conclusions

Based on the entire study, the following conclusions are drawn.

The major important result obtained from the study is that, the CBE doesn't perform training need assessment frequently. It had been collecting needs from branch managers without confirming as they discussed with constituents on the issues and without making analysis. The banks consideration TNA to design training program was low, employees level of participation on selecting employees for training was low, the employees level of satisfaction on TNA was low, the banks using TNA to identify performance gap was weak, and the banks investigation of employee's capability is weak. Hence, the training practices of the bank were not based on the need of the employees. The practice was ineffective because from theoretical perspective, scholars advice that the need assessment should be made continuously by making organizational analysis, task analysis and individual analysis.

Organizations should plan for training to address the need assessed. Once training needs have been identified using the various analyses, and then training objectives and priorities must be established. All of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training objectives are set to close the gap. The success of training should be measured in terms of the objectives set. However, the CBE was not preparing effective plan for training programs. Communicating training objectives for employees was low, the employees understanding of training objectives was low, the clarity of training objective was low, trainees level of satisfaction on training objective was low and trainees needs for training to achieve objectives was low. Due to this the training objectives were not matching with employee's needs. Therefore, training objectives were not SMART since were not relevant to the workforce needs. Having good understanding about the objectives of training helps the participants to prepare themselves for the achievement of the objectives and know what is expected of them.

The bank plan to deliver the training program for its employees depending on the performance gap identified. Regarding the contents of the training and delivery of the training the employees have good perception by respondents. However, the bank should consider this area critically because without clear contents of the training program and effective methodology it is difficult to achieve desired objectives.

The bank plans to implement the training program by considering different parameters. The relevance of training program is low. The bank design training that does not match with the employee's current job. This is due lack of proper planning of training program and identifying employees for training. The employees have positive attitude towards the presentation style of the trainers and attractiveness of the training venue. The bank evaluates the effectiveness of training program depending on different parameters. Different scholars suggest that training should continuously assess after implementation to know how much the objectives are met and use the results for the next section. The majority of the respondent are not know whether the time provided for training was enough or not and the significant number of respondent replies that the time for training program was not enough, and on the other hand, the bank was effective on the other evaluation parameters.

CBE evaluates training outcomes by assessing the trainees the moment after the training through written question directly forwarded to the trainees and the performance of the trainees on the job. This can be done every three month or quarterly. The result of the evaluation helps the organization to select employees for training. The budget planned for training program was substantial to implement training but sometimes it varies with its plan of fiscal year. Monitoring the training serves as a bridge between the implementation and evaluation phases and provides feedback for setting future training objectives.

The bank faces a challenges regarding effectively providing training program. The major challenges are, low management commitment, problems in designing training, low capacity of management in implementation, low attention given for employees, employees low attention for training, planning problem, lack of need assessment and inconsistent practices

5.3 Recommendations

Depending up on the conclusion of the findings the researcher forwards the following recommendations that what the bank should do to solve the limitation for each research questions.

- The bank could assess training needs continuously. It can do by conducting personal analysis through making discussion or interview or proving questionnaire to employees together with organizational and task analysis.
- The bank should use the results of training need assessment to design training program.
- Employees should participate during the bank selects employees for program.
- The bank should conduct TNA the way that it can satisfy employees and conduct TNA to identify the employee's performance gap.
- The bank should use TNA to investigate employee's capabilities and the bank should prioritize the performance gap of the employees according to business needs.
- The bank should prepare detailed training objective by involving the employees and getting them know the objectives and the way that it can satisfy the need of the employee.
- The bank should identify and communicate the objectives based on the employee's needs of training to meet strategic objectives of the bank.

- The bank should improve the limitation in considering and making employees know the objectives of the training program.
- The bank should consider the contents to be delivered when it selects the training techniques. This can be done by integrating needs, objectives, contents and techniques of training
- The bank should implement training programs according to its plans of training. It can do this through facilitating discussion among all concerned parties.
- The bank should design the training program that is relevant with the current job of the employees to be trained.
- CBE evaluates training outcomes by assessing the trainees the moment after the training through written question directly forwarded to the trainees and the performance of the trainees on the job. This can be done every three month or quarterly. The result of the evaluation helps the organization to select employees for training.
- The bank should evaluate the training program after implementation of the outcomes of the programs.
- Hence the majority of the employees do not know whether the time provided for training were enough or not, the bank should communicate and let them know the schedule for the training and the way that the trainees can evaluate the time for the training and the successfulness of the training program.

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Appendices

Annex 1

ST MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES Questionnaire to be filled by employees

Dear Respondent,

This questionnaire is prepared by **Adisu Gonfa**, who is Master of Business Administration student at St Mary's University. The purpose of this questionnaire is to gather input for the research titled; **practices and challenges of employee training at Commercial Bank of Ethiopia**. Please cooperate by filling the questionnaire. Your frank, genuine, and on time response is vital for the success of my study. The data gathered by this questionnaire is purely for academic purpose and your response will be secured anonymously. Thus, the researcher kindly requests you to respond each item carefully.

PART 1: Demographic Variables of the Respondents

Instruction: put a tick (✓) mark under your response for choice questions.

1. Gender

Male- Female-

2. Age

20-28 29-38 39-48 >49

3. Education level

Diploma Degree Masters PhD

4. Work experience in CBE

2-5years 6-10years 11-15years 16-20years >21years

5. Position

Customer service officer customer service manager Accountant

Other.....

PART 2: Opinion Survey on Training

2.1 Questions Related to Training Need Assessment

Please “✓” one among the options given below of the following question. Assume that (1=Strongly Disagree: 2= Disagree: 3= Neutral: 4=Agree: 5 Strongly Agree)

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	CBE conduct training need assessment frequently					
2	The result of need assessment is so critically considered to design the training program					
3	The employees level of participation is high during selecting employees for training					
4	The trainees satisfied on the need assessment trends that the organization has been using					
5	CBE conducts need assessment to identify performance gap before selecting employees for training					
6	The bank investigates the employees capabilities and abilities during selecting employees for training					
7	The bank obtain information on the states of current and desired, compare them, identify gaps, and arrive at needs-based priorities for organizational actions					
8	The banks maps the performance gaps and competencies by prioritizing them according to the business requirement					

2.2 Strategic Objectives

Please “✓” one among the options given below of the following question. Assume that (1=Strongly Disagree: 2= Disagree: 3= Neutral: 4=Agree: 5 Strongly Agree)

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	CBE communicates the objectives of the training program to the employees					
2	The trainees understand the objectives of the training program					

3	My organization set clear objectives of training program					
4	The trainees satisfied on the training objectives that the organization set					
5	The trainees feel that there is need of training the workers to meet the strategic objectives of the organization					

2.3 Questions Related to the Contents of the Training Program

Please “✓” one among the options given below of the following question. Assume that (1=Strongly Disagree: 2= Disagree: 3= Neutral: 4=Agree: 5 Strongly Agree)

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	The training content lead to achieving the training objective					
2	The content of the training program I have taken relevant to my current job					
3	The training content suitable to overcome trainees knowledge, skill and attitude gap					
4	The training techniques trainers used were compatible to the content of the training					
5	The trainees satisfied with the overall contents of the training bank provides					

2.4 Questions Related to Methods of the Training Program

Please “✓” one among the options given below of the following question. Assume that (1=Strongly Disagree: 2= Disagree: 3= Neutral: 4=Agree: 5 Strongly Agree)

No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
1	Methods of training the trainers used were relevant to the training objectives					
2	Materials used for the training purpose were adequate for the training program (classroom, computers etc.)					
3	Experience and knowledge of the trainer in order to deliver the training was relevant to the content of the training					

4	Trainers and the banks preparation for training program was high					
5	The training methods was participatory or two way communication					
6	Trainers who deliver the required training programs have enough abilities and knowledge					
7	Trainers in have good practical experience on the subject they train					

2.5 Questions Related to Training Implementation

Please “✓” one among the options given below of the following question. Assume that (1=Strongly Disagree: 2= Disagree: 3= Neutral: 4=Agree: 5 Strongly Agree)

No	Statement	Strongly disagree	Disagree	neutral	Agree	Strongly agree
1	The training delivery is directly linked with the said training objectives					
2	My organization providing me adequate training that related to what I perform and to motivate me for better enhancement					
3	The trainees like the venue and presentation style of the trainers					
4	The training program was participatory					
5	The presentation style of the trainers was attractive					

2.6 Questions Related Evaluation of the Training Program

Please “✓” one among the options given below of the following question. Assume that (1=Strongly Disagree: 2= Disagree: 3= Neutral: 4=Agree: 5 Strongly Agree)

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Adequate time is provided for the training program					
2	The training I have taken was successful					
3	The training programs have helped me to improve my performance in CBE					

4	The training I have taken was changes my knowledge, skill and attitude towards my job					
5	The training I have taken have changed my behavior towards my job					
6	The training I have taken helps me to improve my performance					
7	Trainers have knowledge and training skill on the subject they train					
8	The training programs enabled me to do my job as required and great efficiency					

36. What are the major challenges of training practices of Commercial Bank of Ethiopia?.....
.....
.....
.....
.....

37. Give your comment on the practices employee training at CBE.
.....
.....
.....
.....

Thank you

Annex 2

INTERVIEW QUESTIONS FOR LEARNING AND DEVELOPMENT PROCESS OWNER

1. When does CBE conducts training programs?
2. How much organizations invest on training program to improve the performance of the work
3. force?
4. How does CBE asses Training needs? How often? Why?
5. How does CBE select appropriate training techniques? Why?
6. What challenges faces CBE during its training program? How it overcome?
7. What does CBE benefits from its training program?
8. To what extent CBE gives attention for training to improve employees' performance, and performance of the organization as a whole?
9. Does CBE evaluate the training outcomes? If, yes', how often and how? If 'not' why?
10. What are the challenges of implementation of training at CBE?