



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

**AN ASSESSMENT OF EMPLOYEE TRAINING PRACTICE: THE CASE OF ENAT
BANK SHARE COMPANY**

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**December 2018
Addis Ababa, Ethiopia**

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Acronyms

KSA.....	Knowledge, Skills and Abilities
SWOT-----	strength, weakness and opportunity
SPSS	Statistical Package for Social Science
TNA	Training Need Assessment
KSA-----	knowledge skill attitude

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of my advisor Goitom Abriham ,(Ass.Prof) . All sources of materials used for the thesis has been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Name

Signature

St. Mary's University

Addis Ababa December 2018

Statement of Certification

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

Advisor

Signature

date

ABSTRACT

Human resource is the cornerstone of any organization; either non-profit or profit oriented. Without people, an organization cannot exist. Attention on the people and the meeting of their needs is important to achieve objectives of an organization .In this rapidly changing world, the management and achievement of employee's performance is gradually become more challenging and multi-tasking in an organization. There are continuous efforts and strategies lying down by many organizations to accomplish their objectives and also achievements of excellence by gaining competitive advantage. On the other hand employees are required to be creative, competent, innovative, flexible, and trained enough to handle the information effectively. To improve the knowledge skill and attitude of employees having strong employee training practice is mandatory. This study aim to assess employee training practice case of Enat Bank based on two basic research questions which are What is the current employees training practice of Enat Bank share company?, To what extent are training and development practices aligned with the corporate strategy? The researcher designed and distributed 80 questionnaire form five selected branch of Enat Bank which is found in Addis Ababa. The entire questioners were collected. Survey method strategy was followed in this paper. Because this method allows the researcher to scan wide area about the population and to collect the required data from larger population with single attribute that is training. This research is descriptive in nature. The final result of the study shows that training need assessment conducted for training program of Enat bank is poor. The study also revealed that periodic training evaluation and follow-up is not conducted. The involvement of supervisors and managers in the process of training program is found minimal. The study conclude that designing and developing training programs without knowing the exact training needs might be a problem and leads to inefficiency. In addition, lack regular and proper follow-up an evaluations of the program show the weakness of the program .The data was tested and analyzed through Statistical Package for Social Sciences (SPSS). Training Need Assessment is a prerequisite for effective training program as a result, it must be conducted carefully. Training follow-up and evaluation at each step of the process and the end result of the training program must be conducted. Details could be found in the main body of the study.

Key Words: Training, Training & development, training need assessment, training evaluation
Training implementation

CHAPTER ONE

INTRODUCTION

This chapter dealt with the background of the study, background of the organization, statement of the problem, general objectives of the study, and Specific objectives of the study, research questions, and Significance of the study on employees training practice in the case of Enat bank Share Company

1.1 Background of the study

There are different ways of defining the term training. It may be defined as a systematic development of the knowledge, skills and behavior required by employees to do adequately on confirmed task or job, (Shaheen, Naqvi& Khan, 2013). On the other hand (Elnaga and Imra 2013) define employee training as programs that provide workers with information, new skills, or professional development opportunities. It can take place in numerous ways. Such as: on the job or off the job training in the organization or outside organization. Regardless of the view, the term training draws elements of acquiring new knowledge to manage both current and future situations.

In rapidly changing business environment therefore demands for a lifelong learning as an essential coping strategy. Business environments change from time to time which calls for continuous upgrading of employee skills and capabilities to improve on their job performance, growth and the ability to adapt to the rapidly changing economic environments for the organization to remain competitive,(Bettina Lankard Brown 2001).

Further, (Elnaga and Imra 2013) posit that to develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs that may also effect employee motivation and commitment.

The effect of training on employee and organizational performance may be both direct and indirect. Gitginji Angela,2014, notes that directly the role of training programs is seen as a measure of improving employee capabilities and organizational capabilities i.e. when the

organization invests in improving the knowledge and skills of its employees, the investment is returned in the form of more productive and effective employees. While indirectly they highlight that as companies train their employees so as to enable them to handle both current and future issues, the training can lead to high levels of motivation and commitment by the employees, who actually see the opportunity they are given hence the appreciation of the investment their organization is making in them and is shown in their hard work and their contentment in being a member of such an organization.

An effective training program leads to an improvement in the quality of services, improve organizational success and reduce employee turnover, well trained employees reduce the occurrence of accident in job and they become more eligible for promotion, an asset for the organization, improves efficiency and productivity, there is less wastage of time, money and resources. (James Watta and Daniel 2014). In Botswana the study finding show that effective training has a positive relation to the individuals and the organization job performance, encourages team work, boosts the morale of employees and leads to job satisfaction,(Henry Ongori, and Jennifer Ch, 2011).

It is clearly observable from the above studies that human resource is considered as the key and the most important resource for organization. But having this human resource cannot be guarantee for the organization unless and until the organization improves the performance of the people regularly. By considering this many organizations that found in Ethiopia both (governmental and private) arrange training for their employment to improve their skill and knowledge and the overall performance of their employees.

Thus by considering the above importance of training program Enat bank share company arrange training program in order to improve the performance and competency of its employees. Enat bank one of the new entrant bank emerged by eleven powerful Ethiopian women in March 2013 and this tight team of founders has shepherd Enat from an idea to reality. It is the first women bank in Ethiopia as well as in horn Africa.

As any other financial sector Enat bank play a vital role in our country economy by providing financial support to business activates, help to support investment endeavors and the social life

of the public through facilitating financial transactions. Therefore, the purpose of this study is to assess the employee training practice of Enat bank Share Company through basic two research questions. What is the current employee training practice of Enat bank Share Company? And to what extent are training and development practice aligned with corporate strategy of the bank?

1.2 Background of the organization

Enat is the first and only bank in Ethiopia initiated by women. It was founded by 11 successful and visionary business women and professionals committed to excellence in business and to empower women. Almost 65% of the shareholders are women, and the majority of the Directors of the Board and employees are women. The bank opens its door to public in early march 2013 with capital 120 million Ethiopian birr.

Mission: To remain true to the name and set a trend in provision of best quality best quality banking service with special on needs of women and play catalytic role In stimulating social economic development and in creating shareholders value.

Vision: To become world-class bank by leveraging women's capabilities,(www.enatbanksc.com).

Like any other company Enat bank Share Company has employee training practice. Employees of the bank complain about the training program of the organization.

1.3 Statement of the problem

Employee is a blood stream of any business. The accomplishment or disaster of the firm depends on its employee performance. Hence, top management realized the importance of investing in training for the sake of improving employee performance. According to different literature, the vital objective of training is to build-up right ability and capability in the labor force so that they can perform to meet the needs, wants and expected returns of the organization. Companies can reap the rewards of providing training for their employees because well trained workers help increase productivity and profit of a given organization.

Currently most organizations in Ethiopia understand this essence of training and they make the favorable condition for their workers both within the country and abroad because of technology progresses need for a skilled and highly trained workforce, (Abeba Mitiku, Mesele Damte, Lemessa Bayissa, 2015). By considering the above importance of training, organizations that found in Ethiopia invests certain amount of their profit on employees training. But investing huge amount of money may consider as cost if the organization does not get the expected return on birr that it invests. Training will be meaningless unless the company get more value from the money it invests on training program. This can be measured through comparison cost and benefit associated with Pre training and post training.

Giving emphasis by itself doesn't assure the effectiveness of the training program unless it is supported by systematic training process and training is not the solution to every problem (Carole Pageau, 2003,). In Enat Bank as it is commonly heard from employees, that training is not given in time especially when new products or services are introduced. Moreover there is no practice of evaluating the outcome of training after being delivered. Due to the existence of the above perceived problem this study assessed employee training practice of Enat bank by asking the following two research questions.

1.4 Research questions

The main focus of this paper is to answer the following basic questions

1. What is the current employees training practice of Enat bank share company?
2. To what extent are training and development practices aligned with the corporate strategy?

1.5 Objectives of the research

1.5.1 General objective of the research

The general objective of the study was assessing employee training practice

1.5.2 Specific objectives of the research

Beyond the above general objectives the study was undertaken with the following specific objectives.

- To identify the current employees training practice of Enat bank share company.
- To determine whether training and development practices aligned with the corporate strategy.

1.6 Definition of terms

1.6.1 Training

These are programs that provide workers with information, new skills, or professional development opportunities (Elnaga&Imra, 2013).

1.6.2 Job Satisfaction

The extent to which people like or dislike their jobs (Adesola, Oyeniyi&Adeyemi, 2013)

1.6.3 Employee

Refers to worker of an organization (Enat bank workers)

1.6.4 Training Need Assessment (TNA) –TNA- is the process of evaluating the organization, individual employees, and an employee tasks to determine what kinds of training, if any, are necessary. (Noe, HollenBeck, Gerhart, & wright, 2008)

1.6.5 Training Evaluation – is a way to evaluate the effectiveness of a training program based on cognitive, skill-based, affective and result outcomes (Noe, HollenBeck, Gerhart, & wright, 2008)

Viewed as those psychological processes that cause the arousal, direction, and persistence of voluntary actions that are goal directed (Kreitner&Kinicki, 2006)

1.7 Significance of the study

The purposes of the paper are stated as follows:-

- ✓ The result of the study serve as an input for the organizations to re-examine how much they were effectiveness from the previous training expenditure that employed by the organizations towards improving the performance of the workforce to take corrective action for the future.
- ✓ It gives awareness for the reader about training practice of an organization.
- ✓ It serves as a secondary source of data for those who want to conduct further investigation in this area.

1.8 Scope of the study

The researcher focused on employee training practice of Enat Bank Share Company. Five branches in Addis Ababa were taking under consideration. The bank has more than forty branches due to financial and time limitation the researcher can't cover all branches. Total employees of the bank is more than 400 workers again due to financial and time limitation the 20% of the total population is taken under consideration by the researcher. This study used a descriptive design through surveys to assess training practice of Enat Bank Share Company.

The descriptive survey research design is appropriate choice, because it is a cross sectional study and assessed the training practice of the company because the intention of the study is to describe the present situation of Enat bank training practice by taking five branches of the bank. These branch are Etage Titu branch (main branch), Abebech Gobena (megenagna branch), Ngiste saba(Bole branch), Derartu Tulu(Mexico branch), Dr jember branch(bole medihanelem). These branches are the first five branches of the bank. The researcher believes that collecting data from these branches become easy and these branches has more than three working experience tangible information can gathered from these first branches of the bank.

1.9 Organization of the study

The paper contains five chapters and organized as follows: the first chapter introduces the background of the study, statement of the problem, research questions, general and specific objective, definition of terms, significance of the study and scope of the study. Second chapter reviews of the related literatures, the third research methodology of the study and the fourth chapter is empirical result descriptions and analysis of the study, the last chapter contains conclusion and suggestions part of the study.

CHAPTER TWO

REVIEW OF THE RELATED LITERATURE

This chapter contains both conceptual and empirical review regarding to employee training practice. Types of training methods and practices will be reviewed by referring some academic journal and other literature.

2.1 Theoretical literature

2.1.1. Overview of training

Organizations invest huge amount on the human resource capital because the performance of human resource will ultimately increase the performance of the organization. Performance is a major multidimensional construct aimed to achieve results and has a strong link to strategic goals of an organization. Performance is the key elements to achieve the goal of the organization so to performance increase the effectiveness and efficiency of the organization which is helpful for the achievement of the organizational goals. But the question arise that how an employee can work more effectively and efficiently to increase the growth and the productivity of an organization. There are many factors which improves the work of employees such as flexible scheduling, training etc.

Training programs not only develops employees but also help an organization to make best use of their human resources in favor of gaining competitive advantage. Therefore, it seems mandatory by the firm to plan for such a training programs and its employees to enhance their abilities and competencies that are needed at the workplace, (Jie and Roger, 2005).

2.1.2 Features of training

- Improvement in Employee Performance.
- Updating in Employee Skills.
- Preparing Employees for Promotion and Administrative Succession.
- Retaining Employee.
- Motivating Employee.
- Creating effective and efficient Organization.

2.1.3 Training –Employee Excellency

- Optimum utilization of resources.
- Development of Skills of Employees.
- Goodwill
- Healthy working environment
- Health and Safety
- Morale
- Profitability
- Productivity
- Team spirit
- Organizational culture

2.1.4 Objectives of training

The main objectives of Training are as follows:

- To ensure the accessibility of a capable and willing personnel to an organization.
- To prepare the new entrants and existing employee to meet the present and varying necessities of the profession as well as Organization.
- To avoid obsolesce in the Organization.
- To prepare employee's for higher level authority.
- To make sure the proper and proficient working standards of all the departments.
- To ensure cost-effective productivity with excellence.
- To sustain each and every employee with intellectual, supportive attitude and good inter-personal relationships.
- Develop competencies in employees to make improvements in their performance.
- Assist employees to grow within the Organization to meet prospect Human resources.
- Limited learning time for the new entrants and to ensure that they will become more competent as soon as possible.

2.1.5 Principles of training

1. Progress information: The main responsibility of trainers has to give the right information at the right time to the trainee.

2. Motivation: The trainer should find out the proper ways to motivate experienced employees who are already enjoying better facilities.

3. Reinforcement: The rewards and punishments are the means to reinforce the effectiveness of trainee regarding new skills and knowledge.

4. Practice: To make learning program more effective trainee should keenly take part in training sessions conducted by the Management.

5. Individual difference: Trainer is the one who has to adjust the training sessions as per the abilities and talent of the trainee.

(Source - G Pandu Naik “Training and Development-Text, 2007 edition).

2.1.6 General and specific training

Employees can receive two kinds of training to improve their performance. First, a company can offer general training to give employees new knowledge and skills, which will be transferable to any future job. Second, a company can offer training in skills specific to its technologies and work processes. Although those skills may not be transferable to future jobs, they are critical to the company. Focusing on company-specific training is important because a company derives its competitive advantage from what its employees know and can do that cannot be found elsewhere in the market (<http://work.chron.com/relationship-between-training-employee-performance>

2.1.7: Definition of training

Training is concerned with imparting specific skills for a particular purpose. Training is the sequence of learning a sequence of programmed behavior. Training is the act of increasing the skills of an employee for doing a particular job. Training is the process that provides employees with the knowledge and the skills required to operate within the systems and standards set by management.

Training occupies an important place in modern institutions and organizations, which rely on organizations and institutions to make changes for the better in performance and innovation and reduce losses and raise the quality of the work, where the importance of training and the need for special training in the sensitive and important functions such as civil defense (IFRC, 2014). Training refers to instruction that promote knowledge, skills and attitude of employees in order to carry out their duties more efficiency. According, (James Watta and Daniel, 2014) 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 (Olaniyan et al, 2008).

2.1.7: Benefits of training to employee

The employees are the ultimate link in an organization, which carry out the operations. Training can help them in several ways, as mentioned some are Increasing Confidence, New Skills, and Career advancement, higher Earnings, Resilience to change, and Increased Safety. (Tejinder Sharma, 2005)

Generally training programs provide multiple benefits for employees and the company, but only if they are carefully planned and properly implemented. (Porkodi S &UzmaJahan, 2015) and it has several possible roles. First, it is a way to create a supply of talent within the organization, second, training can be an important and useful tool for equipping individuals with the knowledge, and third, training can help an organization that is moving toward implementation of a new strategy in a changing environment. Skills and attitudes they need to implement organizational strategy. Fourth, training is a potential tool for giving individuals the skills they need to think strategically, (Barbazette, J. 2006).An employee who is knowledgeable, skillful and capable will be able to improve the productivity and performance of the organization.

However according to KhulidaKirana (2009, P. 90) training and development has an advantage employees to motivating and to work harder

The main purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both short-term and long-term benefits for individuals and organizations. There are so many benefits associated with training. Cole (2001) summarizes these benefits as below:

- 1) High morale – employees who receive training have increased confidence and motivations;
- 2) Lower cost of production – training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste;
- 3) Lower turnover – training brings a sense of security at the workplace which in turn reduces labor turnover and absenteeism is avoided;
- 4) Change management – training helps to manage change by increasing the understanding and involvement of employees in the change process and also provides the skills and abilities needed to adjust to new situations;
- 5) Provide recognition, enhanced responsibility and the possibility of increased pay and promotion;
- 6) Help to improve the availability and quality of staff

2.1.8: The justification for training

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

- The work requires skills that are best developed by formal instruction.
- Different skills are required by a number of people which have to be developed quickly to meet new demands and cannot be acquired by relying on experience.
- The tasks to be carried out are so specialized or complex that people are unlikely to master them on their own initiative at a reasonable speed.

- Critical information must be imparted to employees to ensure they meet their responsibilities.

A learning need common to a number of people has to be met and can readily be dealt with in a training program: for example induction, essential IT skills, and communication skills ,Cole (2001)

2.1.9: Training return

There is documented evidence that training activities have a positive impact on the performance of individuals and teams. Training activities can also be beneficial regarding other outcomes at both the individual and team level (Greer, 2003). Training is commonly used to promote customer service, goodwill towards the organization, productivity, operating proficiency and efficiency, safety, and awareness of policies , which can contribute to increased sales, profitability, and morale as well as reduced turnover, absenteeism, spoilage, and legal claims. The extent of both the effectiveness of training and its relative contribution/return to organizational performance are still highly unresolved issues. Training adds value to the operations of an organization in ways that are difficult to measure with empirical precision. long-term investment in organizational performance . in addition to the above returns from training other returns from training are identified by (Huang, 2001; Mathis, 2008; Olaniyan ,2008) as enhanced product or service quality, improved work motivation, improved ability and knowledge, attitude changes ,decreased material wastage, increased job satisfaction, reduction in errors, less supervision necessary, enhance the use of tools and machine, reduce accidents in the workplace, eliminates obsolescence in skills, improve capital of the organization

2.1.10: Training processes

The training process includes three phases such as Assessment phase, Implementation phase, and evaluation phase (Huang; 2001, Mathis, 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. According to the study by (Huang, 2001) 70% of the organization doing it are successful and 64% organization which are not doing it are not successful. 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 study

Therefore, Effective training certainly has the potential to increase knowledge, skills, and abilities (KSAs) and enable employees to leverage their KSAs for organizational benefit that increases organizational performance (in productivities, quality of service)

2.1.10.1 Assessment phase of training

In the *assessment* phase, planners determine the need for training and specify the objectives of the training effort. 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. (Huang, 2001). Need assessment refers to a process of collecting information about an expressed or implied organizational need that could be met by conducted training (Barbazette, 2006). It is done in order to find out answers to the following questions:

- (i) Why is training conducted?
- (ii) Who is involved in the training?
- (iii) How can the performance deficiency be fixed?
- (iv) What is the best way to perform?
- (v) When will the training take place?

Managers can identify training needs by considering the following three sources (Huang; 2001, Mathis, 2008).

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, Observations, Training committee observations, Exit interviews, and Waste/scrap/quality control data.

b) Task Analyses

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

c) Individual Analyses

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

A training needs survey can take the form of questionnaires or interviews with supervisors and employees on an individual or group basis. The purpose is to gather information on problems perceived by the individuals involved. The following sources are useful for individual analyses: Questionnaires, Records of critical incidents, Job knowledge tools, Data from assessment centers Skill tests, Role-playing results, and Attitude surveys.

Establishing Training Objectives

Once training needs have been identified using the various analyses, and then training objectives and priorities must be established. All of the gathered data is used to compile a *gap analysis*, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training objectives are set to close the gap. The success of training should be measured in terms of the objectives set. Useful objectives are measurable. This objective serves as a check on internalization, or whether the person really learned. Objectives for training

can be set in any area by using one of the following four dimensions: such as Quantity, Quality, Timeliness, and Cost savings as a result of training. Because training seldom is an unlimited budget item and there are multiple training needs in an organization, it is necessary to prioritize needs. Ideally, training needs are ranked in importance on the basis of organizational objectives. The training most needed to improve the health of the organization is done first in order to produce visible results more quickly.

2.1.10.2 Implementation phase of training

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.

There are a large number of training delivery methods available at the disposal of the trainer. (Tejinder Sharma, 2005) the choice of delivery method depends to some extent on instructor preferences, it is clear that some delivery methods are more appropriate than others for particular kinds of learning. (William J and H.C.Kazanas, 2003, P. 364-365) throughout the training activity, the instructor should use animation techniques that encourage participation and foster an understanding of the concepts covered. Presentation, Demonstration, Discussion, Role play Lecture, Tutorial, Case Study, Critical Incident, Role Play, Game, Simulation, Buzz Group and Task training. (Carole Pageau, 2003, P. 88) the responsibility of delivery may be entrusted to several individuals. In addition, it is important to have the necessary materials on hand, such as an overhead projector, computer, white board, pencils or flip-chart to ensure the success of training activities. (Carole Pageau, 2003, P. 90)

2.1.10.3 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.

2.1.11: Investment for training program.

Investing mean that spending money on something in the hope of future return of benefit (Encarta dictionary, 2008). Organizations are successful to the extent to which they deliver things which are useful to clients. In order to run effectively and efficiently, many organizations spend large amounts of time and money in professional and technical training. Training is one of the most pervasive methods for enhancing the productivity of individuals and communicating organizational goals to new personnel (Arthur et al, 2003). In 2000, U.S. organizations with 100 or more employees budgeted to spend \$54 billion on formal training (Industry Report, 2000) as cited by (Arthur et al, 2003).

2.1.12 Measurement and evaluation of training investment

There is a difference between measurement and evaluation. Measurement focuses on obtaining information as a result of comparing a given against a standard (e.g., information about the effectiveness of the organization from training expenditure can be determined by comparing it against the standard provided by measure). Evaluation concerns itself with making judgments based on the information provided by measurement (e.g., the effectiveness of the organization from training expenditure in question is too much effective or too low or just right). Judgments

are usually about value and can be couched in terms of utility or economics or even aesthetics. In organizations, the “givens” typically consist of information about actual performance and the “standards” consist of the goals and objectives established for performance. Value judgments come into play in deciding whether the performance is “good enough” or whether improvement is required (Nickols, 2003).

There are two dilemmas of investing on employees training. The two dilemmas on the employee and organizational levels are closely interrelated. On one side, the benefits of training accrue only to the extent that employees contribute to the organization. Thus, a firm should take into account how it expects a training program to affect employee effort as well as employee turnover. On the other side, trained workers produce at higher rates, which in turn may affect how much they contribute and how often they migrate to other firms in comparison with untrained workers (Glance, 1997). Generally, training expenditures of any organization includes Paid working time of employees while taking courses, Fees to external providers, Trainee labor cost, Trainers' fee, Trainee's traveling expenditures ,Course development expenditure, Cost of facilities and equipment/course material, Facilitator costs, Stationery and printing cost, Venue costs, Meals/refreshments costs, Participants' benefits, Administrative costs, Assessment costs, Evaluation costs (Smith, 2008; Ahmed 2010).

2.1.12.1 Measurement and evaluation techniques

Many training programs fail to deliver the expected organizational benefits. Having a well-structured measuring system in place can help you determine where the problem lies. On a positive note, being able to demonstrate a real and significant benefit to your organization from the training you provide can help you gain more resources from important decision-makers.

Effectiveness goes to the heart of what training is all about in an organization: giving employees the knowledge and skills they need to perform their jobs effectively in order to initiate more effective training, organizations need to look at how the training and development system is aligned with the strategy of the organization and at what is being done to make sure that all training and development activities are effective (Haslinda, 2009).

Generally, for effective transfer of training from which the training healed to the job, two conditions must be met. First, the trainees must be able to take the material learned in training

and apply it to the job context in which they work. Second, use of the learned material must be maintained over time on the job. One way to aid transfer of training to job situations is to ensure that the training is as much like the jobs as possible. In the training situation, trainees should be able to experience the types of situations they can expect on the job (Mathis, et al, 2008).

There are three commonly used models to evaluate the effectiveness of organization from the training expenditure.

1. Kirkpatrick Model for Evaluating Effectiveness of Training Programs

The most well-known and used model for measuring the effectiveness of organization from training expenditure was developed by Kirkpatrick in the late 1950s. It has since been adapted and modified by a number of writers; however, the basic structure has well stood the test of time. The basic structure of Kirkpatrick's four-level model is shown here <http://www.articlesbase.com/human-resources-articles/effectiveness-of-training-1000385.html>). Kirkpatrick's model for evaluation of training and development has been used for 60 years to measure training effectiveness.

Level 1: Reactions

At this level, we measure the participants' reaction to the training program. This is measured through the use of feedback forms (also termed as "happy-sheets"). It throws light on the level of learner satisfaction. The analysis at this level serves as inputs to the facilitator and training administrator. It enables them to make decisions on continuing the training program if they are effective from the training that going on, while, to making changes the content, methodology, and etc... if they are not effective it but without measurement problems cannot be identified, expectation cannot be understood, and performance improvement action cannot be triggered (Bates, 1999).

Level 2: Level 2: Learning

We measure changes pertaining to knowledge, skill and attitude. These are changes that can be attributed to the training. Facilitators utilize pre-test and post-test measures to check on the learning that has occurred. However, it is important to note that learning at this level does not necessarily translate into application on the job. Measuring the effectiveness of organization

from the training at this level is important as it gives an indication about the quantum of change vis-à-vis the learning objectives that were set. It provides critical inputs to fine-tuning the design of the training program. It also serves the important aspect of being a lead indicator for transfer of learning on to the job context.

Level 3: Behavior

At this level, we measure the application of the learning in the work context, which is not an easy task. It is not easy to define standards that can be utilized to measure application of learning and there is always this question that preys on the minds of various people: ‘Can all changes be attributed to the training?’ Inputs at this level can come from participants and their supervisors. It makes sense to obtain feedback from the participants on the application of learning on the job. This can be done a few weeks after the program so that it gives the participants sufficient time to implement what they have learnt. Their inputs can indicate the cause of success or failure; sometimes it is possible that learning was good at level-2, but implementation did not happen due to system-related reasons. It can help the organization deal with the constraints posed by systems and processes so that they do not come in the way of applying learning.

Level 4: Results

This measures effectiveness of organization from the training expenditure in terms of business objectives. At this level we look at aspects such as increase in productivity, decrease in defects, cycle time reduction, etc. Many organizations would like to measure effectiveness of training at this level; the fact remains that it is not very easy to do this, as it is improbable that we can show direct linkage. However, it is worthwhile making the attempt even if the linkage at this level is indirect. It is possible for organizations start to measure effectiveness for all expenditures at level-1 and level-2. This can be built into the design of the training program. He found that it is easy to measure training programs or organizational effectiveness from it related to technical and functional areas at level-3 and level-4. It is not easy to do this with behavioral skills training programs expenditures. Organizations that choose to measure their effectiveness from training expenditure can start with the former category before moving to measuring behavioral skills at level-3 and level-4.

2. Cost benefit analysis

Comparison of costs and benefits associated with training remains the best way to determine if organization is cost effective from the training. In a number of situations, effective training often produces productivity gains that more than offset the cost of the training. The HR Perspective describes a study intended to document the economic value of training (Mathis et al, 2008).

$$\text{B/C ratio} = \frac{\text{Total Benefit from the training}}{\text{Total Training program Expenditure}}$$

3. Analysis of Training Return on Investment (ROI)

While most companies use different methods of measurement; Return on Investment (ROI) is the most fundamental and important measure but it is too often being ignored (Blain, 2009). ROI is a measure of the monetary benefits obtained by an organization over a specified time period in return for a given investment in a training program. ROI can be used both to justify a planned investment and to evaluate the extent to which the desired return was achieved from training expenditure. ROI is calculated by making estimates or obtaining measurements of the costs and benefits associated with a training program. Using this information, the business units can effectively assign and apply resources to improve performance and ensure organizational success (Carr, 2002). According to (Carr, 2002) in today's environment of increased accountability, the training evaluation process is a critical component of an organization's training program expenditure. Organizations administering the program not only are accountable for what employees learn, they also are accountable for ensuring that employees transfer their knowledge to their work performance. While traditional training evaluation methods focus on using the assessment process to improve training delivery, information should also be collected to determine whether training is assisting the organization to improve its business performance.

2.1.13 Methods and Types of training

Training can be classified into many types and it depending upon several bases. Some of the important types of training program are as follows 1.Orientation or Induction training, 2. Job training, 3.Apprenticeship training 4.Internship training 5.Refreshers training, 6.Training for promotion. . (Tejinder Sharma, 2005)

There are many methods of training employees in organization. The range of training methods used has been expanded by the application of technology in its “hard” (for example through computing technology) and “soft” (for example through instructional design) approaches (Sadler-smith et al, 2000) cited on (Henry Ongori, and Jennifer Ch, 2011). These different training methods are suitable for different categories of people in the organization. There can be several categories of personnel in an organization, e.g. Managerial and non-managerial, technical, administrative, skilled, unskilled, senior, junior etc. Each organization has to choose the methods and techniques of training which are relevant for its training needs and it classified in to the following categories. (Tejinder Sharma, 2005)

2.1.13.1 On-the-job training (At the place of work)

On the job training methods are those which are given to the employees within the everyday working of a concern. It is a simple and cost-effective training method. The in proficient as well as semi- proficient employees can be well trained by using such training method. (James Watta and Daniel M, 2014) The employees are trained in actual working scenario, the motto of such training is “learning by doing.” And there are three methods of on-the-job training Coaching, Understudy and Position Rotation. (Tejinder Sharma, 2005)

2.1.13.2 Off-the-job training (Away from the place of work)

Off-the-job training methods are classroom training approaches are conducted outside of the normal work setting. In this sense, a classroom can be any training space set away from the work site, such as the organization cafeteria or meeting room (Sims,2006) cited on (Henry Ongori, and Jennifer Ch, 2011). Off-the-job training methods require the worker to undergo training for a specific period away from the work-place. These methods are concerned with both knowledge and skills in doing certain jobs. The workers are free of tension of work while they are learning. There are several off-the-job methods of training and development Special Lecture-cum-Discussion, Conference, Case Study, Sensitivity training, Special projects and Committee assignments. Ologbo, A. C., & Sofian, S. (2013). It is generally used in case of new employees such method is costly and is effective if and only if large number of employees have to be trained within a short time period. (Najeeb, Z. (2013).

2.1.14 Organizational characteristics related to effective training

Surveys of corporate training and development practices have found consistently that four characteristics seemed to distinguish companies with the most effective training practices.

(Developing business leaders for, 2010, 2003; Sirota, Alper, & Pfau, inc, 1989)

- ✓ Top management is committed to training and development; training is part of the corporate culture.
- ✓ Training is tied a business strategy and objectives and is linked to bottom-line results.
- ✓ Organizations are flexible enough to create & con figure organizations units as a developmental tool.
- ✓ Organizational environments are “feedback-rich’ ’ they stress continuous improvement, promote risk-taking, and afford opportunities to learn from the success and failures of one’s decision.
- ✓ There is commitment to invest the necessary resources, to provide sufficient time and money for training.(Wayne F.Cascio and Herman Aguinis,2009

2.1.15: Why are needs assessments valuable to an organization?

Conducting a needs assessment protects the assets of an organization and assures that resources set aside to address training issues are conserved and used only for that purpose. Needs assessment can help determine whether training is the appropriate solution to a performance deficiency. If increasing an employee’s knowledge and skills will not help resolve a deficiency, then training is not appropriate. Conducting training without assuring there is a training need is a waste of time and resources.

Turning to the methods used in accomplishing the identification of needs within organisation.

Wilson (1999) suggested the conventional and simpler methods such as interviews, questionnaires, observations, and focus groups to gather information for HRD needs analysis. On the contrary, Gilley et al, (2003) suggested the more analytical method such as is/should analysis, critical analysis and root-cause analysis methods used to gather information. However, Reid and Barrington (1994) argued that methods of identification depend on the focus of investigation, and have proposed referencing to strategic planning documents relating to marketing, production, and staffing; analyzing minutes of

management meetings, and analyzing operational and personal records. Indeed, Wilson (1999) has agreed that it is important to include the HR plan and the organization's strategic plan in needs analysis.

Assessment of training practices in the case of Commercial Bank of Ethiopia

The various methods used in identifying HRD needs were grouped into formal and informal methods of needs identification. This was to simplify the interpretation of the various needs identification methods. Factor 1 comprised of performance appraisal reports, technical reports, individual employee job descriptions and questionnaire surveys; hence,

This factor was labeled "formal methods" of identifying HRD needs. Factor 2 was comprised of the "informal methods" of needs identification, such as personal interviews with the individuals, direct observation, heads of departments or line managers' reports and supervisor reports.

HRD Needs Identification Methods Component Formal Methods such as Questionnaire, survey Performance Appraisals report Individual job description

Informal Methods personal interviews, direct observation, Supervisor report Head of department's report

2.2 Empirical Findings

This review aim is extracting the training and development practice of different country experience from various journal articles and international perspective with special focus on banking sector and it include the experience of the Banks of Pakistan, Bangladesh, and Punjab National Bank in India, Nigerian Banks and Botswana.

In the bank sector technologies, systems, processes, and procedures are changing time to time e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies consequently the employees need to know and adapt to a new environment or situation through the training and development processes Ologbo, A. C., & Sofian, S. (2013)

In Pakistan according to Doris B. Collins, (2002) the study demonstrate a case of Punjab banks ,to improve the organization efficiency it is necessary first to increase the efficiency of the employees by training and development practice in this bank different types of trainings are provided to the employees before the start of their actual positive work during the job and the bank has its own special training departments where they trained their employees to meet the globalized rapid competitive environment, finally it observed that there is direct relationship between training and employees work performance. (Muhammed Nawaz, 2013). However in Pakistan, many companies training and development cannot be disconnected from the business activities of the organizations; on the contrary, this is the area that clearly illustrates positive relationships between training activities and the organizational performance. (Abdus SattarNiazi, 2011)

In Bangladesh the study was an attempt to investigate and analysis of training needs assessment and its importance in the banking sector, the findings addressed that the training needs assessment is prerequisite for an effective training that helps for organizational growth and development. The study concludes that most of the banks in Bangladesh have their own training institute and management attitude is very positive for training support. However, there is a lack of needs assessment before training. The most important finding is that National Bank Limited is not giving more importance for TNA. Therefore, the researchers proposed urgently adjustment of

TNA (training need assessment) the banking sector in Bangladesh. (Ahmina Ferdous& B.M. Razzak, 2012). Most of the Indian commercial banks either private or public adopt training and development program at the time of induction, promotion and other situation. The study concluded that private and public Indian banks undertake training and development program for their employees to increase their efficiency. According to the study, majority of the employees who are aware of the Training Program conducted in their organization have shown their willingness to attend the Training Program in future.(PAkilandeswari and Jayalakshmi, 2014)

However according to Aartchahal,(2013) paper analyzes the status of various need analysis based training and development practices in Punjab National Bank and HDFC private bank and explores the proposed link between the training and employees' productivity by adopting development based theory. The result of the present study shown that the training practices in the selected branches of Punjab National Bank and HDFC are average and there is lot of scope for improvement. Researcher found that the training and effectiveness programs have a positive impact on the performance of both male and female employees but the results shows that it has a greater impact on the performance of male employees group .This can be due to the reason that mostly female employees bear additional responsibilities towards their families. The overall opinion about the training conducted by the Punjab National Bank and HDFC among the employees is very good and effective, it is very much helpful to improve the individual career and the organization growth too and they are satisfied with the training process and method of teaching.

According to Chika (2013) research explores employee training practices in Nigerian Banks. The study focused on key training techniques by critically examining strengths and weaknesses of current training methods, their prospects, challenges and ways to improve current training approaches. The research highlights that Nigerian banks utilize conventional training techniques, however E-training although utilized has often been adopted at a low level. There are several challenges with training in Nigerian banks including cost, attendance, and failure to align training with employee needs. The research highlights the fact that on the job and off the job training is used by the bank and in regards to the importance and benefits of employee training and development. Training evaluation in the bank is usually done through assignments, feedback

sheets, appraisals etc. (Chika Ugoj, 2013) The ultimate aim of any training program is to add value in the organization and it can't add value it should be reworked or altogether cancelled. Without training, it will be very difficult to acquire skills and without skills organizations will not achieve its objectives through people. The study suggest that Nigerian organizations should invest more in training and development, because of as money invested in the employees is like money kept in a safe deposit, which appreciates in value over time. some of the micro and macro institutions designed to train and equip employees with the necessary skills and knowledge are not doing very well therefore the study recommend strongly that all Training and Development Institutions in Nigeria like company training institutions, Institute of Personnel Management of Nigeria, Industrial Training Fund, Centre for Management Development. Administrative Staff College of Nigeria, Financial Institutions Training Center etc. should be reinvigorated to bring about effective training and development capable of sustaining organization to wining a competitive advantage. (Chris Obisi, 2011)

In Botswana the findings of the research showed that training of employees has a positive effect to the individuals and the organization at large. For instance, training of employees improves communication in an organization, transfer of skills and knowledge, improves job performance, encourages team work, boosts the morale of employees and leads to job satisfaction. However it discuss the method of evaluate the training programs and the study demonstrate, various approaches are used to evaluate the training programs but the commonly used is the reduction of accidents in the workplace and decline in material wastage (Henry Ongori, and Jennifer Ch, 2011). Generally most of the study has recognized the importance of training and development but it must systematically identify the training need and skill deficit of employees, however monitoring and evaluate are helps to maximize the impact of training in these country

2.2.1 Human Resource Management Practices and Business Strategy

Several studies done by different scholars' shows positive relationship existing between human resource management practices to business strategies that have been developed by organizations. For instance, Havel and Tzafrir (1996) noted that HRM activities have some influence on performance of an organization through improving the skills of the employees by training them and selection of qualified staff who will be well compensated as an employee motivation-incentives. The feature associated with Human Resource Management is the integration of HR policies with business (Keith Sisson 1990). Armstrong (1995) stated that people are now recognized as the single most significant resource in an organization that contributes to its success. People use their skill set, abilities, knowledge base, experience deployed towards achieving the organizational objectives leading it to gain competitive advantage. K'Obonyo et al., (2015) established correlation between human resource management practices and performance of firms listed on the Nairobi Securities Exchange. Oluoch (2013) established that, best HRM practices, has a progressive impact on organizational performance. Human resource practices are known to improve organizational competitiveness, performance and its effectiveness by identifying suitable candidate, attracting and retaining employees with desirable, knowledgeable, and competent aligned to the organization mission and objectives.

CHAPTER THREE

RESEARCH METHODOLOGY

Research methodology is a way to systematically solve a research problem by logically adapting various steps of method (Scridhar, 2008). This chapter basically describes how the study will be carried out, the data collection methods used, its analysis and presentation. It is a very important chapter as it provides reasons to why a particular method of research, sampling, data collection and data analysis is chosen; it also gives the design of the study, population and its area of which the research will be based. In short this chapter is concerned with research designs, which are the master plan specifying methods and procedures for collecting and analyzing collected data

3.1 Research design and approaches

Descriptive research permits to investigate the issue of study through looking into the problem by exploring the views of different sets of respondents, as well as by exploring different literatures related with the study. As such, the research method will make possible the presentation of facts that concern the nature and status of the situation, as it exists at the time of the study as well as describing the present conditions, events or systems based on the impressions or reactions of the respondents of the research, (Creswell, 1994). By considering this issue descriptive research design was used to assess employee training practice of Enat bank Share Company. Because, the study tried to examine training practice of the bank. Survey method strategy was followed in this paper. Because this method allows the researcher to scan wide area about the population and to collect the required data from larger population with single attribute that is training, it has been used by the organizations to improve employees' performance. So, survey is a good strategy for this study to gather the required data at a particular point of time with the intention of describing the effectiveness of organizations from the training expenditure based on the standard. Mean that the actual result from the training can be compared against the standard that the organization intended to achieve after the training. The survey will include different information depending upon the respondents (persons who have taken training, line managers, and human resource manager) such as frequency of training, training expenditure (training input), and training outcomes measurement, evaluation models, training methods and others.

3.2 population sample size and Sampling techniques

The population size of this study consists of employees of Enat bank Share Company found in Addis Ababa branch. Enat bank has forty branches among these branches 28 are found in Addis Ababa. The target population of the paper was employees that found in Addis Ababa branch. The researcher was collected important information from five branches of Enat bank which are found in Addis Ababa. These branches are big and the first branch of the bank with different activities.

The sample size refers to the number of observations or replicates to include in a statistical sample. The researcher used purposive techniques for management staff in selecting interviews and random sample techniques to distribute questioners.

According to the record of human resource department, Enat bank Share Company has more than 400 employees.

The appropriate sample was calculated by using the following formula.

$n = \frac{N}{1 + N(e^2)}$ n is the sample taken by the researcher to come up with appropriate result
N is the total population of the company

e is error

The sample size of the research will be

$$n = \frac{400}{1 + 400(0.1^2)}$$
$$= 80$$

3.2.1 Sample design

The researcher selected five branch of the bank to collect the necessary data by considering the age of the branches. These branches are the first five branch of the bank. Therefore the study follows the method of proportional allocation in to 5 branches by the following formula. (C.R. Kothari, 2004,)

N_1 : Represent sample size taken from the branch

N : Total sample size from the population

P_a : Proportion of the population in branch

A : The total sum of employees in the sample branch

Table 3.1 Sample taken from each branch

		No of employee in the branch	Total sample size	Total population in the branches	Proportion	Sample in branch a
Number	Branch name	A	N	n	$P_a = A/n$	$P_a * N$
1	Etage tayitu	25	80	99	0.25	20
2	Nigiste saba	20	80	99	0.20	16
3	Abebech gobena	18	80	99	0.18	14
4	Deraritu tulu	22	80	99	0.22	18
5	Dr jember	14	80	99	0.15	12
Total		99			100%	80

After the allocation of the sample to the selected branch the researcher used random sampling techniques to distribute the questioner to the respondents.

3.3 Sources of data and data collection tools

To come up with the tangible information on employee training practice of Enat Bank the researcher was used both primary and secondary data sources. The secondary data was collected from each selected branches, annual reports of the bank, plans and policy documents of the bank. The primary sources of this study were employees of the bank from the five Addis Ababa branches. The primary information intended to be collected from employees of the selected branch are their marital status, age, education level, the reason of participating in training, degree of satisfaction of employees on the training provided to her/him, constraints face while he/she works in the bank, and so on. The researcher used questionnaires' and interviews

3.4 Data collection procedure

The questionnaires were the main primary source of data collection. The identified sample was served with the questionnaire directly by the researcher. To obtain quantitative data, one set of questionnaires was used for the respondents. The questionnaires were administered to the employees by researcher and collected by the researcher. The questions involved the feelings of respondent regarding the employee training practice. An interview was a conversation between the interviewer and the interviewee where questions were asked by the interviewer to obtain information from the interviewee. This was involved face to face interviews between the researcher and the respondents

3.5 Reliability and Validity of the Instrument

Validity refers to the extent to which a test measures what we actually wish to measure. The concept validity refers to what the test or measurement strategy measures and how well it does so Pallant, 2005. Reliability has to do with the accuracy and precision of a measurement procedure Kothari, 2004. The questionnaire was pre-tested with 17 employees to test the content validity of the instrument and also to check the clarity, length, word ambiguity and structure and their suggestion were incorporated before the final distribution of the questionnaire.

3.6 Data analyzing method

After the required data are collected from the primary sources, it was analyzed through quantitative and qualitative data analysis methods. Data collected edited, coded and categorized based on different characteristics then, properly tabulated based on the research questions. Descriptive statistics helps to describe the general level of agreement of respondents. It reveals the conformity of respondents' attitude about the training and development practice in the Enat bank In addition, Frequency and percentage was used to present the data by the help of SPSS. Tables and graphs were also used to ensure easily understanding of the analysis. Finally, the result of statistical analysis was summarized, tabulated and interpreted appropriately.

Meanwhile, responses from the interview were reported in line with the questions forwarded to the interviewees. And then these findings were combined and summarized together with the quantitative data findings to triangulate the results accordingly.

3.7 Ethical consideration

According to Creswell (2003) "as the researchers' anticipate data collectors, they need to respect the participants and sites for the research". The study was conducted in such a way that it was considering ethical responsibility. Ethical responsibility include, providing information about the study for respondents (like who's conducting the research, for what and who will benefit), also the study provided anonymity, means the information from the respondents was confidential and was not used for any personal interest.

CHAPTER FOUR
DATA ANALYSIS AND INTERPRETATION

This section deals with the presentation, analysis and interpretation of data collected from Respondents through questionnaires and interview conducted. And the data were described, analyzed and synthesized in tables, percentage, frequency distribution, with the help of SPSS.

4.1 Response rate

The data for this study was collected in the month of October 2018 using questionnaire and an interview schedule to assess the employee training practice of Enat bank. Questionnaires were distributed to the staff of the organization out of which 80 questionnaires were successfully completed and returned to the researcher.

Table 4.1 Response rate

Questioners distributed	Collected	Percentage
80	80	100%

Table4.2. Demographic profile of the respondents

Item	Category	Frequency	Percentage %
Gender	Male	38	47.5
Total	Female	42	52.5
		80	100
Age	21-30	26	32.5
	31-40	40	50
	41-50	10	12.5
Total	Above 50	4	5
		80	100%
Job position	Customer service manager	16	20
	Accountant	14	17.5
	Auditor	8	10
Total	Customer service officer	42	52.5
		80	100
Level of education	Diploma	4	5
	First degree	50	62.5
	Masters and above	26	32.5
		80	100
Service year	1 to 2 years	6	7.5

	3 to 4 years	54	67.5
	Above 5	20	25
		80	100

Source: Survey Result (2018)

According to the finding from table 4.2, the majority of the respondents were female with the percentage of 52.5 %, while the male were 47.5%. This could indicate that there are high levels of employment are females in Enat bank Share Company. These findings represent the views of the two sex groups on training practice of Enat bank. This was necessary for the study to get a balanced picture of the respondents' views. This therefore implies that the most dominant working group of employees with Enat bank Share Company is female. According to the secondary data from the bank the major shareholder which is about 60% is dominated by female because main aim of Enat bank is to encourage the women's financial capacity.

It is necessary to understand the age distribution of the Employees. This was important as it gave the data for analysis of age schemes and to find out if age influenced on employees training practice of the bank. The study revealed that the largest numbers of respondents were in the age group of 31- 41 years 50 %, these were followed by those in the range of 21 – 30 years 32.5% who were far followed by those in the range of 41-50 years 12.5 %, the rest 5% of the respondents are above 50 years. It can therefore be concluded that the majority of the respondents were in the most productive age brackets of their life. 52.5% of the total respondents are customer service officers while customer service managers take the second largest percentage which is 20% of the total respondents. Accountants and auditors are 17.5% and 10% of the total respondents. This information is very important to have excellent information about different types of training in Enat bank Share Company. Because it is known that employees with different position takes different types of training. Majority of the respondents was held first degree, masters and above and diploma, 62.5%, 32.5%, and 5% respectively. This implies that the respondents are adequately qualified and competent academically. Also they were equipped with the information concerning employees' training practice in Enat bank and they were able to interpreted and responded accurately on the questionnaire given to them by the researcher.

The results of the above table reveal that majority of the respondents 67.5% have working experience in Enat bank Share Company. 3 - 4 years followed by above 5 year 25% then 1-7.5%

respectively. This could be that the organization has a good employee retention system and also implies that the organization is managed by experienced staff.

Table 4.3 Training

No	Variables	Item	Frequency	Percentage %
1	Criteria for selecting trainees	By employees request	0	
		By performance appraisal	0	
		By supervisor recommendation	4	5
		Up on the joining at the bank	36	45
		Based on the need of the training needed	40	50
		Total	80	100
2	Method of training	Group exercise	10	12.5
		Lecture method	50	62.5
		Case study	5	6.25
		Presentation	15	18.75
		Total	80	100
3	Are you satisfied with training method	Yes	60	75
		No	20	25
4	Training schedule	Once in a year	3	3.75
		Twice in a year	39	48.75
		When needed	38	47.5
		Total	80	100

Source: Survey Result (2018)

The above table shows that 50 percent of the respondents were selected to take training because the training was very important or compulsory to all employee of the company. In addition, considerable numbers of the respondents, 45 percent of them attend training when they initially joined the company. This helps new entrants to be familiar with the company's culture, norms, values, rules and regulations. Other 5 percent respondents claimed that they took training by the recommendation of supervisor. As revealed above, the most common methods of facilitation identified by the respondents as prevailing during their trainings are lecture method which is 62.5 percent of the total respondents, whereas presentation, group exercise , and case study takes 18.5% , 12.5% and 6.25% respectively. This information is very important for the researcher to identify whether the employees are interested in the training giving method of the bank

The above table also shows that 75% of the respondents are satisfied with training method of the bank while 25% of the respondents dissatisfied with training method of the bank. Training schedule of the bank is twice in a year supported by 48.5% of the total respondents where 47.5 says that training is given by the banking when it needed and 3.75% of the total respondents took training only once in a year.

4.5 Employees Response on Training Needs Assessment

4.5.1 Department or branch level needs assessment

By whom need assessment is made in your branch or department?	Frequency	Percent
By workers	-	-
Me and my supervisors together		
Manager	32	40
HRD personnel	48	60

Source: Survey Result (2018)

In the case of branch or department managers participate in training need assessment 40% the employees respond that branch manager made training need assessment while 60% believes that HRD personnel made training assessment of the bank. From this finding it is possible to conclude that need assessment of the bank made only at organizational level of the bank and its purpose is not communicated and performed as expected. Needs analysis is viewed as a process in which the HRD needs of both the employees and the organizations are identified in order to address the gap between employee's abilities and performance and the organization's requirements.

4.6: Identifying training need in the organization

Most organizations diagnosis the need of training if there is gap between the attained and desired performance of employees through using different methods. The researcher tried to assess how training need assessment are identified in Enat Bank trough the following statements.

Tables 4.6.1 Training need identification

How training need are identified in your organization?	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	F	P %	F	P %	F	P %	F	P %	F	P %
By performance review appraisal of individual	-	-	11	13.75	8	10	19	23.75	40	50
SWOT analysis of organization	15	18.75			26	32.5			39	48.75
Through internal survey questionnaire							32	40	48	60

Source: Survey Result (2018)

Table 4.6.1 shows that training need is identified through reviewing individual performance appraisal that 50% of total respondents strongly agree followed by 23.75% agree while 13.75% and 10% disagree and neutral respectively. 48.75% of the respondents strongly agree that Enat bank uses SWOT analysis to identify training need assessment while 32.5% of the respondents are neutral with the given statement. The remaining 18.75% of the respondents disagree with the statement. Regarding with internal survey questioners 60% of respondents strongly agree followed by 40% agree.

The result implies that Enat bank Share Company uses survey through questioners and review performance appraisal of individual to identify training need of the company.

Table 4.7 Training needs assessment of Enat bank

No		Strongly Disagree		Disagree		Neutral		Agree		Strongly agree	
		F	P%	F	P	F	P%	F	P%	F	P%
1	Training programs are designed based on analysis of employee's SKA gaps	46	57.5	0	-	4	5	30	37.5	-	-
2	Enat bank conduct formal training need assessment	0	-	0	-	10	12.5	30	37.5	40	50
3	The Content of training is relevance for your current jobs	-	-	-	-	-		30	37.5	50	62.5

Source: Survey Result (2018)

The above table 4.7 clearly shows that training assessment of the organization is based on the employees' knowledge and skill gap with strongly disagree of the total respondents which is 57.5%. 37.5% of the respondents agree with the statement while 5% of the respondents are

neutral. Regarding with the validity of need assessment 50% of the respondents strongly agree with the validity of the assessment and 37.5% also agree while 12.5% of the respondents are neutral. Regarding with the training content with the job position of employees 62.5% strongly agree that training content fits with job of the employees and 37.5% of the respondents also agree with the statement.

The results implies that there is a problem with training need assessment because most of the respondents strongly disagree with the first statement that the bank does not consider the gap with employees KSA

Table 4.8: Training design

No	Statements	St disagree		Disagree		Neutral		Agree		St agree	
		F	P	F	P	F	P	F	P	F	p
1	There is a clear view of training objectives in conducting training program					10	12.5	20	25	50	62.5
	Content relevance of the training for your current jobs.			12	15			20	25	48	60
2	Training objectives are the basis for measuring effectiveness of the training in KSA			7	8.75	11	13.75	20	25	42	52.5
3	Validity of objectives able links training needs to be delivered					13	16.25	35	43.75	32	40
4	There is expectation to be achieve at the end of the training							32	40	48	60

Source: Survey Result (2018)

The above table clearly shows that 62.5% of the total respondents are strongly agree there is clear view training objects in conducting training program of Enat bank share company.25%, of the total respondents agreed. 60% strongly agree Content relevance of the training or HRD programs for your current jobs. And also 25% respondents are agreed. Regarding to the objectives of training program with employees KSA 52.5% of the respondents strongly agree and 25% agree whereas 13.75% and 8.75% are disagree and neutral respectively. Regarding with the validity of 43.5% agree while 40% strongly agree with the given statement. The remaining 16.25% are neutral. At every training program there is expectation to be achieved 60% of the respondents strongly agree with the statement followed by 40 agree.

The result of the above table implies that training design of Enat bank clear and understandable by the employees of the organization.

Table 4.9 Training implementation

No		Strongly Disagree		Disagree		Neutral		Agree		Strongly agree	
		F	P%	F	P	F	P%	F	P%	F	P%
1	Participation during training session is interesting	0	-	0	-	12	15	38	45.7	30	37.5
2	Training method is flexible	10	12.75					30	37.5	40	50
3	The induction program at Enat bank is effective					20	25	10	12.75	50	62.5
4	Participation during training session interesting							32	40	48	60
5	Training place is cozy							10	12.5	70	87.5

Source: Survey Result (2018)

Knowing training implementation of the bank helps the researcher to collect concrete information about employee training practice of Enat bank Share Company. Based on the above

table 45.7% of the total respondents agree that participation during training is takes place followed by 37.5% strongly agree while 15% of the respondents are neutral.

Regarding with the flexibility training method 50% strongly agree followed by 37.5% agree with the statement. The remaining 12.75% strongly disagree with the give statement. 62.5% of the respondents strongly agree with the effectiveness of training program followed by 25% neutral to the statement. The remaining 12.75% also agree. Participation during training is interesting with strong agreement and agreement of the respondents with 40% and 60% respectively. Training palace is convenient with 87.5% strong agree and 12.5% agreement of the respondents.

The above results implies that Enat bank select cozy training place to make the training more interesting and training method of the organization is also flexible. Training induction of the bank is also effective.

The selected HRD practitioners were asked whether they provided induction training for new recruits. They replied that initial training for new staff members is undertaken at corporate Level for three days by a team comprised of vice presidents of each processes of the bank. The branch managers also indicated that all newly assigned employees to their respective branch have been provided general orientation and on the job induction training for an average period of three months. With regard to the format of the induction process, an on-the-job approach proved to be the most popular since all the interviewed HRD practitioners responded that an on-the-job approach is the commonly used method of induction training for operational staffs.

Further analysis revealed that there were two distinct phases to the induction process in the HRD practitioners studied. The first is a socialization/acclimatization period whereby new employees are integrated into the prevailing culture of the bank. The second phase to induction may be described as a period of intense skills instruction whereby new employees gain the technical knowledge required to perform their work roles competently.

Table 4.10 Training evaluation

No	How training is evaluated in your organization?	Strongly Disagree		Disagree		Neutral		Agree		Strongly agree	
		F	P%	F	P	F	P%	F	P%	F	P%
1	Formal follow-up undertake to know the helpful of training to your performance	32	40	12	15			20	25	10	12.5
2	Training Impact assessment	27	33.75	13	16.25			12	15	28	35
3	After training follow-up and evaluation t	30	37.5	20	25			20	25	10	12.5
4	Opportunity to apply knowledge at work place	40	50	30	37.5			10	12.5		
5	feedback from supervisors							30	37.5	50	62.5

Source: Survey Result (2018)

As it is shows from the above table 40% of the total respondents disagree that Formal follow-ups undertake to know whether the training you attend is helpful to your performance followed by 25% agree with the statement. The remaining 15% and 12.5% disagree and strongly agree respectively. 33.75% strongly disagree with the training impact assessment followed by 35% strongly agree. The remaining 16.5% and 15% goes to disagree and agree respectively. 37.5% strongly disagree that training follow-up and evaluation takes place followed by 25% of the respondents disagree. The remaining 25% and 12.5% agree and strongly agree respectively.

50% of the total respondents strongly disagree with opportunity to apply knowledge at work place followed by 37.5% disagree while 12.5 agree with the statement. Regarding with the availability of feedback 62.5% strongly agree followed by 37.5% agree with the given statement.

Thus, this shows the Enat bank not properly evaluated training outcomes and not looks performance appraisal reports after and before training evaluation method should be more than that means it should evaluate the change on the performance that comes after the training program. And to do this testing the trainees'' before and after the training and looking the performance result of the trainees' would be better since this shows the exact change on performance of the trainees.

The interview with the human resource development team leaders indicated that frequently the bank administer the training process evaluation forms at the conclusion of the training programs distributed questionnaires to the employees who were participated but response could not be secured and they don't file seriously since the employees were reluctant to fill this employees negligence to fill the questionnaire is becomes problems to evaluate training programs properly and to be effective.

4.11: Alignments of employee training practice with corporate strategy

No		Strongly Disagree		Disagree		Neutral		Agree		Strongly agree	
		F	P%	F	P	F	P%	F	P%	F	P%
1	Training of the organization support strategic plan of the bank							40	50	40	50
2	Goal of an organization is addressed through training	13	16.25					17	21.25	50	62.5
3	Training provided by the bank helps me to know the vision and mission of the bank	0	-			20	25	20	25	40	50
4	The content of training goes with plan of an organization	10	12.5					30	37.5	50	62.5

Source: Survey Result (2018)

As indicated in the above table training of the organization supports corporate strategy of the bank with 50%, of the total respondents strongly agree and the remaining 50% also agree with the statement. 62.5%, of the respondents strongly agree that training practice of Enat Bank consider goal of the bank while preparing training program followed by 21.25 agree while the remaining 16.25% strongly disagree with the given statement. The table also shows training practice of the bank support the mission and the vision of the bank with 50% strongly agree with the same percentage 25% of the respondents are agree and neutral with the statement. 62.5% of the total respondents strongly agree that the content of training goes with the organizational goal followed by 37.5% agree while the remaining 12.5% of the respondents are neutral.

According to data gathered by the interview training practice is part of corporate strategy of the bank. Because of this there is no fallacy among training practice and corporate strategy. The above discussion implies that there is alignment between training practice and corporate strategy of the bank.

4.12 Annual training budget of Enat bank share company

The researcher interview the human resource manager through some basic interview questions regarding with training budget and the effectiveness the overall training program of Enat bank share company. The result of the interview is presented as follow.

National bank of Ethiopia forced all commercial banks in Ethiopia to budget two percent of their net profit to training and development program of the organization. At the end of the year if the banks that found in Ethiopian does not obey this obligation there is penalty. Based on this declaration of national bank of Ethiopia Enat bank training budget is two percent of the annual net profit of the bank.

The result shows that Enat bank Share Company budget its 2% of net income to training and development program.

4.12.1 Effectiveness of the budget for training purpose

The budget is used properly for training and development program. According to data from the interview Enat bank Share Company arrange training twice in annual budget year if additional

training is in need they arrange more training for the employees. So the budget is used properly for training purpose.

The result of the interview shows that Enat bank share company use the budget effectively on training program to develop knowledge of their employees.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMENDATIIONS

This chapter presents the summary of the findings, conclusions drawn from them and the recommendations. The implications of the research are discussed and suggestions made on areas of further study. Some useful recommendations for the organization are proposed by this study at the end of the chapter to enlighten and enable them to craft viable solutions with regard to the problem statement based on the research findings. The overall objective of this study was to assess the employee training practice case of Enat bank Share Company.

5.1: Summary of the findings

Based on the data presented and analyzed in chapter four of the study, the following are the core point of the study.

- Training need assessment is mostly conducted by HR personnel.
- Enat bank Share Company uses survey through questioners and review performance appraisal of individual to identify training need of the company.
- The majority of respondent's replies that the organization not evaluates the trainees after and before the trainings programs.
- The study reveals that training needs assessment is conducted properly.
- Training design of the bank has influence of the performance of employees.
- Need assessment is not properly assessed at individual level
- Training practice of the bank is aligned with the corporate strategy of the bank. According to the data from HRM training practice is part of corporate strategy there is no fallacy between training and corporate strategy
- Applying knowledge and skill that employees got from training at work place is little bit difficult.
- 2% of the annual profit of the bank is goes to training budget
- Enat bank has its own employee training practice. And to deliver training the organization used lecture training method. As the finding of the study indicates training practice of Enat bank has three phases which are training need assessment

phase, implementation phase and evaluation phase these three phases of training are practiced in the organization.

5.2 Conclusions

Based on the study the following conclusion is drawn.

Training of the organization is given to its employees based on the need of training. Respondents are satisfied with training method of the bank which is lecture method and training is scheduled twice in a year. Training design of the bank is clear and its content fit with the job position of employees.

Training need of the bank is identified through reviewing employee appraisal and distribution questioners to employees. The overall training practice of Enat bank Share Company is worthy but there is problem with evaluation phase of training practice. The bank does not evaluate training after training is delivered. Training practice of the bank is aligned with the corporate strategy of the bank because training practice is part of corporate strategy of the organization. Due to this there is no fallacy between training practice of the bank and corporate strategy of the bank.

5.3: Recommendation

In light of the findings the researcher forwards the following suggestions for the concerned body:-

- Enat bank invest 2% of its net profit to employee training program of the organization which is hug amount and very important for the employees as well as for the organization.
- Assessing training needs is playing a very important role in identifying individuals who need to be trained, designing the program that relates to the needs of both individuals and the organization, allocating the required time, determining the program objectives and the required skills and determining the required resources for implementing the program. Since the training need identification of Enat bank are done using direct observation of managers and questionnaire, managers should be equipped with the proper skills on identifying training needs of employees. Moreover, identification of training needs using the performance appraisal report is reported to be very low and the absence of this practice makes it difficult to differentiate the actual performance gap of employees which will be filled by training therefore Enat bank improve their performance assessment system and should be properly linked so that they can identify the exact performance deficiency caused by the absence of skills or knowledge that can be remedied by training. In addition, on top of developing their skills managers should be orientated on the purpose of providing trainings to employees Therefore, the organization should conduct formal training and development program rather than simply led by the will of top managers.
- Investing hug amount of money is conceded as cost unless the outcome of training is measured. The bank must evaluate training program before training and after training
- Convenient environment must be created for the employee to apply their knowledge and skill after training.
- It could be better for the bank to conduct individual based need assessment which must be updated frequently in order to improve the benefit out of the training. It also helps the management to make right decisions and avoid unnecessary efforts.

- Follow-up/check list must be introduced so that managers may use it easily to measure the impact of training after the trainee is back at the job. The results should be communicated with HRD personnel so that the information is an input for next time training.
- Since the study has revealed that training positively influences employee performance by having a positive influence on employee engagement at Enat bank, training should be conducted time to time to ensure that employees have the necessary engagement to change processes, innovation; better performance and job enthusiasm for enhanced employee and organizational performance .

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APPENDIX A

A survey on employee's training practice of Enat bank ,These questionnaires are prepared to be filled out by employees of ENAT BANK S.C. it is designed to collect data on the training program of the bank

PART ONE

Directions for filling the questionnaires

Do not write your name

Circle the answer that mostly describes you

Your response will be utilized only for the purpose of this survey.

General profile of the respondents Please circle on the answer that mostly describes you

1, Age

A 18-25

B 26-35

C 36-40

D > 40

2, Gender

A Male

B Female

3, Educational backgrounds

A Under 12

B Diploma

C First degree

D Masters and above

4, Work experience in years

A 1-2

B 3-4

C > 5

5, what is your current job position in Enat bank Share Company?

- A customer service manager
- B accountant
- C auditor
- D customer service specialist

6. What are the criteria of the bank to select employees for training?

- A by employee request
- B by performance appraisal
- C by supervisor recommendation
- D up on the joining at the bank
- E based on the need of the training needed

7. What design and method used by the bank during the training?

- A group exercise
- B lecture method
- C Case study

8. Based on question number 7 are you interested in the method the bank uses?

- A yes
- B no

9 if your answer of number 8 is **no** what did you recommend for the bank

10. How often the bank prepares training for its employees in a given budget year?

- A once in a year
- B twice in a year
- C when needed

Part 2: awareness of employees about human resource development policy of the bank

Dear respondents please circle on the appropriate answer.

11 Does Enat bank has well organized human resource development policy?

A yes B no

12. If your answer is yes has the policy clearly been communicated to you?

A yes B no

13 does training program of the organization evaluated?

A yes B no C I have no idea about it

14 By whom the need assessment is made in your branch or department?

A. by workers C. Me and my supervisors together

B. HRD personnel D. manager only

To what extent do you agree with the following statements regarding training need assessment?

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

Directions for filling the questionnaires

Do not write your name

Put “√” mark in the box provided for choice questions

Your response will be utilized only for the purpose of this survey.

How training need are identified in your organization?

	1	2	3	4	5
By performance review appraisal of individual					
SWOT analysis of					

organization					
Through internal survey questionnaire					

Number	Statements	1	2	3	4	5
1	Training programs are designed and developed based on the analysis of employee's skill, knowledge and attitude gaps.					
2	Need assessment assess the validity of training for employees to perform their job					
3	Enat bank conduct formal training need assessment					
4	Experiences you have on discussing with your supervisors about performance gaps before you attend training					
5	Content relevance of the training or HRD programs for your current jobs.					
Implementation	Participation during training session					

6						
7	Training method is flexible					
8	The induction program at Enat bank is effective					
10	Participation during training session interesting					
11	Training place is cozy					
Evaluation						
12	Formal follow-ups undertake to know whether the training you attend is helpful to your performance.					
13	Training Impact assessment					
14	After training follow-ups and evaluation takes place					
15	Opportunity to apply knowledge at work place					
16	Availability of feedback from supervisors					
	Coordination and follow ups of the HRD personnel					
17	Availability Peers support					

Part 4 Training and corporate strategy of the bank

Number	Question item	1	2	3	4	5
18	Training practice of clarify corporate strategy of the bank to management body and employees					
19	The future goal of an organization is addressed through training					
20	The content of training goes with the future plan of an organization					
21	Training provided by the bank helps me to know the vision and mission of the bank					

Part 5 training design

Number	Question item	1	2	3	4	5
22	There is a clear view of training objectives in conducting training program in your company.					
23	Training objectives helps participants to be focused.					
24	Training objectives is the basis for measuring effectiveness of the training in knowledge, skills and attitudes expected of trainees					
25	Validity of training objectives is able to link the training needs and training which is to be					

	delivered					
26	There is expectation to be achieve at the end of the training					

APPENDIX B

PART 6: INTERVIEW QUESTIONS FOR THE TOP MANAGEMENT (HRM)

1. How much budget did your bank hold for training in a given budget year?
2. Is your bank uses this budget effectively?
3. How does your organization assess and prioritize the training needs of employees?
- 4 How dos your organization prepares need assessment?