



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF EFFECTIVENESS OF THE
TRAINING PROGRAM

THE CASE OF LION INTERNATIONAL BANK S.C.

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MAY 2019

ADDIS ABABA, ETHIOPIA

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THE TRAINING PROGRAM: THE CASE OF
LION INTERNATIONAL BANK S.C.

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ID.NO SGS/0045/2010A

A THESIS SUBMITTED TO ST, MARY UNIVERSITY, SCHOOL OF
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF MASTER OF
BUSINESS ADMINISTRATION

MAY, 2019

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ACKNOWLEDGEMENTS

First of all I would like to thank Almighty God. Next to that I would also like to express my deepest gratitude for my Advisor Asst.Prof Shoa Jemal for his unreserved follow up, and invaluable comments throughout conducting this study.

I also would like to express my deepest thankfulness towards the staff of Lion International Bank S.C that has been participated directly or indirectly in this study. Thank you very much Tenagne my workplace manager for your kindness and cooperativeness. Let my deepest gratefulness be for my family and friends who has been providing me an advice and encouragement regarding my study.

Mom I can't pay back you for the things that you have doing for me just long live!

Dad i wish if you could see the final destination but my beginning is yours advice rest in peace!

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List of Abbreviation/Acronyms

HRM- Human Resource Management

KSA- Knowledge, Skill and attitude

LIB- Lion International Bank

Std- Deviation- Standard Deviation

SPSS- Statistical Package for Social Sciences

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Abstract

Training programs are essential to solve intricate business challenges and play basic role in any organization for improving the quality of employee's performance. It should be evaluated to measure its effectiveness. Therefore, here the Purpose of this study is to assess the effectiveness of training program undertaken by Lion International Bank S.C. The study uses Cross sectional survey with a total of 245 samples. Both Primary and secondary data were used by the researcher. The primary data was collected through close-ended questioner .the questioner were composed of structured questions and measured using Likert scale. The data collected from the questioner has been analyzed quantitatively with SPSS version. The research design is descriptive design and all the city branch employees are used as a Population for the study. Cluster sampling is used to select samples in which all the employees of the randomly selected branches are taken as a sample. Findings are presented by descriptive statistics of mean and Std. deviation and tables, frequencies and modes. The study shows some weaknesses on the effectiveness of the overall training program of the bank and it provides useful information to Human resource managers, Human resource policy decision makers.

Key words – *Training program, effectiveness, quality, human resource, Lion Bank,*

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Now a day, in the business world Organizations use different types of resources, including material and human resources to achieve their intended objective. Among those resources human resources are the engine that helps the organization to meet its goal. The survival of any organization depends on the quality of the human resources. Thus, an organization should develop and train its employees in order to increase its productivity and efficiency. It must continually improve the quality of workforce to stay ahead of competition. It is every organizations interest to enhance job performance of their employees by implementing training and development as one of the major steps to boost on productivity. (Mc Lagan 1989) point out that training and development is an important element in human resource development in improvement of performance and organizational effectiveness. Employee training refers to programs that provide workers with information, new skills, or professional development opportunities (Amen Imran, 2013). Goal of training is to contribute to the overall organization overall objectives. In the prevailing dynamic and dynamic and competitive business environment excellence in service provision is crucially important.

In order for organizations to achieve optimum returns from their investment, there is imperative need to effectively manage training and development programs. However, the most vital asset of every organization under stiff and dynamic competition is its human capital. Training is an instrument that aid human capital in exploring their dexterity. Therefore training and development is vital to the productivity of organization's workforce (Muhammad Nda, M. & yazdanifard, R., 2013).

1.1.1. Lion International Bank S.C.

The establishment of Lion International Bank S.C. on October 2, 2006 in accordance with proclamation no: 84/94 and commercial code of Ethiopia has marked a shift in ownership as the company based its roots in a larger number of shareholders than any other bank has had during the time and has become a pioneer for the banks that came later. The then 3,739 shareholders have subscribed a capital of birr 432.5 million and have had an initial paid-up capital of birr

108.2 million, Lion International Bank commenced operation on 6th January 2007 with three branches (source: www.lioninternationalbank.com). Lion International Bank Provide training for its employees' on different positions within different time intervals. The training is given to the employees based on their job titles and it is an already developed program at once. The bank has enough budgets for the training and the overall training program of the bank is managed and administered by the human capital management department under the learning and development division. The training program plays an important role on the employees performance and the organizations effectiveness therefor the main objective of the study is to see the effectiveness of the overall training program of the bank.

1.2. Statement of the Problem

The evaluation and validation of any training process is very important key element not to be overlooked or treated lightly in the development of any training process. Many scholars at different times state that training evaluation program should be implemented before, during and after the training program to identify the strength and weakness of the training and to know whether the employees are truly benefited from the training or not. Choosing training before need assessment or not ensuring employees readiness for training increases the risk that the method chosen will not be the most effective one for meeting training needs. If the training held before determining whether the training is needed or not, it may result in a waste of time and money because the employees may have the knowledge skills or behavior they need but simply not be motivated to use them. The other problem related to training in many organizations is that the outcomes of training are not properly evaluated. Examining the outcomes of a program helps in evaluating training effectiveness and to identify the programs' strengths and weakness. This includes determining whether the program is meeting the learning objectives and whether the training transferred to the job occurring (Noe, *Hollen*, Gerhart 2008).

Based on the researcher's sample survey made on the overall training program of the bank on the selected few employees of randomly selected branches, it has been seen some problems regarding the effectiveness of the bank training program. On the survey study the selected employees were asked some questions about their reaction toward the training program and the result shows some negativity responses about the overall training program of the bank. Even-if the bank acknowledges the significance of training program and prepares and gives different

kind of trainings to the employees with in different time intervals, but there is some weakness up on the effectiveness of the overall training program. Having the above facts in mind, there is no well-organized measure of effectiveness of the training program before, during and after giving the training which makes it difficult to measure the strength and weakness of the given training program. Outcome of the training program is not properly measured therefore it is difficult to measure the effectiveness of the training program. And also there are some major differences which are boldly seen on the job performances and motivation of employees who are taking similar trainings on similar jobs. Therefore, the researcher tried to see the existing gaps on the effectiveness of the training program and try to determine whether the training given to the employee is fruitful in achieving its objective or not.

1.3. Basic Research Questions

The following research questions give focus to the study and are developed in order to give direction for the study

- 1- How is the bank training program helped in achieving the business objective?
- 2- How is the training program practice of Lion International Bank?
- 3- What is the significance of the given training program of the bank?
- 4- How is the effectiveness of the training program in achieving its objective?

1.4. Objective of the Study

Objective of the study deals with the general and specific actions that the researcher will take to show the problem that exists.

1.4.1. General Objective

The general objective of the study is to assess effectiveness of the training program undertaken by Lion International Bank S.C

1.4.2. Specific Objectives

-  To see how the training program helps in achieving the business objective.

- ✚ To see the training program practice of the banks.
- ✚ To determine the significance of training program of the bank.
- ✚ To determine effectiveness of the training program in achieving its objective.

1.5. Significance of the Study

This research study mainly deals with assessing effectiveness of training program that is offered by Lion International Bank. As it is a very crucial thing to train employees for the success of any organizations, it is also important to evaluate the effectiveness of a given training program because it provides possible suggestions for the weakness of the overall training practices of the bank. Therefore this research work has much importance through different angles

- It helps the management of the bank to strengthen weakness of the given training program and to concentrate on variables that has significant influence on not only employee's efficiency but also company's effectiveness.
- It helps the researcher to acquire knowledge and practical experience, and it will also help as a source document and as a stepping stone for those researchers who want to make further study on the area.

1.6. Scope of the Study

In order to make the study manageable, the research study has been delimited to city branch employees of the bank which only exists in the capital city of Ethiopia (Addis Ababa) on the basis of availability of resource and time. Lion international bank is one of the profitable share companies in Ethiopia. It has 213 branches throughout the country in which 94 of them are existed in northern region, 63 of them are located in A.A and 56 of them are located in different regions of the country. The Bank has a total of 2051 employees in which it has 629 employees in Addis Ababa city (source: Human capital management of the bank). The study has focused on the overall training practice of the bank in which it tried to see starting from the need assessment up to evaluating the given training program because it is important to see the overall practice of the bank to conclude that weather the training program of the bank is effective or not.

1.7. Definition of Terms

HRM: - the policies and practices needed to carry out the “people” or human resource aspects of a management position (John Wiley & Sons)

HRD: - an organized learning experience, conducted in a definite time period, to increase the possibility of improving job performance and growth. (John Wiley & Sons)

Training: - a planned and systematic effort to modify or develop knowledge /skill/ and attitude through learning (CAPLEY, 2009).

Employee performance: - the outcome or contribution of employees to make them attain goals. (Herbert, John & Lee 2000) cited by (Nassazi, 2013).

Organizational effectiveness:-The measure of how successfully organizations achieve their missions through their core strategies. (Herbert, John & Lee 2000) cited by (Nassazi, 2013)

1.8. Limitation of the Study

Due to the limitation of time and finance and also due to the geographical location of the branches this research study is limited to city branch employees of the bank only. This includes clerical and permanent employees working in branches. This helps the researcher to get the more reality result with regard to training practice of employees of the bank. Because, training is mostly given to the clerical (managerial and non-managerial) staffs of the bank. And also for the reason that the study intends to assess the effectiveness of the training program of the bank it only uses descriptive research design. On the other hand the researcher couldn't find enough secondary source of data's like evaluation results of employees before the training program as required by the study because, the bank doesn't take any measure of the employee's performance up on their job before giving them a training.

1.9. Organization of the Paper

The study is organized in to five chapters. The first chapter introduces the study. It contain background of the study, statement of the problem, basic research questions, objectives of the study, definition of terms, significance of the study, and delimitation/scope of the study.`

The second chapter contains the related literature reviews. In this chapter the literature reviews related to training and job performance issues are discussed in wide. Some prior studies are also being reviewed.

The third chapter describes the type and design of the research; the subjects/participant of the study; the sources of data; the data collection tools/instruments employed; the procedures of data collection; and the methods of data analysis used.

The fourth chapter summarizes' the results/findings of the study and interprets and/or discuss the findings. Here in this chapter the researcher uses the literature that he reviewed extensively.

The fifth chapter includes summary, conclusions, and recommendations of the study. The summary of the findings were drawn from the results discussed in the fourth chapter. The conclusions were drawn from summary of findings and it tries to answer the basic research questions of the study. Finally, recommendations are provided.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Theoretical Literature

The relationship between effective training programs, employee performance and organizational effectiveness were conceptualized and it has been observed training has a great relation with the performance of employee and on the organizational effectiveness as well. According to Guest (1997) cited by Elnaga A.Imran, A. (2013) mentioned in their study that training and development programs , as one of the vital human resource management practice, positively affects the quality of the workers knowledge, skills and capability and thus results in higher employee performance on job.) Another authors cited by Elnaga, A, Imran, A. (2013) also mentioned that employee competencies changed through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills an attitude of the workers necessary for the future job, thus contributing to superior organizational performance

2.1.1. Human Resource Management Overview

Human resource management is the management of human resource that is needed by the organization and being certain of that. Human resource is acquired and maintain for a purpose of promoting the organizations vision, strategy and objectives. In order for achieving organizational objectives human resource managers should perform a number of basic functions which represent what is often referred to as management process. Those functions include planning, organizing, staffing, leading and controlling. Throughout the above functions the focus of this study is on training and development function of human resource management especially on training.

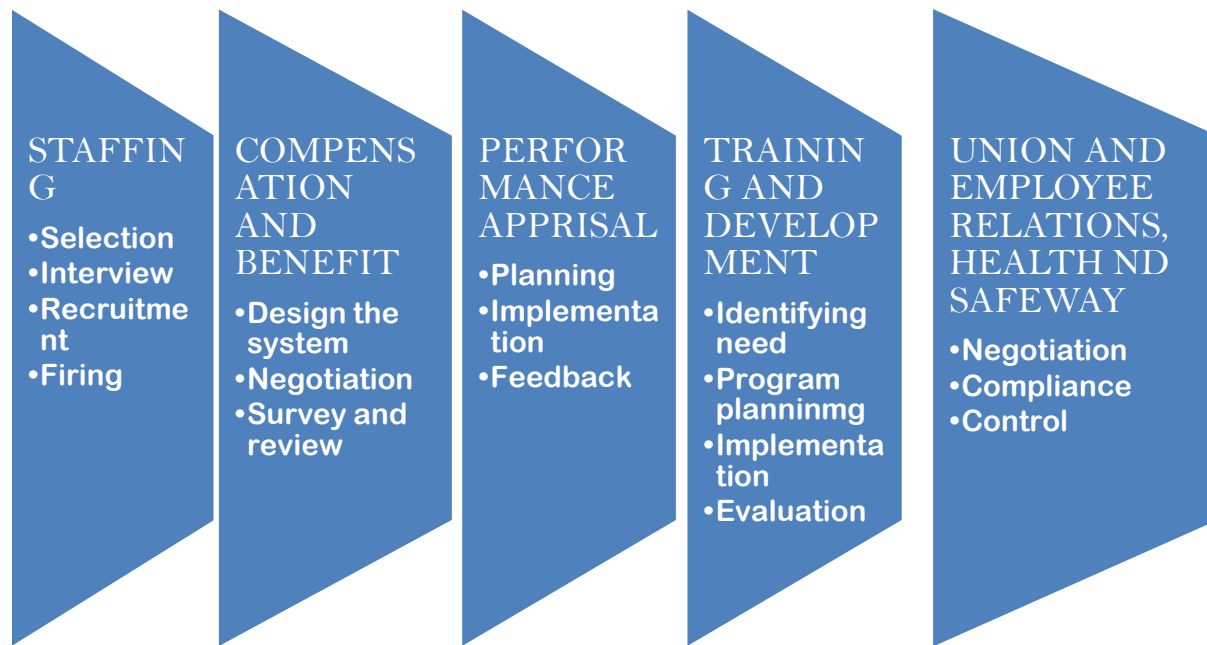


Figure 2.1, Human Resource Management functions and their corresponding activities.

Source; Bohlander and Snell (2004)

2.1.1.1. Concept of Training

As one of the major functions within HRM, training has for long been recognized and thus attracted great research attention by academic writers. This has yielded into a variety of definitions of training. For example, Gordon (1992) defines training as the planned and systematic modification of behavior through learning events, activities and programs which result in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively. According to Armstrong (2006) training is the use of systematic and planned instruction activities to promote learning. It involves the use of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily. The term ‘training’ indicates the process involved in improving the attitudes, skills and abilities of the employees to perform specific jobs. It also helps in updating old talents and developing new ones. ‘Successful candidates placed on the jobs need training to perform their duties effectively’ (Aswathappa, K, 2000). Training programs not only develop 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

program for its employees to enhance their abilities and competencies that are needed at the workplace.

2.1.1.2. Benefit of Training

Training is important and an imperative tool for the organization to revamp the performance of all the personnel for organizational growth and success. It is beneficial to both employers and employees of an organization. An employee will become more efficient and productive if he is trained well. Firms can develop and enhance the quality of the current employees by providing comprehensive training and development. According to Anonymous (1998) cited by Elnaga,A. And Imran, A. Training is essential not only to increase productivity but also to motivate and inspire workers by letting them know how important their jobs are and giving them all the information they need to perform those jobs.

The general benefits received from employee training are: increased job satisfaction and morale, increased motivation, increased efficiencies in processes, resulting in financial gain, increased capacity to adopt new technologies and methods, increased innovation in strategies or products and reduced employee turnover. Training not only develops the capabilities of the employee but sharpen their thinking ability and creativity in order to take better decision in time and in more productive manner. Moreover it also enables employees to deal with the customer in an effective way and respond to their complaints in timely manner (Elnaga A. And Imran, A., 2013).

2.1.1.3. Consequences in the Absence of Training

Failure to conduct employee training can contribute to-:

- ✓ Constraints on business development;
- ✓ Higher labor turnover;
- ✓ Increased overtime working;
- ✓ Higher rates of pay, overtime premiums and supplements;
- ✓ Higher recruitment costs, including advertising, time and incentives;
- ✓ Greater pressure and stress on staffs;
- ✓ Pressure on job-evaluation schemes, grading structures, payment system and career structure;

2.1.1.4. Training Design Processes

Training design process refers to a systematic approach for developing training programs. Instructional system design (ISD) and the ADDIE model (analysis, design, development, implementation, evaluation) are two specific types of training design process.

Table 2.1 the six steps of training design process

<p>Step 1 Needs assessment</p> <ul style="list-style-type: none"> • <i>Organizational analysis</i> • <i>Person analysis</i> • <i>Task analysis</i> 	<p>Step 4 Ensuring transfer of training</p> <ul style="list-style-type: none"> • <i>Peer and manager support</i> • <i>Climate of learning</i>
<p>Step 2 Ensuring employee readiness for training</p> <ul style="list-style-type: none"> • <i>Attitudes and motivation</i> • <i>Basic skill</i> 	<p>Step5 Selecting training methods</p> <ul style="list-style-type: none"> • <i>Types and methods of training</i>
<p>Step 3 Crating a learning environment</p> <ul style="list-style-type: none"> • <i>Identification of learning objectives and training outcomes</i> • <i>Meaningful material</i> • <i>Practice, feedback and observation of others</i> • <i>Administrating and coordinating program</i> 	<p>Step 6 Evaluating training programs</p> <ul style="list-style-type: none"> • <i>Identification of training out comes and evaluation designs</i>

Source: Noe et al , (2008)

i. Need Assessment

The first step in the instructional design process, need assessment, refers to the process used to determine if training is necessary. Needs assessment, or needs analysis helps the organization’s to determine training needs and seeks to answer the question of whether the organization’s needs, objectives, and problems can be met or addressed by training. The dominant framework for identifying organization's employee training needs has three category needs analysis approach (Mathis and Jackson, 2008). Within this context, needs assessment is a three-step process that consists of organizational analysis, task analysis and person analysis.

A) Organizational Analysis

Organizational analysis is the process of identifying job-related knowledge and skills that are needed to support the organizations short-range and long-range goals (Abdurrahman)

it involves determining the appropriateness of training given by the company with its business strategy. Organization's strategic goals and plans must carefully be examined in line with the human resource planning. In this approach, information related to organizational structure, size, growth, objectives and other factors is gathered to effectively determine where and how training programs should be conducted

B) Person Analysis

Another training and development need analysis approach is person analysis. Here the concentration is on the individual employee. It is used to analyze the substantive knowledge and skill possessed by the employee. (Miller & Osinski, 1996). Person analysis involves:

- 1) Determining whether performance deficiencies result from a lack of knowledge, skill, or ability or from a motivational or work -design problem.
- 2) Identifying who needs training

C) Task Analysis

This approach refers to the determination of skill and knowledge the job requires. Examines Tasks performed and the knowledge, skills, attitudes and other behavioral aspects required to Determine what employees must do to perform successfully (McClelland, 2002):

ii. Ensuring Employees' Readiness for training

The second step in the training design process is to evaluate whether (1) employees have personal characteristics (ability, attitude, beliefs and motivation) necessary to learn program content and apply it on the job and (2) the working environment will facilitate learning and not interfere with performance (Noe et al, 2008)

iii. Creating Learning Environment

Learning permanently changes behavior. For employees to acquire knowledge and skills in the training program and apply this information in their jobs the training program must include specific learning principles. According to Gagne,1996; Knowles, 1990; Bundra,1986;Loke andlatham,1990;Mager, 1984;Smith and Delhaye, 1987; Smith-Jentsch, Payne and Salas, 1996

cited by Noe et al (2008) ,The following table shows the events that should take place in the training program and their implication for instruction.

Table 2.2, Events that should take place in the training program and their implication

Conditions for learning	Importance and application to training
Need to know why they should learn	Employees need to understand the purpose or objectives of the training program to help them understand why they need training and what they are expected to accomplish
Meaningful training content	Motivation to learn is enhanced when training is related to helping learner (such as related to current job tasks, problems, enhancing skills or dealing with jobs or company changes).The training context should be similar to the work environment
Opportunities for practice	Trainees need to demonstrate what is learned to become more comfortable using it and to commit it to memory.
Feedback	Helps learner modify behavior, skill, or use knowledge to meet objectives
Good program coordination and administration	Eliminate distractions that could interfere with learning, such as cell-phone. Make sure the room is properly organized, comfortable and appropriate for the training method. Trainees should receive announcement of the purpose of training, place, hour and any pertaining materials such as cases or readings.
Commit training content to memory	Facilitate recall of training content after training .Limit instruction to manageable units that don't exceed memory limits, review and practice over multiple days.

iv. Ensuring Transfer of Training

Transfer of training refers to on-the job-use of knowledge, skills and behaviors learned in training. Transfer of training will be influenced by the climate for transfer, manager support, peer support and opportunities to use learned capabilities (Noe et al, 2008).

v. Selecting Training Methods

Different organizations are motivated to take on different training methods for a number of reasons for example; (1) depending on the organization's strategy, goals and resources available, (2) depending on the needs identified at the time, and (3) the target group to be trained which may include among others individual workers, groups, teams, department or the entire organization. Training in organizations is offered in many different areas some of this training is

conducted primarily in-house, whereas other types of training make greater use of external training resources. The various ways of organizing content and encouraging trainees to learn are referred to as training methods. Training methods vary in terms of how active the learner is during training (Stewart and Brown, 2009).

A. On-the-Job Training

The most widely used training methods take place on the job and they are less costly to operate. On-the-job training places employees in actual work situations and makes them appear to be immediately productive. For jobs that either are difficult to stimulate or can be learned quickly by watching and doing, on-the-job training makes sense (Decenzo and Robbins, 2007). One of the draw backs of on-the-job training can be low productivity while the employees develop their skills. Another draw backs can be the errors made by the trainees while they learn. However, when the damage the trainees can do is minimal, where training facilitates and personnel are limited or costly, and where it is desirable for the workers to learn the job under normal working conditions, the benefits of on-the-job training frequently offset its drawbacks.

Examples of on-the-job training are (De Cenzo and Robbins, 2007);

Job rotation According to McCourt, W. & Derek, E. (2003) as a way of developing employee skills within organization involves movements of employees from one official responsibility to another. Example:- taking on higher rank position within the organization and one branch of the organization to another. Through job rotation, companies can create a flexible workforce capable of performing a variety of tasks and working for multiple departments or teams if needed. Furthermore, employees can cultivate a holistic understanding of a company through job rotation and can learn and appreciate how each department operates.

Effective job rotation programs entail more than a couple of visits to different departments to observe them. Rather, they involve actual participation and completion of actual duties performed by these departments. In addition, job rotation duties encompass typical work performed under the same conditions as the employees of the departments' experience. Because of the value some companies place on job rotation, they establish permanent training slots in major departments, ensuring ongoing exposure of employees to new tasks and responsibilities

Orientation involves getting new employees familiarized and trained on the new job within an organization. (Stewart and Brown, 2009) during this process, they are exposed to different

undertakings for example the nature of their new work, how to take on their identified tasks and responsibilities and what is generally expected of the employees by the organization. They are further given a general overview of the organizational working environment including for example working systems, technology, and office layout, briefed about the existing organizational culture, health and safety issues, working conditions, processes and procedures.

Coaching is aimed at the rapid improvement of skills, behavior and performance, usually for the present job. A structured and purposeful dialogue is at the heart of coaching. The coach uses feedback and brings an objective perspective. The need for coaching may arise from formal or informal performance reviews but opportunities for coaching will emerge during normal day-to-day activities (Michael Armstrong, 2006)

B. Off-the-job Training

Off-the-job training covers a number of techniques and it involves taking employees away from their usual work environments and therefore all concentration is left out to the training. The facilities needed for each of these techniques vary from a small make shift class room to an elaborate development center with large lecture halls, supplemented by small conference rooms with sophisticated audio-visual equipment, two-way mirrors, and all frills (decenzo and Robbins, 2007).

Examples for off-the-job training;

Case study Case analysis is an active training method in which trainees discuss, analyze and solve problems based on real or hypothetical situations. Cases can be used to help teach basic principles and to improve motivation and change attitudes. Generally, however, the primary objective is to develop skill in analysis, communication and problem solving .The danger of case studies is that they are often perceived by trainees to be irrelevant to their needs, even if based on fact. (Michael Armstrong, 2006)

Conference is a training and development method involves presentations by more than one person to a wide audience it is said to be conference training. It is more cost effective as a group of employees are trained on a particular topic all at the same time in large audiences. This method is however disadvantageous because it is not easy to ensure that all individual trainees understand the topic at hand as a whole; not all trainees follow at the same pace during the training sessions; focus may go to particular trainees who may seem to understand faster than others and thus leading tot under training other individuals. (Dirani, K.M. (2012).

Discovery According to Stewart and Brown (2009) discovery is an active method that involves presenting trainees with a task that offers rich opportunities to learn new skills. This method may sound more like learning by experimentation in control training environment.

Discovery can be highly motivating for trainees, but it has serious draw backs. Without any guidance from instructor: it is highly inefficient and can result in people learning the wrong things. A more efficient approach is discovery coupled with guidance, where the instructor is more active in asking questions and providing hints that help learner while they explore. Appropriate trainees and ensure that they learn the best way to perform the task.

Role-playing This active method offers an opportunity for trainees to practice new skills in the training environment. It is most often used to help trainees acquire interpersonal and human relation skills. Role playing allows employees to act out work scenarios. It involves the presentation of problems and solutions for example in an organization setting for discussion.

This method is more effective when carried out under stress-free or alternatively minimal-stress environments so as to facilitate easier learning. It is a very effective training method for a wide range of employees for example those in sales or customer service area, management and support employees. (McCourt, W. & Derek, E, 2003)

Simulation is a training technique that combines case studies and role-playing to obtain the maximum amount of realism in classroom training. The aim is to facilitate the transfer of what has been learnt off the job to on-the-job behavior by reproducing, in the training room, situations that are as close as possible to real life. (Stewart and Brown, 2009)

vi. Evaluating Training Programs

Examining the outcomes of a program helps in evaluating its effectiveness. These outcomes should be related to the program objectives, which help trainees understand the purpose of the program. Training outcomes can be categorized as cognitive outcomes, skill-based outcomes, effective outcomes, results and return on investment (Kraiger, Ford and Salas, 1993; Kirkpatrick 1976).

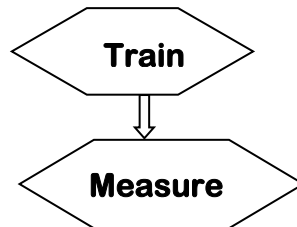
A) Evaluation Designs

There are many ways to design and evaluate training programs to determine their effects. The three most common are (Mathis and Jackson, 2008);

- Post Measure
- Pre/Post Measure
- Pre/Post Measure with control group

The most obvious way to evaluate training effectiveness is to determine after the training whether the individuals can perform the way management wants them to perform. This evaluation design is called **post measure**.

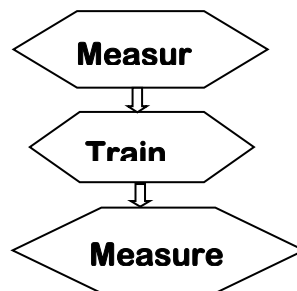
Post measure



Source, Mathis and Jackson, 2008

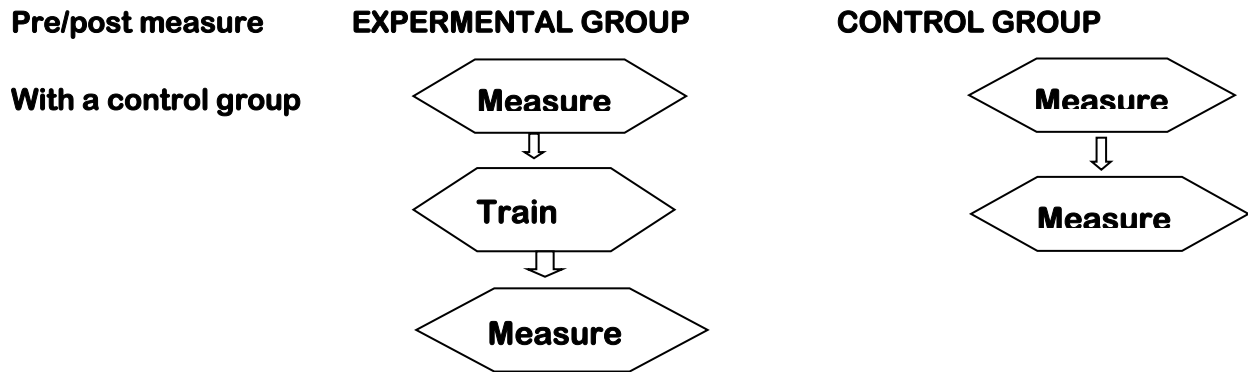
The other evaluation design is **pre/post measure** in this design manager will measure the performance of employees before and after training, these will allow the manager to identify whether the training made any difference.

Pre/post measure



Source, Mathis and Jackson, 2008

The third evaluation design is called **pre/post with control group** and on this design managers can test among employees who undergone the training and those who didn't, this method is applied to see the major difference among this groups of employees.



Source, Mathis and Jackson, 2008

B) Levels of Evaluation

It is best to consider how training is to be evaluated before it begins Kirkpatrick (1976) identified four levels at which training can be evaluated.

Donald L Kirkpatrick, Professor Emeritus, University Of Wisconsin (where he achieved his BBA, MBA and phd), first published his ideas in 1959, in a series of articles in the Journal of American Society of Training Directors. He was president of the American Society for Training and Development (ASTD) in 1975. The four levels of evaluating training according to Kirkpatrick includes:-

- **Reaction:** - Organizations evaluate the reaction level of trainees by conducting interviews or by administering questionnaires to the trainees. However, the immediate reaction may measure only how much the people liked the training rather than how it benefited them.
 - ✓ How well did the trainees like the training?

- **Learning:** - organization evaluates learning level by measuring how well trainees have learned. Measuring this can be evaluated by measuring how well trainees have learned facts, Ideas, concepts, theories, and attitudes. Tests on the training material are commonly used for evaluating learning and can be given both before and after training to compare scores.

- ✓ To what extent did the trainees learn the facts, principles and approaches that were included in the training?
 - In addition to that organizations should investigate which employee has KSA and which one does not have. While assessing the training need of employees.

- **Behavior:** - Evaluating training at the behavioral level involves (1) measuring the effect of training on job performance through interviews of trainees and their coworkers and (2) observing job performance.
 - ✓ To what extent did their job behavior change because of the program?

- **Results:** - Employers evaluate results by measuring the effect of training on the achievement of organizational objectives. Because results such as productivity, turnover, quality, time, sales, and costs are relatively concrete, this type of evaluation can be done by comparing records before and after training.
- ✓ What final results were achieved (reduction in cost reduction in turn over, improvement in production, etc.)?

2.1.1.5. The Relationship between Training and Employee Performance

Employee performance can be defined as the achievement of specified task measured against predetermined or identified standards of accuracy, completeness, cost and speed by the employees'. Kenney (1992) stated that employee's performance is measured against the performance standards set by the organization. Good performance means how well employees performed on the assigned tasks. In every organization there are some expectations from the employees with respect to their performance. And when they perform up to the set standards and meet organizational expectations they are believed good performers while poor performance can be occurred as a result of inadequate job training and both customers and employers will become unsatisfied but trained employees will better satisfy the needs of their customers and employers.

According to Appiah B. And April (2010) there is a positive relationship between training and employees' performance. Training generates benefits for the employee as well as the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior. Training as a process is one of the most pervasive methods to enhance the productivity of individuals and to communicate organizational goals to employees. According to Ekaterini &Constantinos- Vasilios (2009) cited by Muhammad Nda, M. & yazdanifard, R.(2013) training does not only enhance employees resourcefully, but also provides them with an opportunity to virtually learn their jobs and perform more competently.

2.1.1.6. The Impact of Training on Organizational Effectiveness

Organization is a composition of people which formulate independent business identity for some specific purpose and getting desired outcome within defined resources is treated as effectiveness (Malik,M., Ghafoor,M. And Naseer S, 2011). Organizational effectiveness is the measure of how successfully organizations achieve their missions through their core strategies and the measure was adopted from Gold (2001). Dimensions of organizational effectiveness measure include: improved ability to innovate, improved coordination of efforts, and rapid commercialization of new products. Other contributions may include: the ability to anticipate surprises, responsiveness to market change, and reduced redundancy of information/knowledge.

According to Tharenou (2006) cited by Mathis and Jackson (1991) when training is designed it must be designed and delivered properly and it will improve the overall effectiveness of an organization in three ways. First, it can boost employees' commitment and motivation. Organizations that offer opportunities to learn and grow are seen as havening employees' interest at heart, and as a result, employees feel more committed to the organizations. Second, training help employees to perform more effectively and efficiently, so the organization is able to function better on a day-to-day basis (Arthur, W., Bennett, W., Eden,P. And Bell, S., 2003) the third way in which training benefits organizations is by helping the organization to meet their strategic objectives. It does so by providing employees with the specific knowledge, skills and attitudes necessary to make strategic initiatives a reality (Stewart and Brown, 2009).

2.2. Empirical Review

A study conducted by Aidah Nassazi (2013) empirically examined the training practices besides he also tried to see the effectiveness of the training program, using the telecommunication industry in Uganda as case study. In order to understand the study aim, the researcher developed four goals and these focused particularly on identifying the training programs' existing in the industry, the objective of the training offered, the methods employed and finally the effects of training and development on employee performance. The results from the questions on employee participation in training and selection for training indicate that these companies have good and perhaps clear policies regarding training and development as most of the respondents indicated that they have participated in training and that most of them were provided with opportunities to train under the compulsory practice of the company for all employees and/or on joining the company. In examining the question relating to the training program quality, the results indicate that the programs undertaken by the sample companies are relevant as considered by the respondents' opinions. (Aidahnassazi,(2013).

Another study made by kinferufael yalewu (2013) also empirically examined the training practices in ethio-telecom. The study concluded that the organization doesn't have an interesting need assessment practice and it also used different indicators to assess training needs such as line management/supervisors recommendations and direct observation. The researcher also tried to assess the different indicators like introduction of new working methods; change in working process and when employees need close supervision were used as indicator to assess the need for the training. With regard to training method the researcher found that half of the respondents get the training method effective whereas the other half didn't get the method helpful. The study also reveals that there are some problems which hinder the effective delivery and implementation of the training program such as assigning inappropriate trainees to the training programs. The researcher recommended that the company should give more emphasis to solve the different problems to attain strategic objective. (kinferufael yalewu, 2013)

2.3. Conceptual Frame Work

As shown in the above diagram the study mainly focused on assessing the effectiveness of the training program of the Bank based on the four levels of Kirkpatrick model. Here to show the effectiveness of the training program, it becomes important to measure the four levels of

Reaction, Learning, Behavior and Results of the training program up on the employees toward the training.

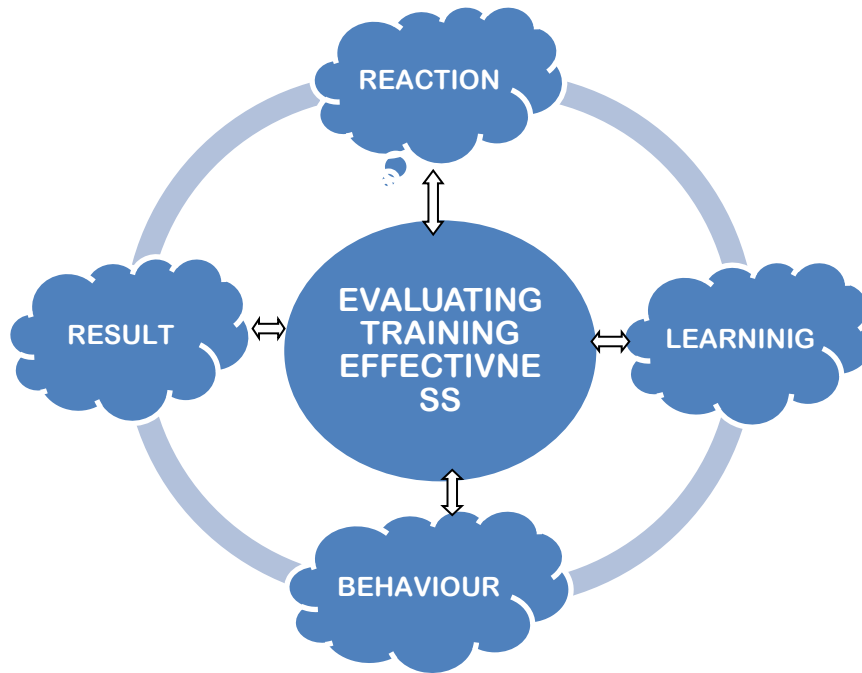


Figure. 2.2 Conceptual Frameworks

Source, slightly modified from Kirkpatrick evaluation model

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Research Design and Approach

Research design is a systematic process of identifying and formulating, by setting objective and method for collecting, editing and tabulating data to find solution. Therefore here in this research study descriptive research design with survey is applied using mixed research approach (both quantitative and qualitative) to assess the effectiveness of the overall training program of the bank.

3.2. Population, Sample size and Sampling Technique

3.2.1. Research Population

The Bank has a total of around 2051 employees under its branches throughout the country (only clerical). This research study uses a population of 629 employees of the bank which only works in the city branches (around Addis Ababa city) (source: human resource management of the bank)

3.2.2. Sample Size

From the total population of around 629 employees the researcher has been used only 245 sample employees which are calculated from the total population using simplified formula of taro Yamane at 95 % confidence interval.

3.2.3. Sampling Technique

Cluster sampling method was used to recruit participants from the randomly selected branches. There are almost 63 branches located in Addis Ababa city and 25 of them are randomly selected based on their geographic existence to take the samples and all the employees of randomly selected branches are used as a sample for the study. The sample is calculated from the total population using a simplified formula by Yamane. Yamane Taro, Japanese name: He is a famous statistician who has had great contribution in developing sampling methods and this Yamane sample size calculation is one of his achievements. The researcher has been distributed questioners to all the samples of randomly selected branches.

$$n = \frac{N}{1+N(e)^2} \quad n = \frac{629}{1+629(.05)^2}$$

Where; n is sample size

N is population size

e is level of precision

Source, International Journal of Economics, Commerce and Management

United Kingdom Vol. II, Issue 11, Nov 2014

Table 3.1. Samples Taken From Randomly Selected Branches.

	BRANCHES	SAMPLE EMPLOYEES
1	Sarbet	13
2	Africa union	5
3	Mexico	10
4	Sengatera	14
5	Churchil	7
6	Arada giorgis	5
7	Arada	14
8	Teklehaimanot	14
9	Sebara babur	9
10	Merkato	15
11	Berbera tera	10
12	Jemo	7
13	Lebu medhanialem	5
14	Lideta	8
15	Darmar	6
16	Stadium	13
17	Urael	8
18	Yeka	15
19	Wuhalimat	7
20	Beklo bet	7
21	Saris	10
22	Gotera	13
23	Kality	15
24	Kality gumruk	7
25	Lafto	8
	TOTAL	245

3.3. Source and Method of Data Collection

The study uses both primary and secondary source of data. The primary data were collected through close ended questions and interviews and the secondary data were collected from training documents of the bank. The literature in the study was used as a guideline for the development of the questions in the questionnaire as well as in the interview. The questioners were composed of a structured question and measured using Likert scale. The questioners were administered only to the clerical employees of randomly selected branches.

3.4. Procedure of Data Collection

Close ended questioners were used in the study. The questioner was distributed physically for the employees who are working in the randomly selected 25 branches out of the total of 63 city branches. In this closed form of questioner, the respondents were chosen from the alternatives as possible answer. The Likert scale has include five scales ranging from 1 which will represent “strongly disagree” to 5 which will represent “strongly agree” 2 will refers to “disagree”, 3 “neutral” and 4 represents “agree”. Some Secondary data were taken from the banks training documents.

3.5. Reliability and Validity

3.5.1. Reliability

Reliability refers to the extent to which your data collection techniques or analysis procedures will yield consistent findings. It Refers to the degree to which the data collection tools or analysis procedures will yield consistent findings (Saunders, Lewis & Thornhill, 2009) it examines the homogeneity or cohesion of the items that comprise each scale. Cronbach’s alpha coefficient is the most common way to assess reliability. A value of Cronbach’s alpha coefficient above 0.70 is regarded as acceptable (Saunders, Lewis & Thornhill, 2009). For the purpose of this study, the Cronbach’s alpha coefficient has been calculated by distributing questionnaires. Pilot survey was conducted by distributing questionnaires for 25 sample employees of the five randomly selected branches in Addis Ababa city (almost 10 % of the total sample) and it results with (90.6%) which is a highly acceptable result.

Tabele, 3.2. Reliability testing Table

Case Processing Summary

		N	%
Cases	Valid	25	100.0
	Excluded ^a	0	.0
	Total	25	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.906	42

Source, survey of 2019 using SPSS version 20

3.5.2. Validity

Since the data was collected through questionnaires, then the researcher can easily test the validity of the questionnaires. Validity of the questionnaire for this research study has been conducted by using pilot test. The researcher tested the questionnaire to see if it obtains the result that is required for the study. During the pilot testing 10 employees were selected and based on the result the questionnaire was redesigned and the final questionnaires was distributed to the total samples that are selected

During the pilot testing the participants was asked;

- ✓ To read it through and see if there are any ambiguities which they have not noticed.
- ✓ To comment about the length, structure and wording of the questionnaire

3.6. Method of Data Analysis

The data collected from close ended questioner was analyzed quantitatively. Findings was presented by descriptive statistics with frequency, percentage and mean value was calculated. This was investigated using descriptive analysis method with the help of SPSS in frequencies and percentage and the analyzed data was interpreted with tables.

3.7. Ethical Considerations

In order to ensure ethical issues in this research study, first the researcher gets full permission from the Bank and the participants. The researcher provides information concerning the topic, purpose, and overall benefit of the study for the participants. The researcher also makes sure that participation in the study is voluntary and harmless. While collecting and analyzing the data, the

name of the participants remained confidential and questionnaires were administered without interrupting the normal work place. The Final result of the study could be used for the purposes mentioned above.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter deals with discussion of results and the process through which the results are found. Response rates of respondents including their background information's are presented with a form of table. It mainly focuses on presentation and analysis of the data collected in relation with the effectiveness of the training program of the bank. The statistical methods used for analyzing the data collected include frequency, percentage, mean and mode results using SPSS version 20.

4.1. Response Rate

Table, 4.1 Response Rates of Respondents

Questioner item	Freq.	Percent
Returned	231	94.28 %
Un-returned	14	5.72 %
TOTAL	245	100 %

Source, Questioner Survey Data 2019

From 245 of the total questionnaires distributed, 231 were able to be collected giving (94.28 %) of response rate. The remaining (5.72%) are unreturned questioners.

4.2. Background Information of Respondents

The first part of the questionnaire solicited respondents in terms of Gender, Age, Educational Background and work experience. Accordingly the response of the respondents is depicted on the following table 4.2

Table 4.2 Background Information of the Respondents

AGE				
		Frequency	Valid percent	Cumulative percent
Valid	18-25	62	29.0	29.0
	26-35	124	53.7	82.7
	36-45	34	14.7	97.4
	46-55	6	2.6	100
	Total	231	100	
GENDER				
		Frequency	Valid percent	Cumulative percent
Valid	Male	117	50.6	50.6
	Female	114	49.4	100
	Total	231	100	
EDUCATIONAL BACKGROUND				
		Frequency	Valid percent	Cumulative percent
Valid	College diploma	7	3.0	3.0
	First degree	182	78.8	81.8
	Second degree(masters) and above	42	18.2	100
	Total	231	100	
WORK EXPERIENCE				
		Frequency	Valid percent	Cumulative percent
Valid	less than one year	52	22.5	22.5
	between 1-3 years	68	29.4	51.9
	between 3-6 years	77	33.3	85.3
	between 6-9 years	19	8.2	93.5
	more than 9 years	15	6.5	100.0
	Total	231	100	

Source; Questioner Survey Data 2019

As shown in the above table majority of the respondents are in the age group of 26-35 which is (53.7 %) and 29% of the respondents fall in the age group of 18-25. About 14.7% of the respondents are within the age group 36-45. The remaining 2.6 % respondents are in the age of between 46-55

Out of the selected sample employees as indicated on the above table, male respondents are a little greater than female respondents in which (50.6 %) of the respondents are male and the remaining (49.4%) of the respondents are females.

Majority of the respondents are first degree holders which are (78.8%) and almost (18.2 %) of them have second degree (masters) and above. The remaining (3%) are with a diploma level.

From the total number of respondents most of them have (33.3%) work experience of 3-6 years. The (29.4%) of respondents are with an experience of between 1-3 years. (22.5%) of the respondents are found with experience less than one year and (8.2%) of them are with work experience between 6-9 years. The remaining (6.5%) of respondents are with a work experience more than 9 years.

4.3. Analysis of Collected Data

The research study uses mode value to indicate the most frequent response of respondents about the general training program of the bank and it also uses mean scale measure by (Bahagian Perancangan Dan Penyelidikan Dasar Pendidikan (BPPDP) (2006), Pelan Induk Pembangunan Pendidikan (PIPP) Kuala Lumpur) to measure the level of effectiveness of the offered training based on respondent's reaction, learning, behavior and result up on the given training program of the bank.

Tables 4.3 Mean Scoring Method

Mean score	Interpretation
4.30 to 5.00	Very high
3.50 to 4.29	High
2.70 to 3.49	Moderate
1.90 to 2.69	Low
1.00 to 1.89	Very low

Source, Bahagian Perancangan dan Penyelidikan Dasar Pendidikan (BPPDP) (2006). Pelan Induk Pembangunan Pendidikan (PIPP). Kuala Lumpur, Malaysia.

4.3.1. General Training Program of the Bank

Table 4.4. Respondents View Regarding Frequency of Training

Time interval				
	Interval	Frequency	Valid percent	Cumulative percent
Valid	Quarterly	47	20.3	20.3
	semi annually	31	13.4	33.8
	Annually	79	34.2	68.0
	every two years	3	1.3	69.3
	I don't know	1	30.7	100.0
	Total	231	100	

Source; Questioner Survey Data 2019

As we can see from the above table majority of the respondents (34.2%) asserted that they have taken a training annually. (30.7%) of the respondents don't know the time interval of giving training. (20.3%) of the respondents indicate that the training is given quarterly and almost (13.4%) of respondents told that the training is given annually. The remaining few respondents which are (1.3%) reported as the training is given only every two years. Therefore the majority findings here implied that the bank gives training to its employees on annual basis.

Table 4.5, Respondents View about the Relation of Training Objective and Business Objective

Level of meeting Business Objective			
Measurement	Frequency	Valid percent	Cumulative percent
Not at all	9	3.9	3.9
Not much	13	5.6	9.5
Average	94	40.7	50.2
Much	84	36.4	86.6
Very much	31	13.4	100

Source; Questioner Survey Data 2019

As shown in the above table, most of the respondents (40.7%) mark the level of the training program meets its business objective on average. (36.4%) of the respondents mark the level as much and only (13.4%) of the respondents marked it very much. (5.6%) of respondents inform that the training program do not much meet its business objective and the remaining (3.9%) of respondents agreed as it is not at all meet the business objective. The majority response of respondents implied that the training objective of the bank meets its business objective on average level.

Table 4.6, Criteria used by the Bank to Offer Training for the employees

Criteria				
		Responses		Percent of cases
		N	Percent	
Criteria To Offer Training	When Joining The Bank	146	39.4%	63.2%
	Because Its Compulsory To The Employees	96	25.9%	41.6%
	By Using Performance Appraisal	22	5.9%	9.5%
	Up On My Request	16	4.3%	6.9%
	Based On Supervisors Recommendation To HR	52	14.0%	22.5%
	Based On Need Assessment Result	39	10.5%	16.9%
Total		371	100.0%	160.6%

Source; Questioner Survey Data 2019

As indicated on the above table the criterion “when joining the bank” has got the first line having the highest percent of cases by the respondents which is (63.2%). The criterion “because it’s compulsory to the employees scored (41.6%) percent of cases by the respondents while “based

on supervisor Recommendation to HR” scores (22.5%) percent of case. “Based on need assessment result” score (16.9%) percent of case and the remaining criterions which are “using performance appraisal” and “up on my own request” scored (9.5%) and (6.9%) percent of cases respectively. Here major findings of the questioner implied that the bank mostly gives training to its employees when they join to the organization.

Table 4.7, Respondents View about Need Assessment and Training Objective of the Bank

Need Assessment and Training Objective					
	Opinions	Frequency	Valid Percent	Cumulative Percent	Mode
The bank conduct need assessments	strongly disagree	43	18.6	18.6	4
	Disagree	53	22.9	41.6	
	Neutral	44	19.0	60.6	
	Agree	61	26.4	87.0	
	strongly agree	30	13.0	100.0	
	Total		231	100	
The bank use different methods to assess training need	strongly disagree	43	18.6	18.6	2
	Disagree	73	31.6	50.2	
	Neutral	46	19.9	70.1	
	Agree	54	23.4	93.5	
	strongly agree	15	6.5	100.0	
Total		231	100		
Need analysis clearly identify performance gap	strongly disagree	20	8.7	8.7	3
	Disagree	49	21.2	29.9	
	Neutral	83	35.9	65.8	
	Agree	62	26.8	92.6	
	strongly agree	17	7.4	100.0	
Total		231	100		
Training objective of the bank is helpful in achieving organizational	strongly disagree	10	4.3	4.3	4
	Disagree	21	9.1	13.4	
	Neutral	27	11.7	25.1	
	Agree	89	38.5	63.6	

objective	strongly agree	84	36.4	100.0	
Total		231	100		
Objective of training program is achievable	strongly disagree	5	2.2	2.2	4
	Disagree	25	10.8	13.0	
	Neutral	65	28.1	41.1	
	Agree	85	36.8	77.9	
	strongly agree	51	22.1	100.0	
Total		231	100		

Source; Questioner Survey Data 2019

Based on the training need assessment and objective of the bank majority of the employees almost (26.4%) agree on that the bank conducts training need assessment and (22.9%) of the respondents disagree on that. Almost (19.0%) of the respondents are neutral on the issue. (18.6%) of the respondents are strongly disagree while the remaining (13%) are strongly agree. The mode (4) implies that the most frequent answer of the case is “agreed” Therefore the bank conducts training need assessment based on the response of the respondents.

Majority of respondents (31.6%) are disagreeing on the issue that the bank uses different methods to assess the training need while (23.4%) of respondents are agreed. (19.9%) of respondents are neutral. There are also (18.6%) respondents who are strongly disagree. the remaining few (6.5%) are strongly agrees on the issue. In this case the mode indicates (2) which mean most frequent response of respondents are “disagree” therefor majority of respondents are disagreed. According to the major findings of the respondents view the bank does not use different methods to assess training need of employees.

(35.9%) of respondents are neutral of that whether the training need assessment clearly identifies performance gap or not but (26.8%) of respondents are agreed. (21.2%) and (8.7%) of the respondents are disagree and strongly disagree respectively. The remaining (7.4%) of respondents are strongly agreed. The mode here indicates (3) which mean that most frequently answered response is “neutral” therefore most of the respondents do not want to say anything

about the issue. Here the Major findings on the response of respondents imply that there is no information up on whether the need assessment clearly identifies performance gap or not.

Most of the respondents (38.5%) agree on that the training objective is helpful in achieving the organization objective and (36.4%) of respondents are strongly agreed on that. (11.7%) of the respondents are neutral on the issue. The remaining (9.1%) and (4.3%) of the respondents are disagreed and strongly disagreed on the issues respectively. The mode in this case indicated by (4) meaning respondents most frequently respond “agree” on the issue. Therefore, Major findings from the responses implied that training objective is helpful in achieving organizational objectives.

Highest number of respondents (36.8%) is agreed on the issue that objective of the training program is achievable but (28.1%) are neutral on the issue. (22.1%) are strongly agreed while the remaining (10.8%) and (2.2%) are disagreed and strongly disagree on that respectively. Here again the mode indicates value (4) which to mean that respondents most frequently respond “agree” on the issue. Based on the major findings from the response’s objective of the training program is achievable.

Table 4.8, Opinions about Training Design and Implementation

Design And Implementations					
The bank has enough budget, time and expertise for the training	Opinions	Frequency	Valid percent	Cumulative percent	Mode
	Strongly disagree	23	10.0	10.0	4
	Disagree	44	19.0	29.0	
	Neutral	50	21.6	50.6	
	Agree	74	32.0	82.7	
	Strongly agree	40	17.3	100.0	
Total		231	100		
Training program of the bank is designed based on the identified performance gap	Strongly disagree	41	17.7	17.7	4
	Disagree	44	19.0	36.8	
	Neutral	54	23.4	60.2	
	Agree	70	30.3	90.5	
	Strongly agree	22	9.5	100.0	
Total		231	100		

The bank use different types of training methods	Strongly disagree	10	4.3	4.3	4
	Disagree	31	13.4	17.7	
	Neutral	44	19.0	36.8	
	Agree	99	42.9	79.7	
	Strongly agree	47	20.3	100.0	
Total		231	100		
There is proper program administration	Strongly disagree	14	6.1	6.1	4
	Disagree	59	25.5	31.6	
	Neutral	30	13.0	44.6	
	Agree	86	37.2	81.8	
	Strongly agree	42	18.2	100.0	
Total		231	100		
Employees have opportunity to practice what is learned from the training	Strongly disagree	6	2.6	2.6	4
	Disagree	43	18.6	21.2	
	Neutral	35	15.2	36.4	
	Agree	97	42.0	78.4	
	Strongly agree	50	21.6	100.0	
Total		231	100		
The training given is applicable on job	Strongly disagree	8	3.5	3.5	4
	Disagree	26	11.3	14.7	
	Neutral	43	18.6	33.3	
	Agree	116	50.2	83.5	
	Strongly agree	38	16.5	100.0	
Total		231	100		
Training method followed by the bank is effective in achieving the training objective	Strongly disagree	11	4.8	4.8	3
	Disagree	33	14.3	19.0	
	Neutral	78	33.8	52.8	
	Agree	78	33.8	86.6	
	Strongly agree	31	13.4	100.0	
Total		231	100		

Source; Questioner Survey Data 2019

As indicated on the above tables (32.0%) of the respondents agree on that the bank has enough budget, time and expertise for the training program. (21.6%) of respondents do not want to say something about it they are neutral but (19%) are disagree on it while (17.3%) are strongly agreed. The remaining (10%) are strongly disagreed. The mode is indicated by (4) which implies

that the frequently response of respondents is “agree”. Major findings from the respondents imply that the bank has enough budget, time and expertise for the training program.

Almost (30.3%) of the respondents agree on the issue that training program of the bank designed based on the identified performance gap but (23.4%) of respondents neutral. (19.0%) and (17.7.0%) disagree and strongly disagree respectively. The remaining few numbers (9.5%) are strongly agreed. The here mode resulted with (4) which indicates that the most frequent response is “agree”. Therefore, according to the response of majority respondents training program of the bank is designed based on the identified performance gap.

(42.9%) of the respondents agreed on that the bank uses different types of training methods while (20.3%) of them are strongly agreed. (19%) of the respondents are neutral about the issue and (13.4%) and (4.3%) of the respondents are disagreed and strongly disagreed on the issue respectively. Mode of the case indicates (4) which means the most frequent response here is “agree”. The bank uses different types of training methods based on the response of the majority respondents.

From the total respondents (37.2%) of them are agreed on that there is a proper training program administration and coordination but (25.5%) of them are disagreed. Again (18.2%) of the respondents are strongly agree with it while (13.0%) of them are neutral. The remaining (6.1%) of the respondents are strongly disagreed. Here also the mode indicates (4) meaning the most frequently answered option is “agreed”. According to the response of majority respondents there is a proper training program administration and coordination with in the bank.

(42.0%) of the respondents are agreed on that Employees have the opportunity to practice what is learned from the training and also (21.6%) of them are strongly agreed with it but (18.6%) are disagreed, (15.2%) neutral the remaining (2.6%) are strongly disagreed. The mode here is (4) meaning the respondents mostly agreed on that there is an opportunity for the employees to practice what is learned from the training.

Almost half of the respondents (50.2%) are agreed on that the training given is applicable on job. (18.6%) are neutral on the issue. Additional of (16.5%) respondents are strongly agreed with it. (11.3%) of the respondents are disagreed and (3.5%) are strongly disagreed. The mode here is resulted with (4) which means most frequently given response is “agree” therefore the

respondents mostly agreed on that the training given by the bank is applicable on their job after the training.

Here equal number of the respondents respond two answers on the issue that training method followed by the bank is effective in achieving the training objective, each of (33.8%) of respondents are agreed and neutral on the issue respectively . (14.3%) are disagreed on it while (13.4%) are strongly agreed. The remaining (4.8) are strongly disagreed with it. Mode of the case here resulted with (3) which imply that the most frequently given response is neutral therefore, majority of the respondents are neutral from being agreed or disagreed on the issue.

Table 4.9, Forms of Training Method that the Bank Uses

Types of Training Methods Used					
	Opinions	Frequency	Valid percent	Cumulative percent	Mode
On the job training	Never	13	5.6	5.6	4
	Rarely	16	6.9	12.6	
	Sometimes	46	19.9	32.5	
	Mostly	108	46.8	79.2	
	Always	48	20.8	100.0	
Total		231	100		
Off the job training	Never	21	9.1	9.1	3
	Rarely	69	29.9	39.0	
	Sometimes	82	35.5	74.5	
	Mostly	41	17.7	92.2	
	Always	18	7.8	100.0	
Total		231	100		

Source; Questioner Survey Data 2019

As indicated on the above table 4.9, (48.6%) of the respondents inform that on the job training is given mostly by the bank. (20.8%) are said as it is given always. (19.9%) of the respondents told that on job training is given sometimes while (6.9%) said rarely given but the remaining (5.6%) informed that they have never taken on job trainings. Mode of the case indicated by (4) meaning most frequently given response in the case is “mostly” therefore the bank mostly gives on the job training.

The table result shows that (35.5%) of the respondents inform that the bank gives off-the-job training sometimes but (29.9%) are informing that as it is given rarely. Almost (17.7%) of the employees told that off-the-job training is given mostly by the bank but (9.1%) of them said that they have never taken off-the-job training. The remaining (7.8%) of the respondents confirm that the bank gives off-the-job training always. The mode here resulted with (3) which imply that most of the respondents agreed as the bank sometimes give off-the-job training.

4.3.2. Evaluating the Training Effectiveness

Table 4.10, Respondents Reaction Toward the given Training

REACTION					
	Opinions	Frequency	Valid percent	Mean value	Std.deviation
All the training that I have taken from the bank is relevant for my job.	Strongly disagree	10	4.3	4.0043	1.0279
	Disagree	15	6.5		
	Neutral	16	6.9		
	Agree	113	48.9		
	Strongly agree	77	33.3		
I really like and enjoy the trainings that I have taken	Strongly disagree	7	3.0	2.5974	.8171
	Disagree	120	51.9		
	Neutral	64	27.7		
	Agree	39	16.9		
	Strongly agree	1	.4		
I like the setting, style , timing and domestic of the training	Strongly disagree	12	5.2	2.5887	.8595
	Disagree	110	47.6		
	Neutral	76	32.9		
	Agree	27	11.7		
	Strongly agree	6	2.6		
The training program is participatory	Strongly disagree	5	2.2	3.8918	.9470
	Disagree	22	9.5		
	Neutral	21	9.1		
	Agree	128	55.4		

	Strongly agree	55	23.8		
Aggregate mean				3.2705	

Source; Questioner Survey Data 2019

(48.9%) of the respondents are agreed on the issue that the given training they have taken is relevant to their job. Also (33.3%) of the respondents are strongly agreed on that. Some of the respondents (6.9%) are neutral of either being agreed or disagreed. The remaining (6.5%) and (4.3%) of the respondents are disagree and strongly disagree respectively. The resulted mean value is (4.0043) which imply that the given training program to the employees is relevant to their job.

(51.9%) of the respondents are disagreed on the issue that “i really like and enjoy the training that i have taken”. (27.7%) are neutral. But (16.9%) and (4%) of the respondents are agreed and strongly agree respectively on the issue while the remaining (3%) are strongly disagreed. The mean value here is (2.5974) which indicate that low level of agreement on the issue

(47.6%) of the respondents give a response of disagree on the issue that “i like the setting, style, timing and domestic of the training”. (32.9%) of respondents are neutral on that only (11.7%) are agree and (2.6%) strongly agreed. The remaining (5.2%) are strongly disagreeing on it. The resulted mean value shows (2.5887) which indicate the respondents do not like the setting, style timing and domestic of the training program of the bank.

Majority of the respondents (55.4%) are agreeing on that the training program is participatory and also (23.8%) are strongly agreed. (9.1%) of them are neutral while the remaining (9.5%) and (2.2%) of the respondents are disagree and strongly disagree respectively. The resulted mean value here is (3.8918) which imply that respondents are highly agreed on that the training program is participatory.

The aggregate mean is resulted with (3.2705) which indicate moderate level agreement of the respondents up on their reaction toward the training program of the bank.

Table: 4.11, Respondent’s learning from the Given Training

LEARNING					
	Opinion	Frequency	Valid percent	Mean value	Std.deviation
I have learned what intended to be thought from the training	Strongly disagree	4	1.7	3.8268	.8574
	Disagree	19	8.2		
	Neutral	27	11.7		
	Agree	144	62.3		
	Strongly agree	37	16.0		
The training that I have taken increases my motivation and commitment to work.	Strongly disagree	36	15.6	2.3723	.9956
	Disagree	121	52.4		
	Neutral	29	12.6		
	Agree	42	18.2		
	Strongly agree	3	1.3		
The training helped me to acquire knowledge, improve and change attitude of my current job.	Strongly disagree	4	1.7	3.8658	.9754
	Disagree	25	10.8		
	Neutral	28	12.1		
	Agree	115	49.8		
	Strongly agree	59	25.5		
Aggregate mean				3.3556	

Source; Questioner survey Data 2019

Regarding their learning (62.3%) of respondents are agreed as they have learned what intended to be thought from the training and also (16.0%) are strongly agreed on it. (11.7%) of them are neutral while (8.2%) and (1.7%) are disagree and strongly disagree respectively. Mean value of the result here is (3.8268) meaning respondents highly agreed as they have learned what intended to be thought from the training.

(52.4%) of the respondents are disagree on that the training they have taken increases their motivation and commitment to work. Additional (15.6%) of the respondents are strongly disagree on it. (18.2%) and (1.3%) of the respondents are agree and strongly agree on the issue respectively while (12.6%) are neutral. Mean value of this case is resulted with (2.3723) which

imply that the training that the respondents taken do not increase their motivation and commitment.

(49.8%) of the respondents from the total agree on that the training helped them to acquire knowledge, improve and change attitude of their current job and also (25.5%) are strongly agree with it. (12.1%) are neutral while (10.8) and (1.7%) are disagreed and strongly disagreed respectively. The resulted mean value shows (3.8658) meaning respondents highly agreed as the training they have taken helped them to acquire knowledge, improve and change attitude of their current job.

Aggregate mean of the result shows that (3.3556) which indicate employees have moderate level of agreement toward their learning from the training.

Table 4:12, Respondents Opinion about their behavioral Change with the Given Training

BEHAVIOR					
	Opinion	Frequency	Valid percent	Mean value	Std.deviation
I have immediately putted my learning In to action when back to the job	Strongly disagree	8	3.5	3.5065	0.9819
	Disagree	31	13.4		
	Neutral	55	23.8		
	Agree	110	47.6		
	Strongly agree	27	11.7		
I am using the relevant competency on the job that I have gotten from the training	Strongly disagree	7	3.0	3.6710	0.9302
	Disagree	21	9.1		
	Neutral	45	19.5		
	Agree	126	54.5		
	Strongly agree	32	13.9		
I believed that there is a change in behavior, knowledge and skill on my job	Strongly disagree	11	4.8	3.6234	1.0220
	Disagree	25	10.8		
	Neutral	39	16.9		
	Agree	121	52.4		

after the training.	Strongly agree	35	15.2		
I have got the capacity to transfer the learning that I have got from the training to the job	Strongly disagree	4	1.7	3.7143	1.0111
	Disagree	32	13.9		
	Neutral	40	17.3		
	Agree	105	45.5		
	Strongly agree	50	21.6		
Aggregate mean				3.6288	

Source; Questioner Survey Data 2019

As shown in the above table (47.6%) of the respondents is agreeing on that they have immediately putted their learning in to action when back to the job. (23.8%) of them are neutral on it and (13.4%) are disagreed. The remaining (11.7%) and (3.5%) of the respondents are strongly agreed and strongly disagreed on the issue respectively. The mean value is (3.5065) which imply that employees immediately putted their learning in to action when back to the job.

(54.5%) of the respondents are agreed on the issue that they are using the relevant competency on the job that they have got from the training. (19.5%) of them are neutral while additional (13.9%) strongly agree with it. The remaining (9.1%) and (3.0%) of the respondents are disagreed and strongly disagreed on it respectively. The resulted mean value here is (3.6710) meaning respondents highly use the relevant competency that they have got from the training on the job.

(52.4%) of the respondents agreed as there is a change in behavior, knowledge and skill on their job after the training but (16.9%) of them is neutral on it. Additionally (15.2%) of the respondents are strongly agreed with it while the remaining (10.8%) and (4.8%) of the respondents are disagreed and strongly disagreed with it respectively. Mean value is resulted with (3.6234) which indicates that respondents are highly agreed as there is a change in behavior, knowledge and skill on their job after taking the training program.

(45.5%) of the respondents agreed on that they have got the capacity to transfer the learning that they have got from the training to the job. Additional (21.6%) of the respondents are strongly

agreed with it. But (17.3%) of them are neutral about the issue while (13.9%) are disagreed on it. The remaining (1.7%) of the respondents are strongly disagreed with it. The resulted mean value here is indicated by (3.7143) which imply that respondents highly agreed as they have got the capacity to transfer their learning from the training to the job.

Aggregate mean of the result shows that (3.6288) which mean respondents are at high agreement about their change in behavior with the given training program.

Table: 4.13, Respondents Opinion about the Results of the Training Program of The Bank

RESULT					
	Opinion	Frequency	Valid percent	Mean value	Std.deviation
I have scored an improved job performance after taking the training	Strongly disagree	6	2.6	3.5238	0.9175
	Disagree	27	11.7		
	Neutral	61	26.4		
	Agree	114	49.4		
	Strongly agree	23	10.0		
The training program reduces my intention to leave the organization	Strongly disagree	57	24.7	2.5325	1.2327
	Disagree	67	29.0		
	Neutral	50	21.6		
	Agree	41	17.7		
	Strongly agree	16	6.9		
The given training program resulted in minimizing wastage of time and resources	Strongly disagree	10	4.3	2.6667	0.9356
	Disagree	115	49.8		
	Neutral	55	23.8		
	Agree	44	19.0		
	Strongly agree	7	3.0		
The training program resulted in maximizing the bank's profitability	Strongly disagree	11	4.8	3.7186	1.0968
	Disagree	23	10.0		
	Neutral	45	19.5		
	Agree	93	40.3		
	Strongly agree	59	25.5		

The training given by the bank minimize the number of complaints of customers with regard to my job	Strongly disagree	10	4.3	3.6494	0.9882
	Disagree	18	7.8		
	Neutral	53	22.9		
	Agree	112	48.5		
	Strongly agree	38	16.5		
Aggregate mean				3.2182	

Source; Questioner Survey Data 2019

Regarding the result of the training program (49.4%) of respondents agreed as they have scored an improved job performance after taking the training. (26.4%) are neutral on the issue while (11.7%) of them are disagreed. (10.0%) and (2.6%) are strongly agree and strongly disagree on the issue respectively. Mean value is resulted with (3.5238) in which it implies that respondents highly scored an improved job performance after taking the training.

(29.0%) of the respondents are disagreed on the issue that the training program Reduce their intention to leave the organization. Additional (24.7%) of the respondents are strongly disagree on the issue. (21.6%) of the respondents are neutral about the issue while (17.7%) of them are agreed. The remaining few (6.9%) of the respondents are strongly agreed with it. Mean value of the result here shows (2.5325) which means training program of the bank doesn't reduce the employee's intention to leave the organization.

(49.8%) of the respondents are dis agreed on the issue that the given training program resulted in minimizing wastage of time and resources. (23.8%) of the respondents are neutral about the issue but (19.0%) of respondents are agreed with it. The remaining (4.3%) and (3.0%) of the respondents are strongly disagree and strongly agree with the issue respectively. The resulted mean value here is (2.6667) which imply that the given training program doesn't result with minimizing wastage of time and resources.

(40.3%) of the respondents are agree on that the training program is resulted in maximizing the bank's profitability and additional (25.5%) of the respondents are strongly agreed with it. But (19.5%) of them are neutral and the remaining (10.0%) and (4.8%) of the respondents are

disagree and strongly disagree on it respectively. The resulted mean here is (3.7186) which indicate that the training program highly maximizes profitability of the bank.

(48.5%) of respondents are agreed as the training given minimizes number of complaints of customers about the job, (22.9%) are neutral. Some of (16.5%) of the respondents are strongly agreed. The remaining (7.8%) and (4.3%) of respondents are disagree and strongly disagree on it. The mean in this case shows (3.6494) meaning the training given by the bank highly minimizes number of complaints of customers about the job.

Aggregate mean of the employee's response resulted with (3.2182) which imply moderate level result of the training program.

4.3.3. Interview Question Response Analysis

Under this section, to better give direction to various Questions regarding the effectiveness of the training program thematic areas for the purpose of analysis have been identified as discussed below:

- ❖ **Provision of Training:** For the question “how often does the bank provide training?” the response found indicates that: the bank gives training to the employee's at least once a year. But there is no specific schedule based on time interval. Every employee will take a training which will help him for his job position. Like for example the newly joined employee will take a training about the overall banking procedure through a training called “domestic banking training” and also when an employee becomes promoted or rotated from his position to another position he will also be provided a training which will help him for the newly assigned job position. Here it seems the bank mainly concerns with task analysis to give training and it will be better to give a scheduled training for a better improvement the training effectiveness.
- ❖ **Training Needs Analysis:** For the question “Does the bank conduct an appropriate need assessment while designing a training program?” the response found from human capacity build manager indicates that: the bank does not always conduct training need assessment to design a training program. The training program is an already developed program at once based on assessment of different issues. Therefore need of training for the type of employee based on his or her job title is already sated

by the human capital management. But there would be a need assessment while newly getting technologies are happened. Therefore based on the data found from the response there is no need analysis conducted by the bank while designing and giving training for the employees which is one of weakness of the effectiveness of the training program because, giving of training without assessing of the need for the training could not be effective through filling an already existing performance gaps of employees.

- ❖ **Training Selection:** For the question “what is the criterion of the bank to select a trainee for training?” the Response found indicates: the only criterion of the bank to select trainees for training is based on their job position. Every employee will be provided a training which will help him on his job. But focusing only on task to give training for employee is not an effective way of giving training.
- ❖ **Type of Training Method:** For the question “what type of training method do you mostly use to give training for the trainees?” the response found implies that both on-the-job and off-the-job trainings are given as the desired need. But mostly it uses on the job training for the promoted employees on their position of work and use off job training for newly joined employees almost for one week.
- ❖ **Training Budget:** For the question “Do you think the budget that your bank allocate for the training program is enough?” the response found from human capacity build manager indicates that the budget that the bank allocate for the training program is much enough for the training purpose and the bank provide the training in a very nice way with inviting known training experts from outside of the company. on the other hand another human capacity expert told that even if the bank allocates 2% of its annual profit for the training purpose based on the rule of National Bank but still there is some compliance about the training from the employees. Therefor it is important to see the reason why some of the employees are complaining the training program.
- ❖ **Awareness of Trainees about Objective/Purpose of the Training:** For the question “do you make sure that awareness of trainees about the objective/purpose of training while giving them the program?” the response found implies that every employee will

be aware of the training while taking some training. There will be question and answer and presentation of ideas and issues by the participants regarding the concept of the training so that they will be more aware of the training concept and purpose.

- ❖ **Transfer of Training in to Action:** For the question “is there an opportunity for trainees to demonstrate what they have learned from the training?” response found implies that there is a high opportunity for employees to demonstrate their learning from the training because all the trainings that they have taken is highly related to their job position. But it will depend on their capacity to apply it on their job or not.
- ❖ **Training Program Coordination and Administration:** For the question “how your training program coordination and administration seems like?” response found indicate as the raining program is administered by human capital department under learning and development division.
- ❖ **Evaluation of the Training Program:** For the question “do you evaluate the training program and what type of evaluation design do you apply ?” the response found implied that as there is no well-organized training evaluation measure followed by the bank still now and there is a plan to work hard on it. But mostly there will be a survey question conducted through questioner to measure trainee’s reaction toward the training program after giving the training. Therefore, this is the major weakness of the bank in conducting an effective training program. Because, if there is no any measure taken by the bank to check the effectiveness of the implemented training program then it couldn’t be able to see the strength and weakness of the overall training program.
- ❖ **Reaction Level toward The Training:** For the question “does the bank conduct interview or administer questioner for the trainees to evaluate their reaction level toward the training?” the response found indicates as there is a measure of reaction level of trainees after giving them the training. Sample questions will be distributed to them to see how they react to the overall training program and mostly the reaction is very good. This is a nice way to evaluate employee’s reaction level toward the given training and to give some modifications to the training given based on the opinions given.

- ❖ **Learning Level of Employees Toward the given Training:** For the question “how Does the bank measure the level of learning of employees from the given training after giving them the program” the response indicate that the only way the bank follows to measure level of learning of the trainees after training is performance evaluation measure which will be conducted by the nearly supervisor of the employees at the end of the years. This has to be improved by the bank in which employees learning has to be measured just after offering the training program to evaluate effectiveness of the program up on the learning of the employees.
- ❖ **About KSA of the Employees:** For the question “Do you try to investigate which employee lack KSA or which have KSA but unmotivated to perform the job?” the response found imply that there could exist employees who lack KSA and also employee who have KSA but unmotivated. But the bank doesn’t make any scientific investigation regarding the issue. But it is better to give focus on KSA of employees to identify employees with KSA but not motivated so that to treat them in different way and to give special type of training.
- ❖ **Job Behavior of Employees:** For the question “Do you believe that job behavior of employees is changed due to the given training program?” response found indicates as it can be definitely said that there is a change in job behavior on employees due to the training that is provided to them. Most of the time customers are very happy with the service that is provided by the bank and also employees of the bank are highly favored with other similar industries.
- ❖ **Effect of Training on Organizational Effectiveness:** For the question “Do you believe that the given training has a positive effect on the organizational effectiveness and what are the indicators?” the response indicates that due to the reason that there is no specific evaluated result of the given training program, it will be difficult to respond on that. But the bank becomes highly profitable from year to year since it was formed up to today. One of the reasons for its development is definitely the strength of the employees. Since it is a service giving company the major determinant factor for its development could be competent and good performer employees for a qualified service. Therefore, for the reason that the bank believes on that it highly

focuses on job related training programs while giving training for the employees and the given trainings are highly effective in achieving the overall effectiveness of the organization.

4.4. Discussion of Findings

- **Discussion on the General Training Program of the Bank:** based on the majority of respondents training is given by the bank just annually which is a more similarly response with the interview question. The interview response also implies that the bank gives training for its employees at least once a year. There is no specific schedule based on time interval. Every employee will take a training which is helpful for his job title. Respondents mostly agree on that the training program of the bank meets its business objective on average and nearly too much level. Based on the response found from the questioner the banks mostly give training for the employees when they are joining the company and because it is compulsory to all the employees. The data found from the interview also shows that the bank do not use a wide range of multiple criteria to give a training for trainees. There is a once established schedule to give some type of training for the employees at different level of job title.

- **Discussion on Need Assessment and Training objective of the Bank:** majority of the respondents agree as the bank conducts training need assessment. But, the response which is found from the interview implies that the bank do not always conduct a training need assessment to develop training program. There is a once established training program for different level of job positions and based on that every employee will take the training as it is needed. Majority of respondents confirm that there is no any method taken by the bank to assess the training need of employees and the interview response also supports this idea in which the bank always applies an already designed training programs unless their becomes a new technology of work. No response could be found on the issue weather the need analysis method clearly identify performance gap or not because, most of the respondents give neutral response. In fact, if there is no need assessment there will not be something to say about it. The respondents are agreeing on

that the training objective of the bank is helpful in achieving organizational objective and they are mostly agreed as it is achievable.

○ **Discussion on Training Design and Implementation:** The respondents mostly agreed on that there is enough budget, time and expertise for the training program allocated by the bank the interview response also strengthen this idea in which the bank allocates (2%) of its annual profit for a training purpose. But, it indicates that there is little compliance from the employees about the training even if the budget is enough for the training purpose. Respondents mostly agreed on that training program of the bank is designed on the identified performance gap. Respondents mostly confirmed that the bank uses different types of training methods to give training and the interview response also confirm that as the bank gives both on-the-job and off-the-job training to the employees as it is required by their job title. Most of the respondents confirm that as there is a proper training program administration and coordination by the bank and the human capital management department under “learning and development division” manages the overall training program of the bank as indicated by the interview response of the human capacity build manager. The employees have an opportunity to practice what is learned from the training based on the agreement of majority of the respondents and as the training is designed based on their job title they will have a wide range of opportunity to practice what is learned from the training as indicated by the interview response by the human capacity build manager. Both the data found from questioner and interview question implies that the bank mostly gives on-the-job training and it sometimes gives off-the-job training for the employees.

○ **Discussion on Evaluating the Training Effectiveness:**

✓ **Reaction:** here as indicated by the human capacity build expert the bank mostly measures the reaction level of employees toward the training program through distributing a questioner after giving them the training. Also here as the researcher could see some of the questioner data’s filled by the trainees regarding their reaction toward the training program it seems good result.

When we look at the response of the respondents based on their reaction they are mostly agreed on that the training that they have taken is highly relevant to their

job with a mean value of (4.0043). But, most of the respondents do not like and enjoy the training that they have taken they are in a low level of agreement with a mean value of (2.5974). Majority of the respondents dislike the setting, style, timing and domestic of the training program with a mean value of (2.5887) which indicates low agreement about the issue. Based on The response given by the respondents the training given by the bank is participatory with a mean value of (3.8918) which indicates high agreement of the respondents.

The aggregate mean calculated from the reaction of the respondents indicate that (3.2705) which to mean that the effectiveness of the training program on the overall employees reaction is moderate.

- ✓ **Learning:** the data found from the interview implies that there is a wide range of opportunity for employees to demonstrate their learning on the job because the training is mostly developed based on their job title but there is no effective measure taken by the bank to measure the learning level of employees from the training except the annual performance evaluation method.

When we look at the response of respondents based on their learning they mostly agreed as they have learned what intended to be thought from the training with a mean value of (3.8268) which implies that high agreement about the issue. On the other hand the respondents confirm that the training they have taken do not increase their motivation and commitment to work with a mean value of (2.3723) which implies that a low agreement on the issue. Majority of the respondents inform that as the training given helps them to acquire knowledge, improve and change attitude of their current job with a mean value of (3.8658) which indicates high agreement about the issue.

The aggregate mean calculated from the learning measure of respondent is resulted with (3.3556) which imply that effectiveness of the training program on the overall employees learning is moderate.

- ✓ **Behavior:** data found from the interview question indicates that there is an overall behavioral change on the employees due to the given training program. The increasing profitability of the bank and the acceptability of the employees everywhere out of the bank have been mentioned as evidence.

Regarding the response rate of respondents most of them have immediately putted their learning in to action when back to the job with a mean value of (3.5065) agreement level which intern implies that high level of agreement on the issue. Majority of the respondents are using the relevant competency on job that they get from the training with a mean value of (3.6710) which is a high agreement level. There is a change in behavior, knowledge and skill on their job after taking the training program with a calculated mean value of (3.6234) which implies a high agreement regarding the issue. Majority of the respondents have got the capacity to transfer the learning that they have got from the training to the job with a mean value of (3.7143) agreement level. Meaning, there is a high agreement about the issue.

The aggregate mean calculated from the behavioral measure of respondents is resulted with (3.6288) which in turn imply that the effectiveness of the training program on the overall employee's behavior high.

- ✓ **Result:** As we can see from the interview question there is no specific measure taken by the bank to measure the training effectiveness based on its result except the annual measure of employee's performance on their job.

Based on the response rate of employees they have scored an improved job performance with a mean value of (3.5238) agreement level which shows that high agreement but the training program do not reduce their intention to leave the organization with a mean value of (2.5325) which implies low agreement about the issue and also the training program do not resulted in minimizing wastage of time and resources with a mean value of (2.6667) agreement level in which it implies that low level of agreement about the issue. Based on the response given by the respondents the bank's profitability is increased due to the training program given by the bank with a mean value of (3.7186) agreement level which in turn indicates high level of agreement about the issue. The training given by the bank minimizes the number of complaints of customers about the job with a mean value of (3.6494) agreement level which means that high level of agreement about it.

Aggregate mean calculated from the result measure of respondents indicated by (3.2182) which implies that effectiveness of the training program in accordance with its result is at moderate level.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1. Summary of Major Findings

The study investigates the effectiveness of the overall training program the case of Lion International Bank S.C. Accordingly, based on the analysis of collected data the following major findings were presented.

- Among the total respondents most of them asserted that training is given by the bank on annual basis. The response found from the interview also strengthen this idea in which the bank gives a training for its employees annually based on their job positions.
- Based on the findings of the research study majority of respondents are agreed on that the bank do not use different methods to assess training need. Similarly the response found from the interview question indicates that there is no training need assessment conducted by the bank; the bank gives an already designed training at once for all the employees based on their job positions.
- Most of the respondents are neutral of saying agree or disagree on the issue that the training need analysis clearly identifies the performance gap or not. Here, because there is no need analysis then difficult to say something on it.
- Based on the response found from the questioners majority of respondents (38.5%) and (36.4%) are respectively agreed and strongly agreed on the issue that training objective of the bank is helpful in achieving the organizational objective. The interview response also implies similar thing which is a very crucial issue for the organization success.
- Majority of respondents are agreed as the training objective is achievable this will make the result very fruitful.
- Majority of the respondents (32.0%) are agreed as that the bank has enough budgets. Time and expertise for the training purpose. The response found from the interview also implies that the bank has enough budget, time and expertise for the training purpose. It allocates

2% of its annual profit for the training purpose and gives training for the employees by inviting different training experts from outside the company.

- According to the majority respondent's response (37.2%) there is a proper program administration and coordination of the training program by the bank. The interview response also implies that the training program is managed and administered by the human capital management department under learning and development division.
- Since the training is designed and given based on the employee's job position, it is more related with their jobs according to the interview response. Therefore, employees will have a wide range of opportunity to practice what is learned from the training.
- The reaction of employees toward the training program of the bank is on moderate level with an aggregate mean value of (3.2705). But, even if the aggregate mean implies a moderate level on their reaction toward the training program, there are some disagreements of employees up on their reaction toward the training program of the bank. For instance majority of the respondents (51.9%) do not like and enjoy the training that they have taken. Almost (47.6%) of the respondents not like the setting, style, timing and domestic of the training program.
- Based on the response of respondents the aggregate mean of their learning is resulted with (3.3556) which indicate moderate level of agreement up on their learning from the training. But here also majority of respondents are not agreed on the issue that the training they have taken increases their motivation and commitment to work. Here the researcher could see that lack of motivation of employees to their job. Only the training they have taken couldn't make them motivated.
- Regarding employees behavior most of the respondents are agreed as the training given changes their behavior with an aggregate mean value of (3.6288) which is an indicator of high level of agreement. They have immediately putted there learning in to action when back to the job, they highly use the relevant competency that they have got from the training on to the job and they have got the capacity to transfer their learning from the training to the job.
- The aggregate mean value of the response given by the respondents up on the result of the training program implies (3.2182) which is moderate level of agreement on the issues

regarding the result of the training program. Based on the response found from the questioners and interview the employees have scored an improved job performance after taking the training. There is a minimized level of compliance of customers regarding the bank service. The bank becomes highly profitable year to year since it establishes and it has good will of customers regarding its service. On the other hand even if the training program has scored a good result on some issues but, there are some failures on its effectiveness like it couldn't minimize wastage of time and resource of the company and employees who have got an improved job performance by taking the training program are still with an intention to leave the organization.

5.2. Conclusions Drawn

Based on the major findings of the research work the following conclusions are drawn by the researcher.

- ❖ The banks training program is linked with its business objective at high level. For the reason that the bank mainly concerns on organization and task analysis while designing the already existing training program it highly concerns with its business objective which is giving of a qualified service for customers and making high profit. The bank gives training for the employees based on the already designed training program. But the bank only gives a training to the employees when they are joined the bank and when they becomes promoted or rotated from one position to another and it doesn't give focus of personal analysis while designing training programs.
- ❖ Regarding training practice of the bank it mainly concerns on task and organizational analysis while designing the existing training program. It doesn't give any focus of personal analysis and do not use any method to assess the need for the training. Both on-the-job and off-the-job trainings are implemented by the bank. Even if the bank believes that there is a proper training program administration and coordination, but still there are some grievances from the employees regarding the training program. They are not that much satisfied with some issues. The bank mostly gives training to the employees only once a year based on the task they perform. It doesn't tries to identify the readiness of employees regarding their ability, attitude, beliefs and motivation necessary to learn the

program content. There is no well-organized training evaluation method followed by the bank. It only tries to measure employee's reaction toward the training that they have taken just after giving them the program. It doesn't try to measure the result of the training program, the effect of training given on employees learning and behavior just after giving them the program. There are employees with KSA but not motivated to work, the training that they have taken do not minimizes their intention to leave the organization. But, the bank doesn't take any measure to differentiate employees with KSA and employees with KSA but are not motivated.

- ❖ Even if there is no well-organized measure of the training program implemented by the bank, but the researcher could assure from the employees that there is an improved job performance due to the given training program. The training program of the bank highly improves the performance of employees and it minimizes number of compliances by customers up on the service given. But here due to the reason that the company do not have a measured record of employees job performance before giving them any training program it becomes very difficult for the researcher to illustrate the improved performance of the employees by comparing with their performance after taking the training program.
- ❖ According to the response obtained from the interview and questioners and also based on the secondary data found from the record of employee's reaction toward the training program after taking trainings, the training program could be said moderately effective in achieving its objective because moderate level of results are found from the research study on employees reaction, learning, behavior and results from the training program. Here the major concern of the management is to only accomplish the strategic objective of the company. There is no concern and focus of control about accomplishment of the training objectives.

5.3. Recommendations

According to the results found from the research work the researcher recommends the following issues.

- ✚ It will be better for the bank to be engaged in analyzing employees training needs periodically. Need assessment will help the company to determine the training needs by

identifying the gap between what is currently in place and what is needed, now and in the future

- ✚ The training design process of the bank is highly centralized in human capital management department which is found in head office. Therefore it will be good to make aware of other HR department found in corporate divisions about the training design and participate on the process.
- ✚ It is advisable for the bank to give more emphasis to personal analysis while conducting the need assessment to determine whether performance deficiencies resulted from lack of knowledge, skill or other problems.
- ✚ The readiness of trainees should be overlooked by the bank before giving them the training program. Trainee's personal characteristics such as ability, attitude, beliefs and motivation are very crucial to learn the program. As a result the company must give full attention to assess employee's characteristics to see how much employees are ready to attend the training rather than assigning them compulsorily
- ✚ It's better for the bank to take time to distinguish employees who lack competencies from those who possess all this but are unmotivated. It should give more attention for this process because employees who have these competencies may be assigned to undergo the training which will be useless since they need especial types of trainings to be motivated
- ✚ According to the findings there is sufficient budget to provide the training but there are some compliance forwarded by the employees regarding the overall training program. Therefore the bank should look at over the compliances and fix it to make more effective training programs
- ✚ The bank should always evaluate the training to identify its strengths and weakness to determine whether the program is meted the learning objective and whether transfer of training to the job has been occurred or not.
- ✚ To the end, majority of the respondents are agreed with the existence of problems regarding the training practices within the bank such as lack of need assessment to design the training, lack of frequently given trainings, lack of training evaluation methods and the likes. Therefore it is advisable to give prior attention to solve those

problems in order to be more competitive in the industry through designing effective training programs to highly meet its business objectives.

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APPENDICES A

QUESTIONIERS

ST MARRY UNIVERSITY MASTERS OF BUSINESS ADMINISTRATION PROGRAM QUESTIONNAIRE TO BE FILLED BY EMPLOYEES OF LION INTERNATIONAL BANK S.C.

Dear sir/madam, this is a research work on assessing effectiveness of the training program of Lion International Bank S.C. Your participation is very important part of this research. Thus, i respectfully request you to spend some time to fill up this questionnaire and I would like to thank you in advance for your cooperation.

Purpose

The primary purpose of this study is for the fulfillment of Master's degree in business administration. Thereby the research intends to assess the effectiveness of the training program of the bank

Confidentiality

The information you will provide for the study will be confidential. The findings of the study Will be general for the study community and will not reflect anything particular of individual Person. The questionnaire will be coded excluding name of respondents and no reference will be made.

3. Based on What Criterion Is That You're bank Give Training for Its Employees?

(Multiple Response Is Possible)

1. When joining the company
2. Because its compulsory to the employees
3. By using performance appraisal
4. Based on supervisors recommendation to HR
5. Up on your request
6. Based on need assessment result

Section III – Opinion about training program of the bank

❖ **NB; please tick on the number box that contains your answer.**

1= strongly disagree 2= disagree 3= neutral 4=agree 5= strongly agree

NEED ASSESSMENT AND TRAINING OBJECTIVE						
No	Statements	1	2	3	4	5
1	The bank conducts a training need assessment before designing any training program for the employees					
2	The bank uses different methods like questioner, interview and performance appraisal to assess the need for the training					
3	The need analysis methods clearly identifies the performance gaps					
4	The training objective of the bank is helpful in achieving the organizational objective.					
5	The objective/purpose of the training program designed by the bank is achievable					
TRAINING DESIGN AND IMPLEMENTATION						
	Statements	1	2	3	4	5
6	The bank has enough budget, time and expertise for the training					
7	The training program is designed based on the identified performance gaps.					

8	The bank uses different types of training methods such as on job and off job methods to give a training for trainees					
9	There is a proper program administration like properly organized and comfortable rooms for the training program.					
10	Trainees have the opportunity for practice in order to demonstrate what is learned from the training					
11	The training given by the bank is applicable on the job after the training.					
12	The training methods that are followed by the bank are very effective in achieving the training objective					

13. Which form of training method does the bank uses from the following to Train employees?
(Multiple responses are possible)

Training forms	Never	Rarely	Sometimes	Mostly	Always
On-the-job training					
Off-the- job training (with in the bank)					

EVALUATING THE TRAINING EFFECTIVNESS						
14	Reaction					
	Statements	1	2	3	4	5
14.1	All the training that I have taken from the bank is relevant for my job.					
14.2	I really like and enjoy the trainings that I have taken					
14.3	I like the setting, style , timing and domestic of the training					
14.4	The training program is participatory					
15	Learning					
	Statements	1	2	3	4	5
15.1	I have learned what intended to be thought from the training					
15.2	The training that I have taken increases my motivation and commitment to work.					
15.3	The training helped me to acquire knowledge, improve and change attitude of					

	my current job.					
16	Behavior					
	Statements	1	2	3	4	5
16.1	I have immediately putted my learning In to action when back to the job					
16.2	I am using the relevant competency on the job that I have gotten from the training					
16.3	I believed that there is a change in behavior, knowledge and skill on my job after the training.					
16.4	I have got the capacity to transfer the learning that I have got from the training to the job.					
17	Result					
	Statements	1	2	3	4	5
17.1	I have scored an improved job performance after taking the training					
17.2	The training program reduces my intention to leave the organization					
17.3	The given training program resulted in minimizing wastage of time and resources					
17.4	The training program resulted in maximizing the bank's profitability					
17.5	The training given by the bank minimize the number of complaints of customers with regard to my job					

APPENDICES B

Interview questions

1. How often does the bank provide training?
2. Does the bank conduct an appropriate training need assessment while designing a training program?
3. What is the criterion of the bank to select a trainee for training?
4. What type of training method do you mostly use to give training for the trainees?
5. Do you think the budget that your bank allocates for the training program is enough?
6. Do you make sure that awareness of the trainees about the objective/purpose of the training while giving them training and how?
7. Is there an opportunity for trainees to demonstrate what they have learned from the training?
8. How your training program coordination and administration is seems like?
9. Do you evaluate the training program? And what type of evaluation design do you apply to evaluate the training program is that post-measure, pre-post measure or pre-post measure with control group? And why do you choose that one?

10. Does the bank conduct interview or administer questioner for the trainees to evaluate their reaction level toward the training? And how is their reaction mostly seems (are they happy with it)?
11. How does the bank measure the level of learning of employees from the training after giving them the program (do you take any action to measure the level of learning of the trainees after the training)?
12. Do you try to investigate which employee lacks KSA (knowledge, skill, ability) or which employees have all this KSA but unmotivated to perform the job while you are assessing the need?
13. Do you believe that job behavior of employees is changed due to the given training programs? And how you could say that (evidence)?
14. Do you believe that the given training has a positive effect on the organizational effectiveness what are the indicators (for example it could be through minimizing wastage of time and resource or maximizing the bank's profitability)?

DECLARATION

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

Name

St. Mary's University, Addis Ababa

Signature

May, 2019

ENDORSEMENT

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

Asst.Prof Shoa Jemal

Advisor

Signature

St. Mary's University, Addis Ababa

May, 2019