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

**EMPLOYEE TRAINING PRACTICES AND CHALLENGES AT  
COMMERCIAL BANK OF ETHIOPIA (EASTERN DISTRICT)**

**By**

**ANTENEH ZEGEYE**

MAY, 2018

ADDIS ABABA, ETHIOPIA

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

**By  
ANTENEH ZEGEYE**

**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL  
OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
MASTER OF BUSINESS ADMINISTRATION**

**MAY, 2018  
ADDIS ABABA, ETHIOPIA**

**ST. MARY'S UNIVERSITY  
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## DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Asst. Professor Goitom Abraham. 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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Signature

**May, 2018**

## ENDORSEMENT

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

Goitom Abraham (Asst.Prof)

\_\_\_\_\_

Advisor

Signature

**St. Mary's University, Addis Ababa**

**May, 2018**

## **AKNOWLEDGEMENTS**

First I would like to thank GOD and his mom KIDANEMEHERET for their perfect lead of my life. Next, I would like to give my respect and say thanks for my advisor Goitom Abraham (Asst.Prof.) for his great support and fatherhood advice. Then, I would like to thank my hero Mother and Father for everything they did for me. I am here because of them. And lastly, I would like to thank my brother, Mekedes Shetaye, my lovely class mates, the CBE employees, learning and development department for their big support.

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## ABSTRACT

*Employee training is the very important instrument which is used to update and to make skilled the employee to achieve its objective. It has its own challenges which must be faced to have effective output from the training. Based on this idea, this study is conducted on employee training practice and challenges in CBE Eastern district. It has background which states about training and its related issues. The problems which lead to have study like employee's weak performance also mention in its statement of the problem. This paper plans to answer research question which concerns on practice, challenge and alignment with strategic plan of employee training. It has an objective of to show the practice of employee training and its challenges. It has significance to the organization, employee and to other researchers. This study has limitation on geography, methodology, variables and other components. Literatures are crucial support for any study. This study also has vital ideas about training, phase of training practice, challenges and ways of training. In addition to this, it has its own research design and methodology. The research design is descriptive research design with mixed research approach. The data was collected from employees with questioner and learning and development department with interview which are both primary data. A population of this study was East Addis district of CBE employees and samples were taken from the front matter employees with convenience sampling. The collected data was analyzed with SPSS percentage which is passed by reliability test. The findings are divided by the variables of the paper and discussed with table descriptions. Practice of employee training with its four phases, challenges rose from employees and the management and the alignment of training program with strategic plan are the pillar points of the analysis. Based on this analysis, the findings are basically showed that there are many issues to be clear out as if the results were neutral which inclines to disagree. This leads to have summaries which general there must be employee's contribution that lead to have conclusions. Those conclusions are the final outputs of the paper with recommendations.*

Key-words: Training practice, Challenges, Training need assessment, Strategic plan



# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the study

Training and development can be described as "an educational process which involves the sharpening of skills, concepts, changing of attitude and gaining more knowledge to enhance the performance of employees" The field has gone by several names, including "Human Resource Development", "Human Capital Development" and "Learning and Development". Training is the process for providing required skills to the employee for doing the job effectively, skillfully and qualitatively. Training of employees is not continuous, but it is periodical and given in specified time. Generally, training will be given by an expert or professional on that specific field of study. This means that there will be specific schedule arranged by the organization. Training is a process that tries to improve skills or add to the existing level of knowledge so that the employee is better equipped to do his present job or to mould him to be fit for a higher job involving higher responsibilities. It bridges the gap between what the employee has and what the job demands. This gap between the employee ability and the job demand is the crucial reason for arranging training programs. (*Kashmir 2016*).

As economic, social, and technological changes become faster, people everywhere need to develop their knowledge and skills, on a continuous basis, so that they can live and work meaningfully in the advanced society. Training contributes to an individual's personal development, increase her/his productivity and incomes at work, and facilitate everybody's participation in economic and social life. It follows that education and training can also help individuals to escape poverty by providing them with the skills and knowledge to raise their output and generate income. Investing in education and training is, therefore, an investment in the future; knowledge and skills is the engine of economic growth and social development (UNESCO/ILO, 2002).

The name of the discipline has been debated, with the Chartered Institute of Personnel and Development in (2000) arguing that "human resource development" is too evocative of the master-slave relationship between employer and employee for those who refer to their employees as "partners" or "associates" to feel comfortable with. Eventually, it settled upon "learning and development", although that was itself not free from problems, "learning" being an over-general and ambiguous name, and most organizations referring to it as "training and development"<sup>(Rosemary Harrison (2005:p5)).</sup>

As we all know banking comes under the broader services sector. Services sector is where involvement of people is at the maximum level. Customers interact with the employees and the first impression of the bank is built during this interaction. So, this is the reason for which Guest (1997) as cited in Glaveli & Karassavidou (2011) declared people to be the most vital factor contributing to the organizational productivity, sustainability, and image building. People are, without any suspicion, an organization's ultimate strengthening asset. Customers undergo a complicated experience in gaining a service that involves both the mental and physical interaction with the service providers such as the employees (Haynes & Fryer, 2000). These facts lead us to conclude that employees must be skilled enough to provide the delighting services to the customers that least chances remain there for customer switching or customer dissatisfaction. Skills are obviously injected into the workforce through some systematic process of competency training. Banks focus in their strategy building and philosophy that how and when to train their employees. They plan out that what training methods to be used at the various levels of the organizational workforce. Role of training and development in banking sector cannot be questioned. In 2014, there was a research conducted on practices and challenges of training in the case of Burayu and Holeta governmental TVET College. This paper states that training providing strategy and employee's acceptance is less and recommended to do more on this issue. (Mitku, 2014)

This study was conducted to show the practice in employee training, identify the challenges face this employee training practice and to see how the training program organized by CBE align to its strategic plan.

## 1.2 Statement of the problem

The training employee is crucial to any organization's performance. For businesses, the aim is to gain a competitive advantage and improve how you work or obtain better outcomes. Ultimately, all organizations are looking to optimize their human resources by honing the skills of their workforce. Training is, therefore, a huge responsibility and needs motivated and skillful individuals to handle it. While there are many opinions on the efficiency of some training programs, few doubt the necessity of really good, targeted training. Training employees is a challenging job though, and whether you're an independent trainer or employed with a corporation, trainers and training managers are expected to have a ton of qualities for the training to be a success. If we were to honor in on the six most desirable qualities of training managers, however, they would be as follows.

The ever-changing world of work requires technology to be a must-have skill rather than a good-to-have. And while this is an expectation across all functions and levels of an organization, it's the learning and development professionals that require that *extra* edge because they need to know 'where' and 'how' exactly to put the technology to the best of use, so that employee development becomes the focal point. Organizations are increasingly looking for more modern approaches to learning and training that support the needs of an increasingly digital workforce. Oftentimes, learning and development professionals tend to focus only on current goals and end up designing learning programs as a one-off intervention. There is no denying that the short term requirements of the organization need focus.

Earlier, a Learning Management System was a tool that was used for the delivery and management of online learning (eLearning) and Instructor-Led Training (ILT) and Virtual Training alone. Then it is expected to come up with Social Media that swept the entire learning and training landscape, social, collaborative, and informal learning. The change wave continued and about came mobile learning. Two of the most beneficial features of a learning management system LMS are its ability to generate reports, and analytics. The valuable data gives learning and development professionals the power to continually improve their online training strategy and personalize online training initiatives.

The focus of all learning and development programs has to be learners (quite obviously!). With learners, today, in the driver's seat, with complete knowledge of 'how' they want just as well as 'what' they want, the learning and development can no longer pass on any kind of training to the learners, hoping for it to be lapped up. The only way to reach out to them is to offer a learning tool that's engaging, always-on, and provides just-in-time performance support as and when needed.

As it is discussed above, this standard must be satisfied to have effective employee training. But, there are problems which have great influence on the employee training. The first one is lack of identifying the proper employee to train in specific area. This problem comes from the selection method of the institution. All training has its own target group to address some knowledge. So if that group of employee isn't selected in a proper way, the training will be useless and won't create a change. The main cause for this kind of problem is lack of understanding and identifying which type of training must be given for what sector employee. Every department employee has its own area of specialization and it will lead to select the employee and to upgrade the way service is given. But, having this problem in the organization will lead to waste of resources and the chances of training for those employees.

The other problem is selecting attractive and supportive training system. This problem is the core obstacle for the success of training given. Employees by their nature have their mental setup which dream how the training environment looks like. Assessing their mental setup and their need will lead to know what the employee expect to have. But, this assessment isn't conducted in serious manners and this result less attractive and initiative training and also the way trainer gives also have a big role on the training will be huge cause for this problem. Having/providing this type of training results bad output like no change on the employee's performance, loss of resources and the service won't be qualified. This will lead the organization to a crisis which is the last stage of the firm to be closed. Understanding the training and applying on the specific task is the problem seen highly in the employees. This trouble come from giving less attention for the training, the academic level of the employee, the situation of the organization in the new system is uncomfortable and other causes. The academic level of the employee and the situation of the firm to accept the changes must be clear and settled before the training. The trainers also must give the training in understandable way. If not, this problem will be there. Having this difficulty in the

employee will result lack of improvement in the service given and crises in the organization with lose of resources. The basic problems seen and became a reason to conduct this research are lack of selecting attractive approach of training, less improvement in its effectiveness, the time interval applied to give training, the quality of the training and the trainer, lack of appropriate follow up method to check whether it is creating a better change or not in the organization and other related problems. In the previous studies, those issues were studied and recommended ideas were raised. But, those problems are affecting the customer and the bank as it is observed in many branches of the organization.

Finally, those and other related problems highly encourage conducting this research. The contribution of this paper has different ways. For the bank, it will use as an indicator to achieve the standards of employee training and to adopt effective training practice. For the trainers, it will address what are the needs of employees in the training and ways to be followed in the training. It will contribute also for the employees by showing the way to apply what they got in the training in their area of task.

### **1.3 Basic research questions**

This study tried to answer the following questions:

- ✓ To what extent is the training program aligned with CBE strategic plan?
- ✓ What is the current employee training practice in CBE?
- ✓ What are the challenges of employee training practice in CBE?

### **1.4 Objective of the study**

The general objective of this study was to the assess employee training practices and challenges at CBE eastern district. Specifically, the objectives of this study are:-

- ❖ To see how the training program organized by CBE are aligned to its strategic plan,
- ❖ To assess the practices of employee training practice at CBE and
- ❖ To identify the major challenges of training practice at CBE.



## 1.5 Definition of Terms

- ✚ **Training;** Training is the systematic modification of behavior through learning which occurs as a result of education, instruction, development and planned experience. (Michael Armstrong).
- ✚ **Employee;** An employee is hired for a specific job or to provide labor and who works in the service of someone else or the employer (The balance website).

## 1.6 Significance of the study

Conducting a research on practice and challenges of employee training has significance to the bank in knowing the current level and situation of the employees. It will have practical significance for the bank. It will show the current challenges that affect the employee training system to the management. Knowing this challenges will able the management to take appropriate measurement. In addition to this, the employees will get better performing ways on their tasks to give quality services.

Trainers also get ideas about creating better training environment for their trainees in the banks and other sectors. This will give a chance to provide effective and productive training for the employees. It also suggests ways to be followed by the trainer for successful training session. The gap created by the challenges on employee training will be clearly identified and the concerned department of the bank will work on filling the gap. Others researchers can also use it as a reference and guideline to do more on these issues.

## 1.7 Scope of the study

This study was delimited by geographical location, population size, sampling size, tools used and others techniques. Geographically, the study was conducted in Addis Ababa specifically in east district. Because of this, the population and its size were limited in the city area specifically in east district. Samples were limited in employees who work on front matter and take the training. To know the sample size, the Taro Yamane's formula was used. The tools used in the study also scoped based on the population and sample size. The reason for those limitations was to be specific because of having limited time and other resources. In addition to those reasons, the study has relevant recommendation if it is done specifically by considering the resources available.

In addition to those points, they variables were also limited as practice of employee training in CBE, challenges of employee training in CBE and alignment of training program with strategic plan of CBE. The data collection tools were limited on questionnaire and interview. The data analysis methods were limited in percentage and mean. Therefore, this is the boundary of the study.

## **1.8 Organization of the study report**

This paper had the following organization. Chapter one is introduction .This chapter contain background of the study, statement of the problem, basic research questions, objectives of the study, definition of terms, significance of the study, and delimitation/scope of the study. Chapter two is literature review. This chapter deal about with literature relevant to the study.

Chapter three is research design and methodology. Under this chapter, the type and design of the study, the subjects/participant of the study; the sources of your data; the data collection tools/instruments employed, the procedures of data collection and the methods of data analysis used are described. Chapter four is about data analysis and interpretation. Summarized results/findings of the study, and interpretation of the findings is included. Chapter five discuss about Summary, Conclusions and Recommendations. This chapter has four sections, which include summary of findings, conclusions, limitations of the study and recommendations. The summary will be conducted from the finding of the study.

## CHAPTER TWO

### REVIEW OF RELATED LITERATURE

#### 2.1 Theoretical literature review

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, you will 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, the 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.

### 2.1.1 The concept of training

Training is the process of teaching the new and/or present employees the basic skills they need to effectively perform their jobs. Alternatively speaking, training is the act of increasing the knowledge and skill of an employee for doing his/her job. Thus, training refers to the teaching and learning activities carried on for the primary purpose of helping members of an organization to acquire and also to apply the required knowledge, skill and attitudes to perform their jobs effectively. According to Edwin B. Flippo, training is the act of increasing the knowledge and skills of an employee for doing a particular job (your article library, 2018). 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).

### 2.1.2 Benefits of Training

Training is crucial for the success and development of the organization and employees of an organization. Here are some important benefits of training and development.

- **Increased productivity:** Training and development directly improves efficiency and productivity of employees. Employees remain up to date with new technology and thus use existing ones in a better way. Well trained employees show both quantity and quality performance.
- **Reduction of errors & accidents:** Most of the errors occur because of many employees lack the desired knowledge and precise skills required for doing a particular job. Continuous Training and development ensures that employees get the right skills at right time .The more trained an employee is, the less are the chances of committing errors in job.
- **Talent pool:** Creating a pool of cross-trained employees helps to bridge gaps when someone unexpectedly leaves the company - or if they accept a transfer or a promotion. Employees can be trained on a minor additional skill in sales, customer service, administration and operations. Cross-training also fosters team spirit, as employees appreciate the challenges faced by co-workers.
- **Uncover employee potential:** Most of the companies overlook the hidden talent of their employees, Training and development provides a catalytic platform for employees to share their ideas with management.

It has been proved that some employees might be yearning for a leadership role within the business, but because there is no leadership development program in place, these individuals don't get the chance to prove their ability or further develop these hidden skills. Allowing employees to attend these programs helps to spot the leaders of tomorrow within current work force.

- **Job satisfaction:** Training and development makes the employees feel more satisfied with the role they play in the company or organization. This is driven by the great ability they gain to execute their duties.

They feel they belong to the company or the organization that they work for and the only way to reward it is giving the best services they can.

- **Reduction of turnover and absenteeism:** Employee turnaround costs time and money. Training creates a feeling of confidence in the minds of the employees. It gives them a security at the workplace. As a result, labor turnover and absenteeism rates are reduced.
- **Address employee weaknesses:** Most of the employees have certain weaknesses in their workplace, which hinder them from giving the best outputs. Training assists in eliminating these weaknesses, by strengthening workers skills and dissolving inner barriers. A well-organized development program helps employees gain analogous skills and knowledge, thus bringing them all to an advanced uniform level.
- **Increased consistency:** A well-organized training and development program gives employees constant knowledge and experience. Access to regular training ensures that all employees have a consistent experience and consistent knowledge of tasks and procedures, something which is particularly important when it comes to basic company policies and procedures. Ensuring that all employees have consistent knowledge also helps to ensure that tasks are completed on time and without issues, and there are no questions to be asked about how things should be done
- **Reduction in learning time:** Systematic training through trained instructors is essential to reduce the training period. If the employees learn through trial and error, they will take a longer time and even may not be able to learn right methods of doing work. Here training takes care of all these things in a compact manner and reduces the time frame of self-learning significantly.
- **Team spirit:** Training and Development helps in instilling the sense of team work, team spirit, and inter-team collaborations. It helps in inculcating the zeal to learn within the employees.
- **Skills Development:** Training and development helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of human intellect and an overall personality of the employees.
- **Optimum resource utilization:** Training and Development significantly helps to provide an opportunity and broad structure for the development of human resources' technical and behavioral skills in an organization which ultimately results in optimum resource

utilization, moreover it also helps the employees in attaining personal growth. (Hamid Qureshi, 2016)

### 2.1.3 Challenges of training

The challenges of training and development in an organization are fairly similar wherever you go, especially when you are establishing your training program, and can be pared down into a few key considerations.

- What training needs to be delivered – and to who?

The first of the most common issues in training and development is pretty obvious – what exactly should your program be comprised of? A big problem some Learning and Development managers face is a portfolio of courses that is too big, too unwieldy, out of date, repetitive or just plain useless.

- Who does the training?

Another one of the challenges in training and development is the sometimes fraught issue of who exactly delivers the learning and development. Do you rely on internal knowledge and expertise, which has the advantages of being fully under the organization's control and near its business niche? Or should you opt for external trainers, who will bring their own experience, skills and new concepts, but who can be a costly learning asset? The key to this issue is tied up with our first question. It really does depend on the nature of your training requirements.

There will be times that you will be much better off deploying an internal asset – for example when delivering induction training – but sometimes, bringing in external trainers is actually more cost effective. This is particularly the case when we consider the next of our problems associated with training and development.

- Who develops the training materials and environment?

This is a vitally important consideration, whether you're setting up your Learning and Development platform from scratch or you're giving your established system a makeover.

The temptation is to do all of this in-house, but unless you've got a fully-fledged Learning Development team that includes experts in eLearning and Course Design, it'll be a false economy.

➤ Standardization of training

Being consistent and producing the same learning outcomes from the same learning materials is another of the challenges facing training and development, particularly in large corporate environments. If you rely on external trainers for some delivery, it's hard to ensure that teaching styles and expertise are universally consistent. In this circumstance, this training challenge can be mitigated by developing a clear, unambiguous syllabus.

➤ Different generations in the same workplace

It's inevitable that you'll have people of different generations on staff, and this is another one of the training and development issues in the workplace. Much has been made of the millennial generation, and the fact that they are much more at home with online Learning and Development.

➤ Engaging with the training

Ensuring that your employees are fully engaged with your Learning platform and content is yet another of the problems faced in training and development. This is mainly because the trainee either cannot understand the objectives or see the relevance of the training to him or her. Sometimes, it may be that the mode of delivery feels stale and uninteresting.

➤ Getting feedback and course completion

Allied with the above, the exit process of course delivery is the last of the training challenges your talent development might face. Just as organizations have life cycles, so do training courses. Ensuring course completion is vital. Without it, how can you ensure that the learning objectives were achieved? With eLearning, it's easy to monitor individual completion and achievement rates. Indeed, most eLearning platforms have monitoring and reporting tools to help you with this task (Nikos Andriotis, 2017).



#### 2.1.4 Managing the training process

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.

##### ➤ **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), Training Needs Assessment 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 Training Needs Assessment 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 Training Needs Assessment 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 weaknesses. 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 human resource 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.

### ➤ **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.

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).

➤ **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).

➤ **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.

### 2.1.5 Ways of training

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

- 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-14 housetraining. Off-house training is carried out in professionalized training areas like: Universities, Polytechnics and Professional Institutes.

## 2.2 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, 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 was 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 periods adequacy and training evaluation.

However, training and development was as such good in relation to trainer's capabilities, stating 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. It 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.

Adisu (2016) conducted a study on practices and challenges of employee training in commercial bank of Ethiopia. This study aimed to achieve the objective like identify the challenges and assess the practice of employee training in CBE. The methodology used to work on this paper was descriptive research method and had source from primary and secondary source. The samples for the study were selected randomly and purposely from the total population. The data were collected by interview and questioner and analyzed by both qualitative and quantitative data analysis method.

The collected data were presented in demographic data and assessment of practices in employee training with their numerical and expressive results. The major findings of this paper were lack of frequent need assessment, less consideration about the training success, mismatch between the content and the training and results good improvement in the performance. Based on the above findings, the conclusions were the bank should conduct continues need assessment, the bank must work more on making the training successful and the contents planed to be included in the training and the real training must match and go together.

The features which makes different from the previous researches are its location of the study covers, objectives, the scope of the objectives seen and the findings of the study. The research done before selected is target location/branches by their grade and tries to cover all the branches of the districts. But in this paper, it becomes specific and done on eastern district. And also the sample selecting tools from the bank and from the employees are also different. The objectives of the studies which they aim to achieve are also different. In this paper, alignment of training program and the strategic plan is different objective to be studied which isn't seen by studies done before. All objectives were seen in this paper with deep scope by addressing each internal point on which was highlighted in previous study like analysis of training need assessment: task, individual and organizational level. The findings on each variable are stated after every finding of this paper.

## CHAPTER THREE

### RESEARCH DESIGN AND METHODOLOGY

#### 3.1 Research design

A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem (Wikipedia). A research design is the arrangement for a precise statement of goals and justification (Chopra, 2012). The research design used was descriptive research design. Descriptive research design is a research approach which is used to describe the situation. It represents an attempt to provide an accurate description or picture of particular phenomena. As the study is focus on the practice and challenges, it needs more description. That is why this method was selected.

The research approach selected to be applied was mixed research approach which includes both quantitative and qualitative research approach. Because, the data collection method used was interview and questioner. Interview has numerical data expression which uses quantitative research approach and interview is ideal/ concept wise data which uses qualitative research approach. Therefore to use both of them, mixed research approach was applied. It was also for their analysis.

#### 3.2 Population, sample and sampling technique

##### 3.2.1 Population

A research population is generally a large collection of individuals or objects that is the main focus of a scientific query. Population is also known as a well-defined collection of individuals or objects known to have similar characteristics (Business Explorable,2017). The population size is the employees of CBE eastern district in Addis Ababa. Because, the geographical scope of the study is limited in Addis Ababa. From this population size, it is must to have sample.

##### 3.2.2 Sample

Sampling is the process of selecting units (e.g., people, organizations) from a population of interest so that by studying the sample we may fairly generalize our results back to the population from which they were chosen( web center for social research method).



Samples size was determined from the population by using Yamane Tao, 1967 formula. It is standard method of sample identification.

### 3.2.3 Sampling technique

The Sampling technique is non probability sampling techniques specifically convenience and judgmental sampling techniques. Convenience sampling is a technique applied to select the available sample employees in the bank. This will be easy to get and keep the varieties of data and it will be applied in employee samples. And the other one is judgmental sampling technique which is used to judge what most related samples are and select. Because of this, it is applied to select managerial related employee samples. East district of CBE has 92 branches with in Addis Ababa. From those branches, the sample branches are selected by systemic random sampling technique with every ninth branch .This technique will give equal chance for all branches.

- For the samples,  $n = N/1+N*e^2$   
 $= 360/1+360*0.05^2$   
 $= 190$

## 3.3 Source of data and data collection Instruments

### 3.3.1 Source of data

The data source was primary source. Primary data is a type of data which is sourced from first hand origin and secondary data is a type of data sourced from documents and other literatures about the issue. The reason to select this data source was to get exclusive types of data about the practices and challenges of employee training in the bank. Exclusive data explains the information gathered directly from the owners of the issue and documents and studies done before on this issue. This really opens to get variety of data and leads to have effective result.

### 3.3.2 Data collection instrument

The data collection methods were interview and questionnaire. The reasons to select this instrument are: they can be prepared easily and take some amount of time to work on this method. In addition to this, the respondents will be free to reflect what they are asked to fill or answer. The questioner is distributed for employee respondents and the interview is applied for management staff samples who are working on training center of the bank.

### 3.4 Procedure of data collection

As the scope states, the geographical specification is Addis Ababa. So, the data collection procedure will start from Addis Ababa. In Addis Ababa, CBE has four districts: North, East, West and South district. From those districts, east district is preferred to work on this study because of the closeness.

In the East district, there are many branches. Based on systematic random sampling method, the branches are selected. Among employees working in those branches, Clerk employees are selected because they have more contact with the customers and contribute a lot for the quality of the service provided by the bank. After selecting this group of employees from those banks, samples are selected based on the convenience sampling method. After that, the data collection method is applied on those samples and data is collected.

### 3.5 Reliability and validity test of tools

#### 3.5.1 Reliability

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). So, the data collected should be checked whether it is valid or not. To check its validity, it is important to use Cronbach's alpha test and it is good if it results more than 0.7. Therefore, the data collected was tested and the result is stated below in table 3.1.

Table 3.1: Reliability test

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.941	.940	31

### **3.5.2 Validity**

Validity is the degree to which at least measures what it intend to measure (Creswell, 2009). Validity defined as the accuracy and meaningfulness of the inferences which are based on the research results. It is the degree to which results obtained from the analysis of the data actually represents the phenomena under study. It contends that the validity of the questionnaire data depends on a crucial way the ability and willingness of the respondents to provide the information requested. A pilot study was conducted to refine the test instrument which is a sample of 15respondent's questionnaires before administering the final phase. Issues raised by respondents were corrected and questionnaires were refined. Finally, the improved versions of the questionnaires were used to ensure the validity.

### **3.6 Method of data analysis**

The data collected through interview was analyzed by narrating the ideas of interviewees which is descriptive narration. Statistical package for social science software (SPSS) was used for the data collected through questionnaire with Likert's scale. It was expressed by percentage. The reason for selecting this analysis is the type of data collected and the research type is descriptive research.

### **3.7 Ethical considerations**

This study paper strictly obeys to the ethical principles with respect to the data used in the work. First, revisiting the literature all the ideas and concept taken from other scholars are acknowledge. Starting from the questionnaire, respondent's identity and their personal opinions were only used for the research purpose and the data used for the research purpose was also in a way that never harm and any other problems on the respondents. Moreover, the information secured through an interview with the learning and development managers of the bank was only used for the purpose of research and the written notes will not pass to the third party at any circumstances.

## CHAPTER FOUR

### DATA ANALYSIS AND INTERPRETATION

#### 4.1 Response rate

Response rate of respondents is a rate which shows how much questionnaire is given back after getting filled by respondents from the total sample. This study has total population of 360. From this total population, 190 samples were taken and fill the questionnaire. But only 170 respondents were given back the questionnaire.

Table 4.1 Response rate

No of population	No of sample size	No of respondents who give back the questionnaire	Response rate
360	190	170	85%

#### 4.2 Demographic characteristics of the respondents

Demographic variables of the respondents include age, gender, educational level, working experience and position. These variables mainly indicate the respondents' personal information. This first hand data was collected by questioner and 190 sample respondents were participated from the total population of 360.

Table 4.2 Demographic characteristics of the respondents

Variables	Category	No of respondents	Percentage
Gender	Male	87	51.2
	Female	83	48.8
	Total	170	100
Age	21-29	72	42.5
	30-39	77	45.3
	40-49	19	11.2
	Above 50	2	1.2
	Total	170	100
Educational status	Diploma	3	1.8
	Degree	130	76.5
	Masters	36	21.2
	PhD	1	0.6
	Total	170	100
Working experience	Below 3 years	35	20.6
	3-5 years	64	37.6
	6-7 years	41	24.1
	8-10 years	16	9.4
	Above 8 years	14	8.2
	Total	170	100
Position	Customer service officer	110	64.5
	Customer service manager	32	18.8
	Accountant	28	16.5
	Total	100	100

Source: primary data 2018

As indicated in table 4.1 above, respondent's female to male ratio of respondents ((83) 48.2% to (87) 51.8% respectively) is almost equal and inclusive in its addressability. And also it helps to have different looks perceived in both gender about practices and challenges of employee training in the bank.

The age of the respondents is mainly in the interval of 30-39 (77) (45.3%) and 21-29 (72) (42.5%) from the total respondents. Those age intervals are so productive and active to work on a given task. And they have also concrete look on the issues which is so supportive for the paper.

In the case of educational status, almost all of the respondents are first degree graduates 130(76.5%) and also there are masters level respondents 36(21.2%). From this data, it is perceived that all of the respondents have better knowledge on the fields applied in the bank front matters works which is really additional strength for the data collected and idea on the employees training.

The working experience of the respondents were about 3-5 years 64(37.6%) and 6-7 years 41(24.1%). Those years experience in specific task will give a chance to know and see each and every point about the work, strong and weakness of the practice on that specific job and how to be effective on that job. So, those respondents will see and give crucial ideas and data for the paper.

The other personal information is the position of the respondents. Their position is limited in the task of front matter as it is mentioned in the limitation. Most of the respondents were customer service officer 110(64.5%) and customer service managers 32(18.8%). Those positions are really approach to customers and crucially contribute to the service quality. And also they have to be supported and updated by training and development activities. Because of this reason, the data collected from the respondents who are working those positions are target full and go with the issues of the practice and challenges of training.

## **4.3 Analysis of data collected for the study**

### **4.3.1 Practice of employee training in CBE**

The data collected about practice of employee training in CBE were collected by questionnaire from employees and interview from CBE training and development department. It has four main parts: training need assessment, training design, implementation and evaluation. Each of the parts had its own analysis and data from the questionnaire and interview in table and narrative format respectively.

#### **4.3.1.1 Training need assessment**

This part of employee training practice is the first stage to be work on. It includes organizational level analysis task level analysis, and individual level analysis. The respondents and the interviewee were giving data based on those levels with respect to the bank's current activities on it.

Table 4.3: Training needs assessment practices

Statement	Response										Mean
	Strongly disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly agree (5)		
	No	%	No	%	No	%	No	%	No	%	
Organizational based need assessment is done	3	1.8	67	39.4	19	11.2	69	40.6	12	7.1	3.11
Training need analysis is done at task level	4	2.4	66	38.8	24	14.1	60	35.1	16	9.4	3.10
Individual analysis is a part of need assessment	3	1.8	70	41.2	22	12.9	58	34.1	17	10	3.09
CBE clarify the purpose of the assessment clearly	8	4.7	72	42.4	22	12.9	49	28.8	19	11.2	2.99
CBE works to related the gap and the need assessment	9	5.3	78	45.9	18	10.6	43	25.3	22	12.9	2.94
The gaps get prioritized based the standard	34	20	56	32.9	27	15.9	37	21.8	16	9.4	2.67
The bank gathers information about the desires of the employees	11	6.5	24	14.1	78	45.9	37	21.8	20	11.8	3.18

Source: primary data 2018

As indicated in table 4.3, respondents have been inquiring questionnaire related to training need assessment practice. Organizational need assessment was the first points and they have been agreed (40.6%) and disagreed (39.4%), neutral (11.2%), strongly agree (7.1%) and strongly disagree (1.8%) on organizational analysis activation on the bank. Majority of the respondents, affirmed in the mean, are sensing that they have confusing to decide whether it is done or not. But, as the result inclined to agree, they have better intention to agree. This implies that CBE has applied organizational need assessment in its training practice. But, there are a lot of respondents weren't agreed on the organizational need assessment application. So, even if it is applied, the components of the application must be seen deeply and checked out the obstacles. There are also respondents in confusion to decide (neutral). They need to be clarified on the application.

In the point of task need assessment analysis, respondents were agreed (35.5%), disagreed (38.8%), strongly agree (9.4%), strongly disagree (2.4%) and neutral (14.1%). Standing from those figures, majority of the respondents are neutral in the mean result. Even they are in neutral perspective, it inclined to disagree on the task need assessment for the employee training. This infers the training need assessment at the task level is applied in a way that mystify and its inclination leads to inapplicability in the bank. Individual need assessment is also the other main point which was forwarded to the respondents. In this regard, those respondents were agreed (34.1%), disagreed (41.2%), strongly agreed (10%), strongly disagreed (1.8%) and neutral (12.9%) on the procedures followed to work on this need assessment. The majority of respondents, meanly, believe that it has neutral seen. Ongoing with this perspective, they inclined to disagree on function of need assessment at individual level. As the data implies, the bank's way to conduct training need assessment at individual level gets difficult to decide whether it is conducted or not. But, to some extent, it tends to say the individual level need assessment isn't conducted yet.

In the clarification of the need assessment, respondents disagree (42.4%), neutral (12.9%), strongly disagree (4.7%), agree (28.8%) and strongly agree (11.2%). The majority respondents regard as neutral in explaining of the need assessment and inclined to disagree with the explaining. This implies the need assessment is going only with the understanding of the management and other related staffs.

Respondents also gave their ideas on the prioritization of the essential/urgent gap seen based on the assessment. They were agree (21.8%), strongly agree (9.4%), neutral (15.9%), strongly disagree (20%) and disagree (32.9%). Majority of the respondents believe in neutral and inclined more to disagree on the prioritization of gaps. Implementation of this data is the gap found aren't getting prioritized based the analyses result of need assessment. The need assessment must give priority for urgent and employee inspired gap. But, it isn't done yet so that the respondents disagreed. The respondents who are in neutral also must come to agreement.

The last point rose for the respondents were about their desire contribution to the need assessment. The desire of the employee were agree (21.8%), disagree (14.1%), neutral (45.9%), strongly disagree (6.5%) and strongly agree (11.8%) on this conclusion. Majority of the informers aren't sure whether it is included or not. Beside this, it also inclines to agree. This figure implies



confusing ideas about gathering employee’s desire beside of little bit acceptance of gathering employee desire.

According to Addisu (2016), Training need assessment is perceived by respondents as a phase of employee training practice which most of its points aren’t practical and not acceptable in their results too. This paper also gets same findings on this training need assessment which shows still the problem isn’t solved. But, the different issue raised in this paper is seeing the three analysis of training need assessment: individual, task and organizational analysis.

#### 4.3.1.2 Training design

This is the second phase of employee training practice. Methodology, location, trainers and other essential stakeholders of the training will be assigned and prepared in this stage. Based on the need assessment, the overall framework of the training will be planned in this stage of training practice. This training design also set objective to the training based on the need assessment result. The respondents were reflecting ideas about the training design system of the bank with respect to the statements in the questioner.

Table 4.4 Training design practice

Statement	Responses										Mean
	Strongly disagree (5)		Disagree (4)		Neutral (3)		Agree (2)		Strongly agree(1)		
	No	%	No	%	No	%	No	%	No	%	
CBE introduce the aim of the training to the trainees	3	1.8	12	7.1	65	38.2	53	31.2	37	21.8	3.64
The objective is clear, understandable and goes with the bank’s objective.	1	0.6	16	9.4	69	40.6	54	31.8	30	17.6	3.56
The employees are comfortable and satisfied with the objectives	7	4.1	52	30.6	57	33.5	34	20	20	11.8	3.04
The organization relate the aim of the training with in overall organizational objective	7	4.1	45	26.5	53	31.2	42	24.7	23	13.5	3.17
The content of the training is related to	8	4.7	75	44.1	15	8.8	53	31.2	19	11.2	3.00

the trainees job position											
The content of the training has a capacity to fill knowledge, skill and other gaps seen	8	4.7	67	39.4	18	10.6	52	30.6	25	14.7	3.11
The content of the training are stated in well organized and clear manner	36	21.2	45	26.5	18	10.6	47	27.6	24	14.1	2.87
The trainees were satisfied by the content of the training	10	5.9	44	25.9	56	32.9	40	23.5	20	11.8	3.09
The training method is believed as appropriate method to the training.	9	5.3	83	48.8	23	13.5	36	21.2	19	11.2	2.84

Source: primary data 2018

As indicated in table 4.4 above, respondents were requested about training design practices. The first point raised was the awareness of trainees on the training aim. In this regard, respondents were agreed (31.2%), strongly agreed (21.8%), disagreed (7.1%), strongly disagreed (1.8%) and neutral (38.2%). Majority of the respondents are sure or can't say whether the employees are awarded about the design or not. Beside this meanly, it inclines to agree on employees' awareness. Its implication is works done on the awareness creation of the training design is in contradiction and little bit in a good way. And next to this, respondents who are approaching to the first idea in number agree on the awareness of the aim of the training. This show, more or less, the bank did better on awareness creation about the aim of the training to the employees without forgetting those respondents who are in dilemma.

The other issue was the understandability of the objectives and its cooperative with the bank objectives. Respondents dedicated their agreement (31.8%), neutral look (40.6%), disagreement (9.4%), strong agreement (17.6%) and strong disagreement (0.6). The majority respondents are floating between the understanding the objectives and their alignment and misunderstanding of the issues. But in inclined wise, it goes to agree with point. This implies the weakness of the

method applied by the bank in making the ways understandable and also understandability to some extent.

The objectives of the training designed were aligning with the objective of the bank. This statement was one of the points provided for the respondents. They replied agree with the statement (24.7%), disagree with this statement (26.5%), neutral (31.2%), strongly disagree (4.1%) and strongly agree (13.5%). Majority of respondents weren't supporting the way objectives are going together and in suspending from saying it is aligned or not. Even if it measures, it inclines to agree. This implies the bank training objectives designing way is excludes the organization objectives and there are confusing concepts in the alignment of the training and the organizational objectives. Even if the bank has this issue, it has also some efforts to do.

The relationship between the content of the training designed and the job position were the other issue provided to the respondents. Respondents infer agreed (31.2%), neutral (8.8%), disagree (44.1%), strongly disagree (4.7%) and strongly agree (11.2%). Majority of the respondents are in between of extremes which mention training isn't related given to their specific job or it is with the inclined perception of disagree. This implies the content designed for the training doesn't consider the positions which are planned to be a part of the training. The job description also gets less attention in the design of the training. So, the training isn't going with that job.

The other statement was about the capacity of the content on filling the gap seen in knowledge and skill. Respondents were neutral (10.6%), agree (30.6%), disagree (39.4%), strongly agree (14.7%) and strongly disagree (4.7%). Majority of respondents believe that the training content designed isn't convincing to say it fill and not fill the gap. Beside to this, it meanly inclines to agree on ability to fill the gap of skill and knowledge seen. This implies CBE isn't applying training designs procedure which perceives the gap seen in knowledge and skill. But there are some activities which tell there is good starting on this perspective. The next concept given for the respondents were the organization and clearness of the content of the training. In this regard, respondents' react was strongly disagree (21.2%), disagree (26.5%), neutral (10.6%), agree (27.6%) and strongly agree (14.1%). Based on this figure, majority of respondents were in-between clearness of the training design organization and vice versa. And also it inclines to disagree on the clearness of the training content. This implies the bank isn't working to make the training content comprehensible.

The trainee's satisfaction on the content of the training was the other point which respondents see on the training design concept. They respond with agree (23.5%), strongly agree (11.8%), neutral (32.9%), disagree (25.9%) and strongly disagree (5.9%). This shows majority of the respondents were baffled and have inexpressible attitude towards the content of the training. And also it inclines disagree too which really support unsatisfactory of employees in the training content. This implies employees have bad look and aren't satisfied by the trainings given by the bank.

The last point is this phase of training practice was the appropriateness of the training method. In this perspective, respondents were sharing their opinion by being agreed (21.2%), disagreed (48.8%), strongly agreed (11.2%), strongly disagree (5.3%) and neutral (13.5%). Based on this figure, the majority of respondents are in-between to declare whether formal training is appropriate method or not. Nearby with this view, they incline to disagree on the appropriateness of the method. This implies formal training method applied by the bank can't go with the desire of the employees and perceived as inappropriate.

According to Addisu (2016), the findings about training design shows neutral on the points raised with separated format of the designing components. But in this paper, the findings show that disagreement and neutral views of the points states on training design. This shows that the problems of training design become more difficult of the employees. Providing collective statements of training components like objectives, methodology in this phase of training makes this paper different.

#### **4.3.1.3 Implementation**

This is the third stage of employee training which is all about action. The ideas, principles and method planned in the training design will be come to the ground/action in this implementation stage. As respondents did for the previous phase, they put their view on the points raised about implementation.

Table 4.5 Implementation of training

Statement	Responses										Mean
	Strongly disagree (5)		Disagree (4)		Neutral (3)		Agree (2)		Strongly agree(1)		
	No	%	No	%	No	%	No	%	No	%	
The ideas of the training can be applicable in that profession	3	1.8	68	40	25	14.7	51	30	23	13.5	3.13
CBE provide comfortable location for the training	10	5.9	43	25.3	51	30	45	26.5	21	12.4	3.14
The methods designed was applied in the training	7	4.1	77	45.3	23	13.5	40	23.5	23	13.5	2.97
The facilities like class room and others were provided and go with the way of the training	12	7.1	13	7.6	76	44.7	41	24.1	28	16.5	3.35
The capacity and knowledge of the trainers were related to the topic and sufficient for the training	7	4.1	19	11.2	82	48.2	42	24.7	20	11.8	3.28
The trainees were prepared according to the training must have	9	5.3	22	12.9	86	50.6	38	22.4	15	8.8	3.16

Source: primary data 2018

As indicated in table 4.5 above, respondents were requested to give their opinion on above statements concerned on training implementation practice. The first issue was about applicability of the training concept in specific profession. The respondents were revealed this idea by saying agree (30%), strongly agree (13.5%), neutral (14.7%) and disagree (40%) and strongly disagree (1.8%).

This figure explains majority of the respondents are in the middle of believing inapplicability and applicability of the training in the profession and it mostly inclines to agree on the applicability.

This implies the training isn't surely considering the features of the position even if some actions are taken to relate the each position.

Addressable location for the implementation of the training was the other statement given for the respondents. On this concept, respondents were disagree (25.3%), agree (26.5%), strongly agree (5.9%), strongly disagree (12.4%) and neutral (30%). As the figure shows, majority of respondents were neutral and agree on the location provided by the bank. This implies the location used for the training considers the employees and vice versa. But to some extent, the bank considers the employee's residence.

Functioning of the methods designed in the training was also the statement given to the respondents. Agreement (23.5%), disagreement (45.3%), strong agreement (13.5%), strong disagreement (4.1%) and neutral (13.5%) were the reflection of the respondents. From this figure, majority of the respondents are in contradiction whether it is applied well in the training or not. But it inclines to disagree. This implies the bank isn't changing the design to the ground.

The facilities like class room were provided with the consideration the training. In this perspective, they revealed strongly agree (16.5%), agree (24.1%), neutral (44.7%), disagree (7.6%) and strongly disagree (7.1%) with the point. This shows majority of the respondents are in the middle of supporting or not supporting the idea. But it inclines more to support the idea. This implies the bank should provide necessary facilities which surely satisfy the employees even if they are some activities done.

Ability, skill and knowledge of the trainees in implementation practice were the other point which respondents analyze and give their feedback. Their response was strongly agree (11.8%), agree (24.7%), neutral (48.2%) disagree (11.2%) and strongly disagree (4.1%). As the figure shows, majority of the respondents are in between of the beliefs which trainees have skill and knowledge or not. But there attitude highly goes to not getting expected skill and knowledge from the trainees. This implies that the bank lacks providing trainees who are skilled and have knowledge about the training inside.

The last point of this phase was the alignment of the trainee's preparation and the training content. In this alignment concept, respondents were strongly disagree (5.3%), disagree (12.9%), neutral (50.6%), agree (22.4%) and strongly agree (8.8%).

From this figure, majority of the respondents aren't in confidence to believe the trainee's preparation is based on the training content. But it inclines more to agree on the alliance. This implies the trainees must be ready more based on the training content even if they are visionary activities done on preparation.

According to Addisu (2016), the finding related to training implementation implies that employees have neutral looks for the training implementation stated points of the bank. This paper neutral finding is also shows majority neutral look from respondents. This implies that the implementation system still confusing and create anxiety in the employee. What can be raised as unique future in this paper is the brief and detail stating of the point under training implementation.

#### **4.3.1.4Evaluation**

This is the last stage of employee training practice. In this phase, every activity done in the training will be evaluated and examined whether it was going with the design or not. The results expected from the training also taken as an evaluation criteria and the improvement the gap solution will be seen deeply. As respondents do on the previous phase, they were reacting on the points raised about evaluation.

Table 4.6 Evaluation of training effectiveness

Statement	Respondents										Mean
	Strongly disagree (5)		Disagree (4)		Neutral (3)		Agree (2)		Strongly agree(1)		
	No	%	No	%	No	%	No	%	No	%	
The training pass through effective time usage	5	2.9	46	27.1	45	26.5	47	27.6	27	15.9	3.26
The training show various simple and updated ways to do specific task	5	2.9	81	47.6	15	8.8	47	27.6	22	12.9	3.00
The training changes the employee in every aspect.	5	2.9	83	48.8	24	14.1	40	23.5	18	10.6	2.90
The training contributes a lot to be effective and efficient in a given job	5	2.9	79	46.5	27	15.9	34	20	25	14.7	2.97
The training gave supportive experience to the trainees	4	2.4	76	44.7	15	8.8	42	24.7	33	19.4	3.14
It is believed that the training was successful and the model used by the bank for the evaluation was appropriate.	7	4.1	85	50	26	15.3	38	22.4	14	8.2	2.80
The trainees were getting clear of the points raised by the trainers	11	6.5	78	45.9	27	15.9	40	23.5	14	8.2	2.81
The trainers create conducive environment in the training	8	4.7	76	44.7	32	18.8	36	21.2	18	10.6	2.88
The training help the employee to have better implementation success in the assigned position	6	3.5	32	18.8	21	12.4	69	40.6	42	24.7	3.64

Source: primary data 2018



According to the table 4.6 above, there are statements which describes about training evaluation and respondents reflect their opinion on it. The first idea raised about training evaluation was about the time usage in the training. Respondents were strongly agree (15.9%), agree (27.6%), neutral (26.5%), disagree (27.1%), strongly disagree (2.9%) on the idea.

Based on the figure, majority of the respondents perceived as in the middle of effective time usage and lack of proper time usage. But it inclines more to agree with effective time usage. This implies the time scheduling system was good. But, it is must to do more to make definite the activities. Showing various, simple and updating way for the job is also from the issues given for the respondents. Strongly agree (12.9%), agree (27.6%), neutral (8.8%), disagree (47.6%) and strongly disagree (2.9%) were their response. Majority of the respondents have amid understanding for the idea. But, it inclines to disagree. This implies training isn't giving definite ways to upgrade the professions in simple and understandable way.

The changes which the training brings for the employee were the other idea given for the respondents to see the evaluation practice. From the respondents, what is reacted was strongly agree (10.6%), agree (23.5%), neutral (14.1%), disagree (48.8%) and strongly disagree (2.9%). Based on the above figure, majority of the respondents were incongruity with the change and it's vice versa. But it inclines more disagree. This implies training isn't resulting change in the ability of the employees. The gaps seen in the position aren't filled properly. Those respondents who believe in the change are also small in percentage. So this case needs serious attention as if the main aim of training is to bring a change for the employee. The contributions of the training for the effectiveness of the job was seen by the respondent with the ideas of agree (20%), disagree (46.5%), neutral (15.9%), strongly agree (14.7%) and strongly disagree (2.9%). This show majority of the respondents were in contrary to perceive the contribution of the training effective performance. But to some extent, it inclines to disagree. This implies the training given for the employees isn't making effective and effective the tasks. If there is no any change, this effectiveness and efficiency will never come.

The training gave supportive experience was also the other opinion given for the respondents to get their feedback. In this statements, respondents were strongly disagree (2.4%), disagree

(44.7%), neutral (8.8%) agree (24.7%) and strongly agree (19.4%). The figures stated above explain that majority of the respondents are in-between of the believing its supportive contribution or not. However, it inclines to agree. This implies employees aren't getting confidential support in their performance which makes them to change their competency, even if there are some supportive clues are given. The appropriateness of selected evaluation model was one of the points given for the respondents. In this regard, they agree (22.4%), disagree (50%), neutral (15.3%), strongly agree (8.2%) and strongly disagree (4.1%) with It. Majority of the respondents perceived as amid of its appropriateness or not. However, it inclines more to disagree. This implies the model used by the bank to evaluate the training is inappropriate and show under estimated criteria to evaluate.

The training environment conduciveness is also raised for the respondents and reacted by saying strongly disagree (4.7%), disagree (44.7%), neutral (18.8%), agree (21.2%) and strongly disagree (10.6%). From the reaction given above, majority of the respondents are in contrary to the conduciveness of training environment or not. But, it inclines more to disagree. This implies the training environment wasn't conducive, appreciative, participating for the employees. And the last idea for this last stage of training practice was helping employee to make them successful on tasks given for the employees. Respondents replied with agree (40.6%), disagree (18.8%), neutral (12.4%), strongly agree (24.7%) and strongly disagree (3.5%). From this figure, majority of the respondents are in between of its helpfulness for success in their task or not. Conversely, it inclines agree. This implies it is visible that even if there are expected things to be done, the training helps to have performance in task given to do. The experience and lessons of the trainees have big role here.

According to Addisu (2016), findings on the evaluation describes that majority of the respondents are in neutral perspective for the points raised in the training evaluation. But in this paper, respondents were disagreeing on the points stated in employee training evaluation. This shows the evaluation system is becoming more problem for the employee in the training practice. Inclusive and explained points on the evaluation make this paper different so the result becomes more relevant.

#### 4.3.2 Challenges of employee training practice in CBE

Challenges facing in employee training practice in CBE are collected from the employees in the open ended question of the questioner and from learning and development department with interview. They are;-

- ✓ Un comfortable of the location
- ✓ lack of providing basic facilities
- ✓ in appropriate selection of employees to the training
- ✓ shortage of time to cover the content of the training
- ✓ lack of skill training
- ✓ improper characteristics of trainers, the methodology used in the training
- ✓ lack of prioritization of gap which is urgent
- ✓ lack of using the time properly
- ✓ Lack of adequate budget
- ✓ attitude of employees' and
- ✓ getting skilled and behaved trainer

The first challenge seen in the practice is lack of applicability in daily activities. As it is mentioned in the analysis, the training practically is in a weak level. The reason mentioned by the employees in the questioner was the content of the training, the method used for the training and other practices applied in the training. The training is also unbalance with the jobs so the job's need and the training contents are different.

The training content isn't given for who it concerns. Lack of knowledge from the trainer is also challenge. The trainers don't have readiness and knowledge to the training. Their person behaviors also have a big impact on the training. Lack of training equipments which are essential for the training is also challenge for the training practice. As if the training get basic equipments, it is very difficult to process it.

Shortage and improper usage of time from both trainee and trainers contributes a lot the challenges facing in the training. Every activity is planned and activated based on time schedule. If it isn't used properly, it is impossible to achieve what we plan from the training. And also there is imbalance between the contents of the training and the scheduled time for the training. The training contents are so deep and vast. But, the time planned this kind of training is too short. This is a big challenge for the training practice too.

Low motivation of both the trainer and the trainees to be active in the training is also a challenge for having effective training. If a person who is in any level isn't motivated to something, it is very difficult to do and to be effective on a given task. Lack of facility providing like class, transportation is the most repeatedly raised challenges. The class room air condition system is totally uncomfortable and takes concentration from the training. And before and after the training, transportation is a big problem. But, if it is provided, it will be good and encouraging.

Location where the training is given is the other most repeated challenge. The far place from the employee's residence will create late and missing the training important lessons. This will obviously result losing the planned change expected after the training. Lack of practical works in the training is also the other challenge.

Those positions which need both practical and theoretical lessons must get both of them in the training. But mostly the trainings are given only in theoretical way. In related to this, methodology of the training is also a crucial point. The methodology applied in the training doesn't concern the content of the training and the trainees. Lack of proper employee selection method is a big challenge for the training practice. The appropriate employee isn't selected for the deserved training. When employees are selected, the method used is random selection not based on training needs. The selection also doesn't consider gap prioritization. Trainers are out of the scope of the training content when they train. This is also a challenge facing in this practice which results less concentration and shortage of time in the training. The points which the training must give won't be covered. Those are the challenges collected from the employees with open ended question of the questioner.

The challenges mentioned from the learning and developing department of CBE which are collective with the interview were as follows. The first challenge they are facing is budget

constraint. The budget planned for training and development is insufficient to provide basic facilities for the training. Employee's attitude toward training is also the other challenge for the training practice facing the departments. The employees perceived that every capacity building activities must be provided from the bank. But, they have to also dig out and do whatever they can by their own on the guide line and content given in the training.

The other challenges which comes from the department was getting proper and skilled trainer on the training contents. Trainers play vital role to have effective training output or not. Getting the appropriate expert of that specific area is getting difficult and challenge for the learning and development department of CBE. Generally, the challenges gather from both employees and department of learning and development are discussed as it shown above. Both of them are rounding and stating related challenges which makes the result of the training very poor and make the output of the training less than expected.

#### **4.3.3 Alignment of the training program with the strategic plan of CBE**

The alignment of training objectives with the strategic plan of CBE is the other pillar of this paper. The data was collected from both employees with open ended questions of the questioner and interview with learning and development department of CBE. Addressed in the open ended questions, most of the employees believe that the training program objectives are aligning with the strategic plan of the bank. There are also respondents who answer they aren't sure about this. Because, the strategic plan of the bank isn't available for any employee so that they got in terrible to say it is aligning or not.

The other respondents believe that the program objectives aren't aligning with the strategic plan. Because, they believe that there is a big paradox between them and the training objectives which are implemented aren't satisfying the strategic plan of the bank contents. They also mention unavailability of impact assessment to evaluate the training effectiveness as reason for these ideas.

The other reason mentioned for their unaligned opinion is that the out datedness of the training contents. The contents aren't getting updated time to time with the current situation. The employees selected for the training also aren't selected by considering the content of the training. This result loses of opportunity to improvement for those employees who deserve and have direct contact with the content of the training. The other ideas stated from the respondents were the bank

use the training program as strategic tool to achieve its objectives. But in the alignment, it isn't that much done. This implies that bank isn't doing working for the alignment rather they are using as a tool for the strategy. The respondents also say there is big between the strategic plan and the training program objectives.

On the side of the department, they explain that all training contents are derivate from strategic plan of the bank. But, there are so problems seen in implementation as it mentioned in the challenges. They also believe that the strategic plan states training as one its pillar to the implementation of the strategic plan. But here what is must be stated is it is difficult to get the strategic plan to study what is mentions. Generally, it is possible to say that the alignment has problems which need different works to improve it basically on the implementation.

## CHAPTER FIVE

### SUMMARY OF MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATION

#### 5.1 Summary of major findings

Based on the data collected and analysis result, the following summary statements are found.

- ✚ The practice of employee training practice has four phases: training need assessment, training design, training implementation and evaluation.
- ✚ In the first phase of the training practice, training need assessment, the bank is not doing training need assessment. Most of the points raised in this phase of training were replied neutral with disagree which show the activities done aren't acceptable by the employees. Especially, in the three analysis of training need assessment, there was big figure of not working on it.
- ✚ On the second phase of employee training practice, training design, the bank's design for the training were almost all in neutral with disagree sense. Employees are in contradiction whether the key components of training designs are working on or not. In some points also they were opposing that there is no good training design applied by the bank.
- ✚ On the third phase of employee training practice, implementation, the bank was implementing the training with the method which employees believe that it is proper and confusing implementation method. As the finding shows, the bank is implementation of the training isn't in standard way.
- ✚ On the fourth phase of employee training practice, evaluation, the bank evaluate the training results in unacceptable way. In addition, the system isn't even organized to be applied in the system. The above phases aren't going in expected way so that the last result will never be appropriate.
- ✚ The challenges mentioned on this employee training practice in CBE are mentioned. Un comfortable of the location, lack of providing basic facilities, in appropriate selection of employees to the training, shortage of time to cover the content of the training were the challenges face in the training practice.
- ✚ In addition to those challenges, lack of skill training, improper characteristics of trainers, the methodology used in the training, lack of prioritization of gap which is urgent, lack of

using the time properly are the other challenges facing the employee training practice in the CBE.

- ✚ The department of learning and development in CBE also raise their challenges. Lack of adequate budget, attitude of employees' and getting skilled and behaved trainers was the challenges states by the bank in the training practice.
- ✚ The other point which this paper studies is the alignment of the training program with strategic plan of CBE. The findings from collected data show that most the objectives of the training come from the strategic plan. But there also a view opposite to the first perspective. It states that the strategic plan isn't considered when the training objectives prepared.
- ✚ The training is perceived as strategic tool but not to align with the strategic plan. The impact assessment isn't conducted to evaluate the training which is out the strategic plan of the bank. The reason mentioned for lacking of alignment was outdated content and procedure applied in the training practice.

## 5.2 Conclusions

Based on the above summery of the study, the following conclusions are taken. practice of employee training, as the first phase, training need assessment is three of the analysis which are organizational, task and individual level analysis isn't conducted properly and effectively. Their significance in the need assessment is not seen proper way. The gaps which must get priority aren't served first. The training design phase of training practice, the procedures used to design is confusing and difficult to decide whether it is good or bad. As a stage, the practice phases have an intimate chain which the first one is the base for the coming one. Because of lacking effective need assessment, the training design became more complicated and inapplicable. Objectives and methodology of the training aren't organized properly. The trainers are also lacks skill and behavior.

The next phase of training practice which implements what is designed have also a system which isn't acceptable in its activities. It is also become difficult to put an opinion as if it is design is not prepared well. The location, basic facilities and other importance things for a given training aren't prepared well. If the frame isn't prepared to fit the photo, it is impossible to put the photo in. The last phase of training practice which evaluates what is been implemented. In this phase, starting



from the evaluation system to its result isn't functioning and showing expected result. There is no impact assessment done to evaluate and seen the results of the training. There is no also standard criterion used to evaluate the training. It is because of the implementation of the training lacks its basic components which training implementation must had.

After having the previous points on the practice of employee training, the other point was challenge which the practice face stated from the employee and the organization (CBE). Collectively, the challenges are lack of proper criteria to select the concerned employee to the training, lack of providing basic facilities for the employees, budget shortage, lack of updating the contents of the training, lack of using time effectively and efficiently, lack of ethical and skilled trainer, imbalance of training contents the time assign for the training, employee perception to training, budget shortage. Those challenges affect the training practice highly which can be seen in each phase of employee training practice.

The other issue is about the training objective aligning with the strategic plan of CBE. In this scenario, most of the training objectives of the training align with strategic plan of the bank. But in some cases, the activities which are done to achieve the objective aren't aligned with the strategic plan of the bank. The selection of employees to the training, updating of the contents of the training and other activities aren't aligned with the strategic plan.

Finally, to have effective employee training practice, the bank should take together the desire of the employees and interpret the strategic plan in the context of the training. But here what is important and must to be considered is that, this conclusion comes from the data which have their weak sides such as carelessness of respondents when they fill questioners, lack of documents availability and other issues. So, it is obvious that it need further and detail study to make more relevant.

### **5.3 Recommendations**

Depending on the conclusion of the finding in this study, the following points are recommended to the bank specifically learning and development department.

- The training need assessment must be done on organizational, task and individual level. The need assessment must make employees as a core base and they must get clear of the purposes. The gaps and the employee's performance must be seen clearly and

cooperatively. This can be done by making the employees active participate in every level of the need assessment

- The gaps must get priority based their effect on that position/job and also its type must also seen clearly. The current situation of the position and the employees must be the first task after the need assessment done. The objectives of the training must be clear, understandable and directly derivate from the strategic plan of the bank. This can applicable by identifying the gaps clearly with proper study, by using up-to-dated position profile and by understanding the strategic plan deeply.
- The methodology used to the training must consider the desire of the employee and updated technological ways. The bank should providing basis and important facilities like transportation and class rooms in comfortable way. The contents planed to be given in the training must consider the type of the job and its employees. This can practicable by conducting desire assessment of employees inclusively with the technology, by providing deserved facilities for the trainees and by cooperating the job profile and the training content tightly.
- The bank should use appropriate selection method for the employee according to the training type. The content of the training should be addressed to the employee in clear and manageable manner. The bank should selected skilled and disciplined trainer with the consideration of the training type and content. Seeing training content briefly, distributing the content of the training documents and searching for trainees in professional with supportive evidence are the way to make the above points practical.
- The idea which the training wants to transfer should be clear and applicable in that specific position. The designed method should be applied in the training. The bank should control every activities in the training such time usage and others. Those recommendations can come to the ground by study the position deeply and include the result in the training, by real implementation of every point in the design and by following strict controlling system of the training activities.
- The training must give simple and updated knowledge to the employees which enable to fill the gap effectively. The bank should use appropriate and reliable evaluation model to see the result such impact assessment. The bank should cross check whether the design comes to the ground or not in the training. The challenges stated from both

stakeholders should be seen with deep discussion and must be a source to strengthen the coming trainings. The possible way to have those suggestion in practical are by making the solutions given from the training simple, updated, by using proper and effective evaluating system like impact assessment and by having collective and cooperative work to face the challenges raised.

- The strategic plan also must be given and discussed with the employees so that they will know how they are going to align with the training objectives. The banks should facilitate discussion opportunity with employees about how to align those capacity building trainings and its strategic plan. This can be facilitated by describing the strategic plan with its crucial and pillar points briefly to create concrete understanding to the employees. If they get clear of it, every employee can be able to fill the gap seen in his/her position.

Finally, if the bank applies the above recommendations in advance, it will be effective and successful for the bank and conducive and knowledgeable working environment for the employees.

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## Appendix 1- Questionnaire for employee

St.mary’s University

School of Graduate studies

Questioner to employees

Dear respondents,

My name is Anteneh Zegeye. I am a student of masters of business administration in general management at St.mary’s university. This questioner is prepared for gathering information for thesis done on employee training practices and challenges at CBE eastern district for the partial fulfillment of master’s degree on business administration. As I try to mention earlier, the main and only purpose of this questioner is for academic purpose, please I really want to ask you respectfully to fill with the real information and feel secured that your paper isn’t seen by other individuals and never be a cause for a problem. I thank you deeply for your cooperation!

Session one: personal information / demographic information

1. Gender  
     Male    Female
2. Age  
     21-29              30- 39              40-49      above 50
3. Educational status  
     Diploma              Degree              Masters              PhD
4. Working Experience in CBE  
     Below 3 years      3-5 years              6-7 years      8-10 years      above 10years
5. Position  
     Customer service officer      customer service manager      accountant

Session two: Training needs assessment related points. Put sign in the space provided under each question on the extreme you want and believe on. And 5-strongly agree; 4-agree; 3-neutral; 2-disagree; 1-strongly disagree

No	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	Organizational based need assessment is done					
2	Training need assessment is done at the task level					
3	Individual analysis is a part of need assessment					
4	CBE clarify the purpose of the assessment clearly					
5	CBE works to related the gap of the employee and the need assessment					



6	The gaps get prioritized based the bank standard and result of the assessment					
7	The bank gathers information about the desires of the employees					

Section three: training design related questions. Put sign in the space provided under each question on the extreme you want and believe on. And 5-strongly agree; 4-agree; 3-neutral; 2-disagree; 1-strongly disagree

No	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	CBE introduce the aim of the training to the trainees					
2	The objective are clear an understandable and go with the bank's objective.					
3	The employees are comfortable and satisfied with the objectives					
4	The organization relate the aim of the training with in overall organizational objective					
5	The content of the training is related to the trainees job position					
6	The content of the training has a capacity to fill knowledge, skill and other gaps seen					
7	The content of the training are stated in well organized and clear manner					
8	The trainees were satisfied by the content of the training					
9	The training method is believed as appropriate method to the training.					

Session four: questions related to implementation. Put sign in the space provided under each question on the extreme you want and believe on. And 5-strongly agree; 4-agree; 3-neutral; 2-disagree; 1-strongly disagree

No	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	The ideas of the training can be applicable in that profession					
2	CBE provide comfortable location for the training					
3	The methods designed was applied in the training					
4	The facilities like class room and others were provided and go with the way of the training					
5	The capacity and knowledge of the trainers were related to the topic and sufficient for the training					
6	The trainees were prepared according to the training must have					

Session five: evaluation concerned questions. Put sign in the space provided under each question on the extreme you want and believe on. And 5-strongly agree; 4-agree; 3-neutral; 2-disagree; 1-strongly disagree

No	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	The training pass through effective time usage					
2	The training show various simple and updated ways to do specific task					
3	The training changes the employee in every aspect.					
4	The training contributes a lot to be effective and efficient in a given job					
5	The training gave supportive experience to the trainees					
6	It is believed that the training was successful and the model used by the bank for the evaluation was appropriate.					
7	The trainees were getting clear of the points raised by the trainers					
8	The trainers create conducive environment in the training					
9	The training help the employee to have better implementation success in the assigned position					

What are the challenges you got in the employee training in CBE?

.....  
 .....

Do you believe the training program align with the CBE strategic plan?

.....  
 .....

Thank you!!!

## **Appendix 2- Interview checklist**

### **INTERVIEW QUESTIONS FOR DEVELOPMENT TRAINING**

#### **DEPARTMENT OF CBE**

1. What are the situations CBE perceived training must be prepared?
2. How much training is perceived as a changing and improvement tool in the bank?
3. What is the practice of training need assessment in CBE?
4. What is the technique of selecting appropriate employee for the training?
5. What are the criteria to select training techniques? Why?
6. What are the challenges the bank is facing in the training programme? How it is overcome?
7. What are the benefits the bank enjoys from training? How?
8. Is CBE gives much attention and practical priority for the upgrading of employees' performance?
9. How CBE observe the changes on the performances of trainees after the training?
10. Is there any continuous follow up in the implementation of the employees on what they get from the training? If so, how it is going on?
11. Did you believe that the training program is aligning with strategic plan of CBE?

### Appendix 3- LIST OF BRANCHES

No	Branches	No of employees	No of selected sample
1	Ayat Adebabay	37	19
2	Bulga	35	19
3	Deneba	36	19
4	Goro Adebabay	36	19
5	Kokeb Akababi	36	19
6	Megenagna	35	19
7	Peacock	37	19
8	Summit	36	19
9	Wuhalimat	36	19
10	Zemero	36	19
	Total	360	190

