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

**ASSESSMENT OF THE EFFECTIVENESS OF TRAINING
PROGRAM AT COMMERCIAL BANK OF ETHIOPIA**

**BY
KADI ABAGERO**

**MAY, 2019
ADDIS ABABA, ETHIOPIA**

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**BY
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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
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MAY, 2019

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DECLARATION

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

Name

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Signature

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Acronyms/Abbreviations

TNA	Training Need Assessment
HR	Human Resource
HRD	Human Resource Development
CBE	Commercial Bank of Ethiopia
SAAD	South Addis Ababa District
T & D	Training and Development
BBO	Banking Business Operation
BOO	Banking Operation Officer
SBC	Senior Branch Controller
BC	Branch Controller
SBBO	Senior Banking Business Officer
SBOO	Senior Banking Operation Officer
CSO	Customer Service Officer
CRO	Customer Relation Officer

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Abstract

Employee training is becoming an increasingly important function of HRM as it helps organizations to enhance human capital and compete in a rapidly changing business world. So the purpose of this study is to assess the effectiveness of training program using Kirkpatrick four level evaluation models. From a total of 2,441 populations a sample of 200 employees of commercial bank of Ethiopia under south Addis Ababa district comprising of both managerial and non-managerial staff responded to the survey was selected through random sampling method. The branches under SAAD to be included in the study were selected based on convenient to the researcher. The researcher used descriptive research design and also to gather the necessary data the researcher used quantitative and qualitative research approach. The quantitative approach used a structured questionnaire to collect primary data from to the selected branches and the qualitative approach administered interview question to the selected HR managers. The researcher used Table to present the data processed using SPSS software. And percentage, frequency and mean value have been used to interpret the data collected and processed. The finding shows that the bank's training practice in considering the need of human resource training of the bank is poor in doing training need assessment periodically. And also the study indicated that CBE does not have an integrated performance appraisal system especially at individual level. When we see in general, the effectiveness of the training program of the bank when measured using the Kirkpatrick four levels evaluation Model, there exist an effective training practice in CBE. Based on the research findings the researcher offered suitable suggestions for improving the employee training program in the bank. The researcher recommended the bank to give attention in training program to reduce customer complaint because the finding revealed customer complaint did not show decreasing. The study also provides evidence to the bank, as well as stakeholders and continues to make employee training program a strategic management agenda.

Key words: Human capital, Effectiveness, Quantitative & Qualitative, Performance appraisal,

Stakeholders, Strategic management.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

During this competitive and dynamic environment training is the most significant factor in the business world because frequent changing of technology in the banking industry that need employee to train them to familiarize with the new technology. In the achievement of an organizational goal training has a significant role by increasing efficiency and effectiveness of both the organization and the workforce.

Training in the bank is often conducted to familiarize new employees with the roles and responsibilities of their positions as well as company policies. The bank is often offer continuing training opportunities for employees, focusing on skills and development that can improve efficiency and productivity. The bank's training program divided into two HRD training program and HR training program. The HRD training program is given at head office which focuses on employee carrier development while HR training program focuses on technical and operational area that helps to increase the skills of employee.

Moreover the bank often give training opportunity to employees at different situation like when employee join the bank, when new system (technology) implemented, when employees shifts to new position, when promoted to higher position and when new strategy implemented.

Recruiting and selecting high-potential employees doesn't guarantee that they will perform effectively (Dessler, 2009, p. 268). In most cases, there may be gap between employee knowledge and skill and what the job demands. The gap must be filled through training and development programs.

Human capital is the most valuable resource for the success of any organization. Swanson and Holton (2001) defined Human Capital as the "knowledge, expertise and skill that one accumulate through education and training. Human capital was not solely the people in organizations it was what those people bring and contribute to organizational success. Human capital was the collective value of the capabilities, knowledge, skills, life experiences, and motivation of an organizational workforce (Mathis 2010). It was only through people that input of the

organization is transformed in to service or product. Without human resource an organizations cannot attain its intended goal and objectives.

To maintain a sustainable business growth and to attain the vision of the CBE which is to become the world class commercial bank by the year 2025 in the current dynamic and competitive business environment excellence in service provision is vital. To this end CBE is undertaking a range of reform initiatives; particularly human resource development activities to enhance the quality and productivity of its employees through training and development (Rahel, 2012, p.1). Employee's performance cannot guarantee only through placing high priority for training programs to increase in productivity rather it need proper assessment, appropriate methods and media selection, well implemented programs and close evaluation and follow up both during and after the program (Dessler, 2009, p.270). The objective of the study focused on the actual assessment of effectiveness of training program in the bank.

1.2. Background of the Bank

Commercial Bank of Ethiopia (CBE) was established in 1942/43 which is a public-owned financial service institution pioneering in the banking industry that has counted more than 75 years. The organization is playing a significant role in the economic development of the country. CBE has a large network which is more than 1,300 branches distributed throughout the country. Through this network the bank has been playing great significance role in the development of the country's economy by providing loan and other services to finance the government's different infrastructure and large capital projects to meet the GTP plan.

1.3. Definition of Terms and Concepts

Training: Training is an organized activity for increasing the knowledge and skills of the people for a definite purpose (B.B Mahapatro 2010.p.283).

Management: is the process of working with and through others to achieve organizational objective in changing environment (Robert, 2014, p.5).

Policy: principle, rules guidelines formulated or adopted by organization to reach its long term goal (Stephen and Mary, 2014, p.186).

Performance:-The accomplishment of a given task measured against present known standards of accuracy, completeness, cost, and speed (www.busunessdictionary.com).

1.4. Statement of the Problem

In today changing global context, both individual and collective skill are the most important assets for organizations and determine their productivity competitiveness and ability to adapt and to be proactive when faced with an uncertain environment. Thus training is a key strategy for generating skills in people, since it enables them to both learn and unlearn skills in other words to acquire new skills and change in appropriate skills (Pineda, 2010 p.674).

As the government owned state bank CBE has been vigorously in action in pursuit of achieve world class bank by 2025. To achieve this vigorous ambition the bank faced to develop a competent employees performance that enable the bank to cope up with the existing high competition that have advanced technological usage and financial capacity in the world. To cope with these challenges, more improved and effective training programs are required by the bank at all levels.

Effective training programs helps in constructing a more conducive learning environment for the workforce and train them to cope with the upcoming challenges more easily and in time (Tae, 2006). Generally, absence of well-established training and development policy, lack of adequate budget, inadequate needs assessment, inappropriate training and development objectives, trying out-dated training and development methods, lack of close supervision and follow up are some of the major problems that General about Ethiopia organization are facing (Tamrat ,2010,p.14)

Training and development serves as a bridge and interface to the gap between employees' knowledge and skills and what the job requires to perform effectively Dessler, 1994: (238 240). Although, the bank CBE have counted long years in the banking industry that have almost more than 75 years in the country, the service given to the customer by the bank is not uniform throughout the branches; the problem frequently proved by the bank's customers. In addition to this, as the researcher interviewed SAAD district HR manager; because of new strategy implementation and new product development in a continuous bases the bank creates new job position and faces increased training demand. As a result of this the bank training program faces constraint to address the increased new training demand.

The top management observed that the employees have a competency gap related to the banking product and service distributed through the bank's outlook on 09/04/2019 (<http://cbe.com.et>). So training can have great significance role to make employees performance updated and uniform throughout all branches. Therefore the aim of this study is to assess the effectiveness of training program of the bank.

1.5. Research Questions

In order to address the research problem, this study tries to answer the following basic research questions.

1. How the bank's training program goal does have developed from its strategic business objective?
2. How does the bank have practice of evaluating the effectiveness of training program?
3. How does the bank's training program have an impact on employees' performance?
4. How do trainees see the overall effectiveness of training program?

1.6. Objectives of the study

The objectives of the study are consists of both general and specific objectives as discussed below.

1.6.1. General objective

The general objective of the study is to assess the effectiveness of training program in Commercial Bank of Ethiopia.

1.6.2. Specific Objectives

In line with its general objective, the study will have the following specific objectives:

- To assess if the bank's training program goal has developed from its strategic business objective?
- To what extent the bank have practice of evaluating the effectiveness of training program?
- To investigate how the bank's training program has an impact on employees' performance?
- To assess how trainees see the overall effectiveness of training program?

1.7. Significance of the Study

The result of this study is expected to provide the following advantages:

- ❖ It provides possible suggestion to improve the weaknesses of the training program department of the bank.
- ❖ It helps the bank to improve the way it conducts the training activities.
- ❖ The findings may also be of great benefit to researchers providing relevant literature serving as a secondary source of data for those who want to conduct further investigation in the area.
- ❖ It may benefit other scholars and students of human resource management who may use the findings for academic purposes.
- ❖ Its efficient management is necessary in achieving the goals of increased performance and productivity.
- ❖ The study provide valuable recommendations about the effectively utilizing the training program of the organization.

1.8. Scope of the Study

Training in the bank divided in to two parts; they are training given at HRD head office and training given by HR that is given at the district level. The training given at the HRD level focuses on the developmental and training given at the HR-district level focuses on operational and technical areas that related on skill improvement. So, the study focuses on the training given at the HR-district level; selectively on South Addis Ababa District. SAD was selected based on its convenience for the researcher and almost all branches are confined with in Addis Ababa. The time period this study covers from December 2018 to May 2019.

The researcher used descriptive methodology because descriptive methodology has an advantage over the other, for example the data collection allows for gathering in-depth information that may be either quantitative or qualitative in nature.

1.9. Organization of the Study

The study consists of five chapters. The first chapter focused on the background of the study; the statement of the problem, objectives, scope, significant of the study and definition of key terms. Chapter two presented the review of related literatures while chapter three devoted to research design and methodology. Chapter four treated major findings. The fifth chapter, which is the closing chapter, focused on summary of major findings, conclusions, and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Theoretical Literature Review

2.1.1. Overview of Training

This chapter treats review of the related literature regarding with the problem which is understudy. Accordingly, the whole of this chapter devoted to Human Resource Management and Human Resource Development; concepts of Training and Development; Developing and Designing Training program ;Method of Training ;Evaluation of Training.

Human resource management aims at achieving both efficiency and justice but neither of these can be pursued successfully without the other. It seeks to bring together and develop into an effective organization the men and women, who work in an enterprise. It seeks to provide fair terms and conditions of employment, and satisfying job to those employed (Edison, 1984:7). Human resource development is planned, continuous effort by management to improve employee competency levels and organizational performance through training, education and development programs (Mondy and Noe, 1990: 270). Training program is directed towards helping employees effectively perform their jobs after training. While developmental program helps the individual handle future responsibilities with little concern for current job duties (Werther and Davis, 1996). Managers should keep a close eye on the organizational goals and strategies and orient training accordingly. Unfortunately, many organizations never make the connection between their strategic objectives and their programs are often misdirected, poorly designed, inadequately evaluated and these problems directly affect organizational performance.

2.1.2. Benefits of Human Resources Training and Development

The training and development activities, if carried out in a planned and systematic ways, have numerous benefits for both the employees and the organization to improve organizational effectiveness (Denisi and Griffin, 2005). In this regard, Kenney and others (1979) highlight the need for human resource training helps employees to learn their jobs quickly and effectively,

performance of existing employees to work more rapidly greater volume of work and fewer mistakes, reduced labor turn over, reduces accident, increases staff versatility by widening their range of expertise to include related jobs ,improve organizational stability ,and decreases frustration in further training and development opportunities in the company. Mathis and Jackson (1997) further suggest that training is an investment to overcome deficiencies in employees for the effectiveness of the organization and to increase its productivity. It is also important in industries with the rapidly changing technology. Meyer (2008), lists some of the benefits of training include: productivity increases, improved job performance, higher job satisfaction, reduced labor turn over, decrease need for supervision, less difficulty in filling vacancies and less stress from skill inadequacy.

Major benefits of employee training are summarized according to Mahapatro (2010) as follows:-

1. Impact on bottom line: Successful employee training delivers improvements in employee performance which, in turn, creates a better performing business and an improved bottom line.
2. Staff retention: Training increases staff retention which will save money.
3. Improved quality and productivity: Training that meets both staff and employer needs can increase the quality and flexibility of a business's services by fostering: Accuracy and efficiency, Good work safety practices & Great customer service.
4. The flow-on effect: The benefits of training in one area can flow through to all levels of an organization. Over time, training will boost the bottom line and reduce costs by decreasing: Wasted time, materials, Maintenance costs of machinery and equipment. Workplace accidents, leading to lower insurance premiums, Recruitment costs through the internal promotion of skilled staff & Absenteeism. The benefit of this culture is a happy, innovative and successful workforce. A positive culture only comes through a respect for and an investment in employees.
5. remaining competitive: Businesses must continually change their work practices and infrastructure to stay competitive in a global market. Technology, previously the main driver of competitive advantage, is progressively taking a back seat to people. As economies become

progressively service orientated, it is the development of people that is providing successful businesses with long-term sustainable success.

Regarding the benefit of training for organizations Anderson (2000, P. 5) states the following.

Training is best seen as an incentive to the employee and such an incentive can enhance organizational commitment, team effort customer relation, etc. However, on the pure individual level without encouraging upon an organizational impact, innate incentives can be realized through training.

Distinction between Training and Development

Training is a learning process people acquire skills and Knowledge to achieve the goals. Because learning process is tied to variety of organizational purpose, in limited sense training provides employees with specific, identifiable knowledge, and skill for use on their present jobs. Sometimes a distinction is drawn between training and development. Development being broader in scope and skill for both present and future job (Mathis, 1997: 282). To explain the difference, “Training usually refers to a set of specific skill that the person needs for their job”. Training can occur “on the job, in a company training premises, education or training consultants, who may be used to impart specific skills (related the current jobs). Whereas development career related and concern itself with achieving employee for self-potential with in a frame work that goes beyond the current job.”

Training can also be interpreted as the activities when an expert and learner or trainees work together to effectively transfer information from the expert to the learner (to enhance a learner’s attitudes or skills). So that the learner can better perform a current task or job. On the other hand, development is often viewed as a broader a going multifaceted set of activities to bring someone or an organization up to another threshold of performance.

2.1.3. Constraints of Human Resource Training and Development

Human resource training and development programs might hampered by different factors. Namely attitude of top management ,lack of emphasis on training program, lack of

organizational criteria to set training goals, failure to understand, amount of resources allocated that includes money, materials and facilities, personnel, time. Large investments in training do not necessarily mean that learning is achieved (Sels, 2002). The amount of funding would affect the amount and quality of training and education (Monday, 1990).

2.1.4 Developing and Designing Training Program

2.1.4.1. Developing Training Program

In today's changing environment, employees and managers at all levels need additional training and an opportunity to develop their management thinking respectively. In this respect, organizations are required to engage in continuous employees training and management development programs. Therefore, according to (Monday, 1990), Griffin (1999) and Weather and Davis (1996), human resource development program take place in the following sequential process.

I. Training Needs Assessment

This is the first step in human resource development process for training and development. Training is designed to help the organization accomplish its objectives. Determining organizational training needs is the diagnostic phase of setting training objective. There are three dominant frameworks for identifying organizations human resource development needs as forwarded by (Mathis 1997:290).

Organizational analysis, Task analysis & Individual analysis

1. Organizational Analysis

The purpose of training need assessment is to provide an objective analysis of the organizations training requirements. This enables senior management to draw up a training policy so that training resources are used effectively to develop manpower for present and future requirements (kenney, 1979) organizational analysis examines broad factors such as the organizations culture, mission, and organizational climate, long and short-term goals and structures. Its purpose is to identify both overall organizational needs and the level of support for training (Gomez, 2007).

2. Task Analysis

This is the analysis of the task performed in the organization. This involves a detailed analysis of various components of jobs, and how they are performed. Analysis of tasks would indicate whether tasks have changed over period of time and whether employees have adequate skill performing these tasks (Gomez, 2007).

3. Individual Analysis

The third means of diagnosing training needs focuses on individual and how they perform their jobs. Person analysis determines which employee need training by examining how well employees are carrying out the tasks that make up their jobs (Gomez, 2007). Hence, training is often necessary when there is a discrepancy between a workers performance and the organizations expectations or standards often the person analysis entails examining worker performance ratings and then identifying individual workers or groups of workers who are weak in certain skills .The source of most performance ratings are supervisors, but a more complete picture of workers strengths and weaknesses may be obtained by including other sources of appraisal (Cowling, 1998).

According to Noe, et al(2008) managers can identify training needs by considering three sources.

1. Organizational analysis- involves determining the business appropriateness of training, given the company's business strategy, its resources available for training and support by managers and peers for training activities.
2. Personal analysis- helps identify who needs training. It involves:
 - i. Determining whether performance deficiencies result from a lack of knowledge, skill, or ability (training issue) or from motivational or work design problems
 - ii. Identifying who needs training and
 - iii. Determining employees' readiness for training
3. Task analysis- includes identifying the important tasks and knowledge, skill, and behaviors that need to be emphasized in training for employees to complete their tasks.

II. Establishing Training and Development Objective

The second step of training and development program is to generate, verify and establish training and development objectives is “specific outcome that training and development programs are intended to achieve” Scarpallo and Ledvinka (1998). Objectives state the desired behavior and condition under which the training and development become the standard against which individual performance and the program can be measured and used as bench mark (Werther and Davis, 1996:288).

III. Selecting Training and Development Methods and Media

The selection of instructional methods and media of training and development program depends on the content of the program, which in turn is shaped by training and development need identified, established objectives, for instance, if the objectives to teach specific skills provide required knowledge or to influence attitude then the content, method and media must match the job requirement of the organization and the learning style of participants (Werther and Davis, 1996:290).

IV. Implementing the Actual Training and Development Program

Need is assessed, objectives set, methods, media and content determined, then the actual objectives of training and development in accordance with felt need, objectives and predetermined criteria and standards as well as, the optimum methods and media chosen.

V. Conducting Evaluation and Follow up of Training and Development

As final phase of human resource development program process, evaluation is a means to verify the success of training and development programs (Werther and Davis, 1996: 297). In addition to the success evaluation justifies the national investing in the program.

2.1.4.2 Designing Learning

In desining a training program in which learning would be facilitated, trainers should review the principles of how individuals learn. Also issues of how to maximize transfer of new behaviors back to the job should be addressed. Finally, trainers should design their programs, to meet the needs of adults as learners. In addition, they often enjoy experiential learning techniques and self-directed learning more than conventional informational techniques (Bernardin, 2003).

2.1.4.3. Pre-Condition of Learning

According to Bernardin (2003), trainees must be ready for learning before they are placed in any training program. In this regard(Fisher and others 2002:366), indicate that, for training to be most successful pre conditions of learning such as readiness and motivation should be exist. In the first place trainee readiness is that, the trainees should have to possess the background of skills and knowledge necessary to learn. The other precondition for learning is motivation of trainees.

2.1.4.4 Conditions of Practice

In active participation of training, the skill or task being learn after could increase learning and move learners through stages towards automatically (Fisher and others, 2002). To do this, as Bernardin (2003), trainers have to decide how to best arrange the training environment. Therefore, the key factors in designing training is one whether to have the whole task learned and practiced as one unit or breakdown the practices into separately learned and practiced parts. Thus, if the task is simple, it could be learnt and practiced as a whole. On the other hand if the task is complex, it should probably be broken down into component parts to practice as separate elements.

2.1.4.5 Transfer of Learning

As many authors agreed (Barnard, 2003 and Fisher and others, 2002), the ultimate goal of a training program is that the learning occurs during the training be transferred back to the job, otherwise the training program has been a wastage of the company's resources. This has been criticized many training programs for their lack of impact on trainees actual behavior on the job. According to Fisher (2002),traditional learning theory recommends a number of ways to maximize transfer of training in dealing mainly with training contents and methods such as maximizing the similarity between training and job context ,teaching the principles that underlie the practice being taught ,building in time for over learning ,using a variety of job-related examples so that trainees can see how to apply the skill in wide range of situations, and making sure that the material really is relevant to trainees on-the-job needs. Training and development principles, which help to guide actions, are important for a successful function of all training and development process. According to Peretomode and Petertomode (2005: 35). The principles

include readiness to learn, reinforcement, immediate confirmation, provide feedback on learning results, active practice that is learning by doing, whole learning, sequences, using instructional materials like audio-visual aids, and recognize plateaus that is encourage trainees to prevent a feeling of despair of a desire to give up.

2.1.5. Method of Training

2.1.5.1 On the Job Training

On the job training usually is done by the manager, other employees, or both. A manager or supervisor who trains an employee must be able to teach, as well as to show, the employee what to do. On the job training is by far the most commonly used form of training because it is flexible and relevant to what the employee is doing (Mathis, 1997: 294). According to scholars such as Weather and Davis, (1996: 296), on the job training has the following sequential steps. First, the trainee receives an overview of the job, its purpose outcomes, with an emphasis on relevant of the training. Demonstration by the trainer and practice by the trainee is reputed until the job is mastered.

2.1.5.1.1. Simulation

Simulation is a training approach that uses a training site set-up to be identical to the work site. In this setting, trainees can learn under realistic conditions but away from the pressures of the production schedule. Simulated training must be realistic to be effective. The equipment should be similar to the type of the trainee actually will use so that transfer of learning can be made easily (Mathis, 1997: 295).

2.1.5.1.2 Vestibule Training

Vestibule training takes place away from the production area on equipment that closely resembles equipment actually used to the job for example group of lathes may be located in a training center where the trainees will be instructed in their use. A primary advantage of vestibule training is that it removes the employee from the pressure of havng to produce while learning (Mondy, 1990: 292).

2.1.5.1.3 Cooperative Training

There are two widely used cooperative training methods .Internships and apprenticeships. Both mix classroom training and on the job experience.

2.1.5.1.4 Internship

An internship is a form of on the job training that usually combines job training with classroom instruction in trade, schools, high schools, colleges, or universities. Internships are advantageous to both employers and interns. Interns get “real world” Exposure a line on the vital (resume), and a chance to examine a possible employer closely. Employers who hire from campuses get a cost-effective selection tool that includes a chance to see an intern at work before a final hiring decision is made (Mathis, 1997: 296).

2.1.5.1.5 Apprenticeships

It provides an employee with on-the-job experience under the guidance of a skilled and certified worker. Apprenticeships usually is used most to train people for jobs in skilled crafts, such as carpentry, plumbing, photoengraving, typesetting and welding. Apprenticeship usually last two to five years depending on the occupation (Mathis, 1997: 296).

2.1.5.2. Off –The –Job Training

Off-the-job training planned and it is given through conference discussion programs instruction and by simulation approaches. Other than apprenticeship, vestibule and on the job training, all other training is off-the-job training, whether it is done in organization, classrooms or elsewhere. Organizations with the biggest training programs often use off-the job training. The most frequently used methods for off-the-job training are the conference discussion, programs instruction, and computer assisted, and simulation approaches.

2.1.5.2.1 Lecture

It is traditional form of training, gives the trainer the greatest degree of control over the training situation .The most valuable use of lecturing is to present background facts or to enable the trainer to present his own point of view.

2.1.5.2.2 Guided Conferences

Here the instructor knows in advance what information or procedures he wants to bring out guided conference genuine learning when (1) the leader concentrates on asking questions rather than on providing answers (2) insures that his questions are relevant to problems actually faced by the group.

2.1.5.2.3 Problem Solving Conference

This are primarily concerned with the individual adjustment. It takes up specific work problem suggested by the group.

2.1.5.2.4 The Case Method

This techniques, which has been popularized by the Harvard Business School is one of the commons form of training, particularly for higher executives. This is similar to the problem solving conference, except that the case is presented by the leaders instead of being suggested by the group.

2.1.5.2.5 Role Playing

It helps participants to appreciate other points of view and also helps to trainees, therefore more self- conscious and analytical of their behavior than they would be in real life.

2.1.6 Training Process

A business firm should have a clearly defined strategy and set of objectives that direct and drive all the decisions made especially for training decisions. Firms that plan their training process are more successful than those that do not. Most business owners want to succeed, but do not engage in training design that promise to improve their chances of success (Mahapatro, 2010).

One of the more generally used training model used in developing training programs which can achieve these objectives of reaching broad range of learners is a training model known as the “ADDIE” training system which consist of the following five element making up the ADDIE model: Assess, Design, Develop, Implement & Evaluate.

2.1.7 Evaluation of Training

Training should be evaluated several times during the process. Determine these milestones when you develop the training. Employees should be evaluated by comparing their newly acquired skills with the skills defined by the goals of the training program. Any discrepancies should be noted and adjustments made to the training program to enable it to meet specified goals. Many training programs fall short of their expectations simply because the administrator failed to evaluate its progress until it was too late. Timely evaluation will prevent the training from straying from its goals.

According to DeCenzo and Robin (2005), there are three popular methods of evaluating training programs.

1. Post-training performance method: Evaluating training programs based on how well employees can perform their jobs after training.
2. Pre-post-training performance method: Evaluating training programs based on the difference in performance before and after training.
3. Pre-post-training performance with control group method: Evaluating training by comparing pre and post- training results with individuals.

2.1.7.1 Reasons for Evaluating Training

Many companies are beginning to invest millions of dollars in training programs to gain competitive advantage. Firms with high leverage training practices not only invest large sums of money in developing and administering training programs but also evaluate training programs (Wright, et.al, 2008). Why training programs should be evaluated?

1. To identify the program's strength and weakness. This includes determining whether the program is meeting the learning objectives, the quality of the learning environment, and whether transfer the content, organization, and administrative.
2. To assess whether the content, organization, and administration program (including the schedule, accommodations, trainers, and materials) contribute to learning and the use of training content on the job.
3. To identify which trainees benefited most or least from the program

4. To gather marketing data by asking participants whether they would recommend the program to others, why they attended the program, and their level of satisfaction with the program.
5. To determine the financial benefits and cost of the program
6. To compare the costs and benefits of training to non-training investment (such as work redesign or better employee selection)
7. To compare the costs and benefits of different training program to choose the best program.

2.1.8 Effective Training Practices

The training techniques used should be appropriate to the purpose of the course and to the characteristics of participants – their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught (motivated to learn).

The relevancy of training also plays a role in establishing employee commitment. Employees enter into training programs with specific expectations and needs. The result of training programs that do not meet the expectations and needs of participants may be lower commitment, negative attitude change, and an increase in turnover. Effective training program is one such organizational practice that can lead to greater employee commitment and a more stable workforce (Greer, 2003).

2.1.8.1 What Training Effects to Measure

There are four basic categories of training outcomes or effects that can be measure Gary Dessler, (1994).

1. Reaction- first, evaluates trainees' reaction to the program. Did they like the program? Did they think it worthwhile? Training reactions capture how the trainees feel about training. It can help to know what went well and what did not which can be useful for providing feedback to training designers and trainers. It can also be useful as overall measures of satisfaction with training courses. Reaction data should be interpreted cautiously and are properly better used to provide feedback to improve training that to make decisions about discontinuing training (Greg, et al., 2009).

2. Learning- the trainees to determine if they learned the principles, skills, and facts they were to learn. It is a change that occurs from experience. Learning can improve knowledge, skills, or attitudes, and each of these can be assessed (Greg, et al., 2009).
3. Behavior- It helps to know whether the trainee's behavior on the job changed because of the training program. This is not an easy task because it is not easy to define standards that can be utilized to measure application of learning and there is always this question that preys on the minds of various people: 'can all changes be attributed to the training?' Inputs at this level can come from participants and their supervisors. It makes sense to obtain feedback from the participants on the application of learning on the job. This can be done a few weeks after the program so that it gives the participants sufficient time to implement what they have learnt. Their inputs can indicate the cause of success or failure; sometimes it is possible that learning was good at level-2, but implementation did not happen due to system-related reasons.
4. Result- to determine "what final results were achieved in terms of the training objectives previously set. This measures effectiveness of the program in terms of business objectives. At this level we look at aspects such as increase in productivity, decrease in defects, cycle time reduction, etc.

2.1.9 The Objective of Training

Werther and Davis (1996, p.263) stated that the objective of training and Development practice must be specific. Measurable and time targeted. The main objective of staff training is to improve the qualities of the trainee, formulation of the objectives for different needs and ways of achieving it. The training objective is very important because it determines the design and content of training program. Contents of training remain the same no matter the type of training involved. It is to increase personal efficacy. Professional growth smoothed and more effective organizational operations. (Olaniyan and Lucas, 2008, p.451) an objective is specific outcome that training or the development objective practice is set for trainee should be able to exhibit after training and in addition four objective individual, organizational functional and socials stated by (Pallavi, 2013, p.98) and further additional objective of training practices he stated as follows:

- To bring about change in attitudes of the workers towards of fellows workers, supervisors and the organization.

- To improve the overall performance of the organization.
- To make employees handle materials, machines and equipment efficiently and thus to check wastage of time and resource.
- To impart the basic knowledge and skill in the new entrants that they need for an intelligent performance of definite job.
- To prepare the employees for higher level of task.
- To build up second line of competent officer and prepare them to occupy more reasonable position.
- To ensure smooth and efficient working of department.
- To ensure economic output of required quality (Pallavi, 2013, p178).

2.2. Empirical Literature Review

Organization should manage their work force effectively and efficiently and they should give greater attention for training and learning of employees to meet goal of the organization and to achieve the best result which are directly related to the investigation.

The objective of this study was to investigate the actual training practice and its effect in improving the performance of employee by collecting data through interview and questionnaire augmented by different literature found in organization. The researcher key finding indicated that employees training positively and significantly correlated and influence employees work effectiveness, efficiency and comment collectively employee performance .These results are also supported by Hwang (200). Hwang suggests that it is top who view future to build competencies must develop ways to develop employees and further discuss his strategies to training increasing competencies and original member can develop the required know how and expertise. Likewise Khan.et.al(2011) conducted a research study on similar issue impact of training and development on organization performance.

It is better for organizations to give their employees on the job training, because it is cost effective and time saving (Taylor, 2004). It is good for organization to give their employees on the job training so that their employees learn in practical way. (Bauan,2007). And sultan (2012) on their study on training practice of telecommunication sector in Pakistan were examined to determine their impact on employee performance based on combination of literature review and

questionnaire surveys. This paper explores that for any organization to succeed in achieving the objective of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. It has been observed that most organizations meet their need for training needs, the design training activities in rational member and finally assess the result of training. The study concludes that if organizations invest in the right type of employee training can enhance employee performance as well as competencies and skill, in addition innovation market computation; organizational structure and most importantly it plays a key role to enhance employee performance. Training generates benefit for the employees as well as the organization by positively influencing employee performance through development of employee knowledge, skills ability, competencies and behavior (Benedicta et al, 2010). A research on judicial service of Ghana was mainly concerned with offering learning and development opportunities for staff and improvement of knowledge and skill levels in the organization (Kennedy, 2009). (Tazebachew, 2011) conducted a study to determine the impact of training on work performance in public sector organization using federal democratic republic of Ethiopia ministry health.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This section of the research provide a description of the study area: research design, data source, data gathering tool, population of the study, sampling method, sample size and method of data analysis; Ethical consideration and area in which study carried out.

3.1. Types of Research Design and Approach

This research employed both quantitative and qualitative design to assess the effectiveness of Training program. Quantitative and qualitative research using questionnaire survey and semi structured interview design was set out to collect data so that relevant and accurate information will be obtained. Descriptive survey design was employed since it is appropriate method which enhances the research to assess the effectiveness of the training program of the bank. According to Sekaran (2003:87), quantitative research is an inquiry into an identified problem, based on tasting a theory, measured with numbers and analyzed using statistical techniques.

3.2. Sampling Design

3.2.1. Target Population

Branches under SAAD are graded based on their financial strength for example: number of customer base, Deposit mobilization and others. So the branches are graded as: special branch, grade four, grade three, grade two, and grade one branch. Due to time and budget constraint the researcher concentrated on the purposively selected branches based on their convenience to the researcher. Based on their convenience the researcher was selected South Addis Ababa District office, most special branches, grade four, grade three and some grade two branches. Under the district the total population of the study is estimated to be 2,441 employees. Among the total employees 433 are management and the rest 2,008 are non-management.

3.2.2. Sample Size & Sample Size Determination

Among the different methods of the sample size determination, the one which developed by Carvalh (1984) was used by the researcher to determine the number of respondents to be

included in the study. Accordingly, to have a good representative the researcher used high sample size. I.e. 200 respondents.

Table 3.1 Carvalo Sample Size Determination

Population	Low	Medium	High
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3201-10000	80	200	315
10001-35000	125	315	500
35001-45000	200	500	800

Source: Carvalo 1984

3.3. Data Source and Methods of Collection

3.3.1. Data Type and Source

The source of data for this research was primary data that was qualitative and quantitative in nature. Primary data was collected from management, non-management, and administrative staffs which they are found at district level and branches.

3.3.2. Methods of Data Collection

Data were obtained through personally administered questionnaires that were prepared to address the research questions. The reason why self-administered questionnaire used was it helped as a prompt and relatively low cost strategy for obtaining information in the context that was likely to establish a good rapport with respondents and easier to answer for the respondents. In addition to collecting data through questioners; qualitative data collection technique, involving one-to-one interviews with selected respondents was conducted. Semi structured, interview was held to obtain data for further clarity and credibility of the research with key HR managers who were selected based on purposive sampling.

3.3.3. Data Collection Procedure

Upon receipt of an official permission from concerned HR district staff, subsequent appointments secured with the concerned authorities working for the selected branches of Commercial Bank of Ethiopia under South Addis Ababa district. Once approval from the authorities was obtained, the researcher distributed the questionnaire with a covering letter to the respondent staff and collected the filled out questionnaire after 10 – 15 days and interviews were conducted to HR administrators at the district level using interview guides.

3.4. Validity and Reliability

Internal consistency reliability is a measure of consistency between different items of the same construct. Cronbach's alpha is a reliability measure designed by Lee Cronbach in 1951. (Bhattacharjee, 2012). Cronbach's alpha is a coefficient of reliability. It is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. For testing the reliability of the data instrument, Cronbach's Alpha was calculated to test the reliability of the research instrument. If the association is high, the scale yields consistent result, thus is reliable. It has mentioned that its value varies from 0 to 1 but satisfactory value is required to be more than 0.6 for the scale to be reliable (Cronbach, 1951). The study computed separate and combined reliability estimates, which are similar to the normally used coefficient alpha statistics. Cronbach value beyond ($\alpha = .7$) signifies acceptable reliability (Cuieford, 1965). Inter item consistency reliability or Cronbach's alpha reliability coefficients of one dependent, one mediating and six independent variables were obtained, they all were above ($\alpha = .70$). Cronbach's alpha calculated is given in the Table- 2. As the coefficients get closer to ($\alpha = 1.0$) the better is reliabilities and coefficients, and less than ($\alpha = .60$) are considered poor. The researcher used sample survey of 25 respondents to test reliability of the data instrument. Linkage of training program with the bank's strategic business objective with items 2 measured with Cronbach's alpha of ($\alpha = 0.847$), Training need assessment with items 3 measured with Cronbach's alpha of ($\alpha = 0.850$), Training design with items 4 measured with Cronbach's alpha of ($\alpha = 0.590$), Training delivery with items 6 measured with Cronbach's alpha of ($\alpha = 0.788$), employee's reaction to training program with items 5 measured with Cronbach's alpha of ($\alpha = 0.787$), employee's learning with items 5 measured with Cronbach's alpha of ($\alpha = 0.816$), employee's behavior with items 4 measured with Cronbach's alpha of ($\alpha = 0.850$), employee's

result with items 5 measured with Cronbach's alpha of ($\alpha=0.835$), and finally effectiveness of raining program with items of 34 was totally measured with Cronbach's alpha of ($\alpha=0.938$). The internal consistency reliability of the measurers used in the study can be considered to be good and reliable. The experts judged the content validity of the questionnaires as adequate. Hence, researcher satisfied reliability and validity of the scale.

Table 3.2 Reliability Analysis

SCALE	Number of Item	Cronbach's alpha(α)
Linkage of training program with its strategic business objective.	2	0.847
Training need assessment	3	0.850
Training design	4	0.590
Training delivery	6	0.788
Aggregate of Training Process	15	0.890
EFFECTTIVENESS OF TRAINING PROGRAM		
Reaction content	5	0.787
Learning content	5	0.816
Behavior content	4	0.850
Result content	5	0.835
Aggregate of four level evaluation method	19	0.938
Aggregate of training process & four level evaluation method	34	0.957

Source: Own Survey, 2019

3.5. Method of Data Analysis

The primary data was collected through questionnaire and analyzed by using descriptive statistics for the quantitative data. Data analysis was performed by using latest SPSS 20 version software. Results of the interview questions were also integrated in interpretation of the questionnaires replies and analyzed accordingly.

3.6. Ethical Consideration

In this study, ethical issue was taken in to consideration . The respondents were assured that the response they gave was used with complete confidentiality of the research and the participants were informed about the purpose of the questionnaire by the researcher. The researcher also took individual responsibility for the conduct of the research by adhering

to the time schedule agreed upon with the supervisor and management. The researcher was open and honest when communicating with the respondent.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter presents the data analysis and discussion of the research findings. The data analysis was made with the help of Statistical Package for Social Science (SPSS). As already mentioned in the objective statement the study is to assess the effectiveness of training program in CBE south Addis Ababa district by taking sample size of 200 staffs.

4.1 Response Rate

Table 4.1 Questionnaire Distributed and Collected

Number of Questionnaire Distributed	Number of Questionnaire Collected	Number of Uncollected Questionnaire	Number of Discarded Questionnaire
200	195	5	2
Total Number of Valid Questionnaire Collected= 195-2 = <u>193</u> 193/200= <u>96.5%</u>			

Source: Own Survey, 2019

As the above table indicated out of 200 questionnaires distributed to all management and non-management employees of the bank 195 questionnaires kind enough to fill and return the questionnaire and the rest 5 failed to return the questionnaire distrusted to them. The remaining 2 questionnaires were not considered because of validity problems.

As stated in the course material of Chalchisa (2009, p. 51) return rate of more than 80% increase confidence that the returned data correctly reflects the sample, which in turn, reflects characteristics in the population from which the sample was drawn. Having this, the return rate of 96.5% in the above table implies the sample is representative of the population under study.

4.2 Demographics Characteristics of the Respondents

Table 4.2 Demographics Characteristics of the Respondents

No.	Item	Category of Item	Frequency	Percent	Valid Percent	Cumulative Percent
01	Gender	Male	124	64.2	64.2	64.2
		Female	69	35.8	35.8	100.0
		Total	193	100.0	100.0	
02	Age Group	20-30	142	73.6	73.6	73.6
		31-40	46	23.8	23.8	97.4
		41-50	5	2.6	2.6	100.0
		Total	193	100.0	100.0	
03	Qualification	College Diploma	5	2.6	2.6	2.6
		Degree	134	69.4	69.4	72.0
		Masters	54	28.0	28.0	100.0
		Total	193	100.0	100.0	
04	Service Year in Company	Below 1	8	4.1	4.1	4.1
		1-5	112	58.0	58.0	62.2
		6-10	57	29.5	29.5	91.7
		11-15	11	5.7	5.7	97.4
		16-20	4	2.1	2.1	99.5
		Above 20	1	.5	.5	100.0
		Total	193	100.0	100.0	
05	Current Position	Managerial Position	32	16.6	16.8	16.8
		BBO	64	33.2	33.5	50.3
		BOO	32	16.6	16.8	67.0
		Junior Officer	6	3.1	3.1	70.2
		SBC	8	4.1	4.2	74.3
		BC	5	2.6	2.6	77.0
		SBBO	19	9.8	9.9	86.9
		SBOO	9	4.7	4.7	91.6
		CSO	11	5.7	5.8	97.4
		CRO	5	2.6	2.6	100.0
		Total	191	99.0	100.0	
		Missing	2	1.0		
Total			193	100.00		

Source: Own Survey, 2019

Table 4.2 shows that out of the 193 respondents there were 124 male and 69 female. The male respondents formed majority of the target population with a percentage of 64.2 while female respondents were representing 35.8 percent.

The sample population is largely dominated by respondents who are at the age of 20-30 covering 73.6% followed age group of 31-40 covers 23.8%. The rest of the respondents 2.6% are under the age category of 41-50. This indicates that the majority of employees are young and productive work force to be developed in the future through intensive training and development programs.

It can be seen from Table 4.2 that respondents hold a range of educational qualification from college diploma to master's degree. The majority of the sample group holds a degree which accounted 134(69.4 Percent). 54 (28.0 Percent) of the respondents hold a master's degree. 5(2.6 percent) out of 193 respondents were college diploma holders. And since the majority of the respondents are educated, it can be concluded that almost all respondents are capable of understanding and answering the questionnaires properly.

The employees have served in the bank from less than a year to more than 20 years. From the respondents 8(4.1%) of employees have worked less than a year. The majority of the respondents have served the company up to 1-5 years which counted 112(58.0%) of the study group. The other 57(29.5%) respondents worked between 6-10 years while respondents who have served for 11-15 years followed with a frequency of 11 representing (5.7%). The respondents 4(2.1%) were age group of 16-20 years. Only 1(0.5%) of them has worked more than 20 years in the CBE. According to this figure, employees' of the bank are largely dominated by workers who have been working in the bank less than five years. This indicates that the banks have a young and productive work force to be developed in the future through intensive training and development programs.

As shown in the above table, the majority of the respondents 64(33.2%) are BBO, Managerial position and BOO of respondents each counted 32(16.6%), 19(9.8%) of the respondents are SBBO, CSO are counted 11(5.7%), SBOO consists 9(4.7%), SBC counted 8(4.1%), and junior officers counted 6(3.1%), and also both BC & CRO figured 5(2.6%). When we see from the respondents position 32(16.6%) of the respondents are managerial position, this shows staffs who are on managerial position they have took training frequently and have long years' experience and this shows they can judge the training program effectively.

4.3. Analysis of Data Pertaining to the Study

After collection and organizing of data gathered through questioner and interview the researcher come across the following finding about the effectiveness of the training program in the bank. Data collections are done with training process and Kirkpatrick four level evaluation model. The training process covers: linkage of training program with the bank' strategic business objective, training need assessment, training design and training delivery. The Kirkpatrick models are reaction, learning, behavior and result. The data collected are tabulate in which it shows the frequency, number of respondents, mean and the percentage from selected sample size population.

In the analysis to make the interpretations understandable, the mean scores are converted into percentage score using the formula, (Rao and Abraham,1991) as climate percentage score= $(\text{Mean value}-1) *25$; where the score 1 corresponds to 0%, 2 represents 25%, 3 corresponds to 50%, 4 represents 75% and 5 represents 100%. The percentage indicates the degree at which the particular items exist in the organization under the consideration. It is certainly desirable for the organization to have percentage scores at least above 50%(average) on each item to say it has moderate organizational climate. As Rao (1991), if the office score 60% and above they reasonably do have a good developmental climate, and if they score 75% and above there is a good degree of improvement desirable in the bank and presumed that at this level there are conducive climates and most employees have positive attitude towards their work and to the bank.

4.3.1 Analysis of Data Pertaining to Training Process.

4.3.1.1 Linkage of Training Program with the Bank's Strategic Business Objective.

Table 4.3. Linking Training Program with the Strategic Business Objective.

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	The training program targeted to achieves the bank's vision, mission and objective.	Frequency	14	22	35	93	29	193	3.5
		%	7.3	11.4	18.1	48.2	15	100	
2	Training given helps employee to contribute towards business objective.	Frequency	12	15	39	94	33	193	3.6
		%	6.2	7.8	20.2	48.7	17.1	100	
Aggregate Mean									3.58
Aggregate Standard Deviation									1.08

Source: Own Survey, 2019

Concerning the training program targeted to achieves the bank's vision, mission and objective 93(48.2%) of the respondents agreed and 29(15.0%) strongly agree, whereas 22(11.4%) of respondents and 14(7.3%) of respondents shows disagreement and strong disagreement respectively, also 35(18.1%) of respondents fall under the category of neutral. As the table 4.3 shows the majority of the respondents fall under the category of agreement, from this result we can conclude that the training practice of the bank is good in targeting training program to achieving the bank's vision, mission and objective with mean of 3.52. This result is supported by the interview result that the training program is able to achieve the five year strategic objective.

Furthermore, the researcher asked respondents if training given helps employee to contribute towards business objective. Hence, majority of the respondents fall under the category of 94(48.7%) agree and 33(17.1%) strongly agree. On the other hand, there were 39(20.2%) respondents which fall under neutral. From the total of respondent 15(7.8%) and 12(6.2%) disagreed and strongly disagreed respectively with the training given helps them to contribute towards business objective. As we can see from the finding the majority of the respondent fall under the category of agreement with value 3.6 mean, the interview is also agree with idea that the training program has developed with the policy emanating from the policy that developed to

achieve the five year strategic objective. From this we can conclude that the training program that the bank give to their employees' are good that it helps employees to contribute towards business objective. When we see the aggregate mean value according to Rao(1991), (3.58-1)*25=64.5% which is above desirable.

4.3.1.2 Training Need Assessment.

Table 4.4 Training Need Assessment

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	The training need assessment is done periodically.	Frequency	19	51	60	51	12	193	2.93
		%	9.8	26.4	31.1	26.4	6.2	100	
2	The training need assessment done enable to identify the right training gap.	Frequency	10	45	56	70	12	193	3.15
		%	5.2	23.3	29	36.3	6.2	100	
3	Training need assessment is done based on the job requirement and employees current capability.	Frequency	14	39	50	72	18	193	3.21
		%	7.3	20.2	25.9	37.3	9.3	100	
Aggregate Mean									3.097
Aggregate Standard Deviation									1.065

Source: Own Survey, 2019

According to the respondents view shows on the above table 4.4 question that if training need assessment is done periodically. The majority of the target population responded 51(26.4%) and 19(9.8%) of CBE does not assess training needs periodically. Whereas those who responded agreement that there is training need assessment constitute 51(26.4%) agreement and 12(6.2%) strong agreement. The remaining 60(31.1%) do not have any idea whether CBE assess training needs or not. We can arrive from the figure of respondent that more than half of the respondent was either disagree or neutral, that shows the bank is poor in doing training need assessment periodically with a mean of 2.93. With this idea the interview result also agree that the bank did not do competency assessment specially at individual level. Doing training need assessment periodically helps the bank to identify the gap between current and desired requirement. Additionally, the response regarding training need assessment gives an evidence for the bank to look back for its training needs assessment practices since it is the basis for other processes.

With regard to the question, 'Training need assessment is done enable to identify the right training gap'. When we see the respondents response from the total of representative 70(36.3%) and 12(6.2%) of respondent's view shows training need assessment done enable to identify the right training gap. Whereas 56(29.0%) of respondents respond that they do not have any idea whether CBE training need assessment done enable to identify the right training gap or not. The rest response view shows disagreement constitutes 45(23.3%) and strongly disagreement was 10(5.2%). The respondents' agreement category constitutes the largest of the others with mean value 3.15. Even if the report shows agreement, its mean value is almost near to 3.00. This indicates there is some problem to training need assessment is done to identify the right training gap. To identify the right training gap the bank need to follow the three processes: - Organizational analysis, Task analysis & Individual analysis.

Respondents are also asked about if training need assessment is done based on the job requirement and employees current capability. Accordingly the majority which is 72(37.3%) is shows agreement and 18(9.3%) of respondents said strongly agree with the training need assessment done based on the job requirement and employees current capability. As we see from the above table 39(20.2%) disagree and 14(7.3%) strongly disagree with the statement. Whereas 50(25.9%) of respondents response shows they are neutral that they do not know whether training need assessment done based on the job requirement and employees current capability or not. Even if the largest category shows agreement with a mean value of 3.21, there is also significant figure under the category of disagreement this give clue that the training practice has some problem. Therefore as training program helps employees to learn specific knowledge or skills in their current role, assessment should be done based on the job requirement and employees capability. When we see the aggregate mean value according to Rao(1991), (3.097-1) *25=52.425% which is above desirable.

4.3.1.3 Training Design.

Table 4.5 Training Design

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	Training objectives are developed based on assessed training need.	Frequency	13	32	62	73	13	193	3.21
		%	6.7	16.6	32.1	37.8	6.7	100	
2	Training materials are developed based on training objective.	Frequency	5	23	54	94	17	193	3.49
		%	2.6	11.9	28	48.7	8.8	100	
3	Appropriate training methodologies are used.	Frequency	11	33	46	93	10	193	3.3
		%	5.7	17.1	23.8	48.2	5.2	100	
4	Adequate training budget is allotted.	Frequency	10	22	65	72	24	193	3.4
		%	5.2	11.4	33.7	37.3	12.4	100	
Aggregate Mean									3.35
Aggregate Standard Deviation									0.99

Source: Own Survey, 2019

As the table 4.5 indicated the respondent responded to the question ‘Training objectives are developed based on assessed training need’. 73(37.8%) employees indicated that they are agreed, while 13(6.7%) strongly agreed. The other 32(16.6%) and 13(6.7%) of respondent are disagreed and strongly disagree respectively. However 62(32.1%) respondents show neutral. As we observed from the table the mean value of variable is 3.21, this indicated that it is near to agree.

The question ‘Training materials are developed based on training objective’. Majority of the respondents indicated that 94(48.7%) and 17(8.8%) of respondents both indicated agree and strongly agree respectively. while 54(28.0%) indicated the respondent was neutral. The rest respondents think that 23(11.9%) disagree and 5(2.6%) strongly disagree. The majority of the respondents show agreement with a mean value of 3.49 that the bank need to keep on developing training materials based on training objective.

As table 4.5 clearly shows 93(48.2%) of sample respondents replied agreement that the bank use appropriate training methodologies while 10(5.2%) of respondents shows strong agreement.

33(17.1%) of respondents replied they disagree and 11(5.7%) strong disagreement with the statement 'the bank use appropriate methodologies'. and the rest 46(23.8%) responds neutral to this question. Although the respondents who did not show agreement are significant more than half of the respondents were in the category of agreement with a mean value of 3.3. If the objectives to teach specific skills provide required knowledge or to influence attitude then the content, method and media must match the job requirement of the organization and the learning style of participants (Werther and Davis, 1996:290).

With the question 'Adequate training budget is allotted' 65(33.7%) of respondents shows agreement and 24(12.4%) strongly agree. While 22(11.4%) and 10(5.2%) disagree and strongly disagree. The rest 65(33.7%) of respondents replied neutral. when we see from the whole respondents' view with a mean value of 3.4 fall under the category of agreement. The interview result is strengthening with this idea that the bank has allotted sufficient budget for training program. Even though literatures show having only adequate budget is not mean training program is effective, without adequate budget training program couldn't achieve its objective. When we see the aggregate mean value according to Rao(1991), $(3.35-1) * 25 = 58.75\%$ which is above desirable.

4.3.1.4 Training Delivery.

Table 4.6 Training Delivery

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	The bank's instructor-led training method was effective.	Frequency	13	32	62	73	13	193	3.21
		%	6.7	16.6	32.1	37.8	6.7	100	
2	Trainer has adequate knowledge and experience on the subjective.	Frequency	5	23	54	94	17	193	3.38
		%	2.6	11.9	28	48.7	8.8	100	
3	The bank effectively uses cost effective delivery system such as e-learning.	Frequency	11	33	46	93	10	193	3.18
		%	5.7	17.1	23.8	48.2	5.2	100	
4	The lecture was delivered at a level that trainees could easily follow.	Frequency	10	22	65	72	24	193	3.44
		%	5.2	11.4	33.7	37.3	12.4	100	
5	Training program has developed to reduce future problem that will face.	Frequency	11	28	45	86	23	193	3.42
		%	5.7	14.5	23.3	44.6	11.9	193	
6	The trainer explained the material clearly and effectively.	Frequency	3	22	58	92	18	193	3.52
		%	1.6	11.4	30.1	47.7	9.3	100	
Aggregate Mean									3.36
Aggregate Standard Deviation									0.99

Source: Own Survey, 2019

As the table 4.6 indicate respondents' view on the statement 'The bank's instructor-led training method was effective'. 79(40.9%) agree and 8(4.1%) strongly agree. From the whole respondents 33(17.1%) and 11(5.7%) disagree and strongly disagree respectively. The rest 62(32.1%) of respondents said neutral. The result reveals agreement with the mean value 3.21. Even if the mean shows respondents agreement with the statement the table result indicate there are significant respondents who did not fall under the category of agreement. So, it can be concluded that instructor-led training method has some problem.

Moreover, the finding to the question 'Trainer has adequate knowledge and experience on the subjective' respondents replied, 94(48.7%) agree and 13(6.7%) strongly agree. While 27(14.0%) of respondents disagree and 10(5.2%) strongly disagree. 49(25.4%) shows neutral. Selection of the trainer is the most important issues for the success of the training program. When we see the result from the above table it shows good with a mean value of 3.38 that the bank's trainer has adequate knowledge and experience on the subject.

Concerning the issue 'The bank effectively uses cost effective delivery system such as e-learning'. 75(38.9%) of respondents agree and 13(6.7%) strongly agree. 31(16.1%) disagree and 18(9.3%) strongly disagree. 56(29.0%) fall on the category of neutral. The able show mean value of 3.18 agreement, its value almost near to 3 which is neutral, it indicate there are more than half of the respondents who did not replied agreement. So, it can be concluded that the bank poorly use cost effective delivery system.

With regard to the question 'The lecture was delivered at a level that trainees could easily follow'. 88(45.6%) of respondents agree and 18(9.3%) of them strongly agree. Meanwhile, 27(14.0%) of respondents disagree and 6(3.1%) of them strongly disagree. The rest 54(28.0%) was neutral. More than half of the respondents show agreement with a mean value of 3.44 .This implies the lecture was delivered at a level that trainees could easily follow.

With regard to weather Training program has developed to reduce future problem that will face. 86(44.6%) of respondents replied agreement and 23(11.9%) strongly agree. Moreover 28(14.5%) of them disagree and 11(5.7%) was strongly disagree. The rest respondents 45(23.3%) neither agree nor disagree. When training program designed it should be designed to address future problem that will face the bank. With regard to the result obtained from the respondents, the bank training program has developed to reduce future problem that will faced confirmed agreement by the mean value of 3.42.

As shown in table above 92(47.7%) of the respondents indicated that, 'the explained the material clearly and effectively' was agreed and 18(9.3%) of respondents strongly agreed. Besides 22(11.4%) of respondents disagree and 3(1.6%) of respondents indicate strongly disagreement. The rest 58(30.1%) was neutral. To be effective of training program trainer's knowhow on the subject and readiness to transfer the required knowledge, skills and etc have grate effect on

effectiveness of training program. The table shows a mean of 3.52, it represent agreement. When we see the aggregate mean value according to Rao(1991), $(3.36-1) * 25 = 59\%$ which is above desirable

4.3.2. Analysis of Data Collected Using Kirkpatric Evaluation Model

4.3.2.1. Reaction

Table 4.7 Employees Reaction to the Training Program

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	The training condition including the material and facility of training is satisfactory.	Frequency	18	20	49	91	15	193	3.34
		%	9.3	10.4	25.4	47.2	7.8	100	
2	The training given by the bank beneficial to the job.	Frequency	9	19	50	93	22	193	3.52
		%	4.7	9.8	25.9	48.2	11.4	100	
3	The delivery method is convenient to get the necessary knowledge and skills.	Frequency	4	30	45	96	18	193	3.69
		%	2.1	15.5	23.3	49.7	9.3	100	
4	The training session in which the trainees have participated is a good use of their time.	Frequency	9	20	43	107	14	193	3.5
		%	4.7	10.4	22.3	55.4	7.3	100	
5	The training program such as classroom training, seminars, workshops, etc best.	Frequency	7	19	32	92	43	193	3.75
		%	3.6	9.8	16.6	47.7	22.3	100	
Aggregate Mean									3.52
Aggregate Standard Deviation									0.99

Source: Own Survey, 2019

The above table 4.8 indicates 91(47.2%) of the respondents agree with the training conditions including the material and facility of training of the organization. Accordingly 15(7.8%) of them are strongly agree with the material and facility of training. The other 49 (25.4%) of respondents are neutral and the rest 9.3% of respondents are strongly disagree with the training conditions that the organization provides for them. The majority of respondents' opinion fall under the

category of agreement with mean of 3.34. So the bank's training program good with the training conditions including the material and facility of training of the organization.

When employees are asked the training given by the bank beneficial to the job, 50(25.9%) of respondents' answer they are neutral. Whereas 93 (48.2%) of them agree the training given by the bank beneficial to the job, while 19(9.8%) disagree with this. The rest 9(4.7%) is strongly disagree. This indicates that there was more than half of employees who are agree with the training program that was provided by the bank, mean of 3.52. As it indicated in the literature the training techniques used should be appropriate to the purpose of the course and to the characteristics of participants – their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught (motivated to learn).

With regards to how the training delivery method that is convenient to get the required knowledge and skill, about 96(49.7%) the respondents agree it was convenience. Moreover, 18(9.3%) of the respondents strongly agree with its convenience. The rest 23.3%, 15.5%, and 2.1% of respondents' response was neutral, disagree and strongly disagree respectively. This large figure of agreement with a mean value of 3.69 shows the organization uses a suitable delivery method to transfer the required knowledge and skills through training.

As table 4.8 above which asks 'the training session in which the trainees have participated is a good use of their time', more than half of the respondents 107(55.4%) agree. 14(7.3%) of the employees strongly agree and 43(22.3%) replied they are neutral. The rest 20(10.4%) and 9(4.7%) are disagree and strongly disagree respectively. Although some respondents replied using time for the training that it was the waste of their time, the majority of the respondents agree with it a mean of 3.50.

Table 4.8 above reveals that, majority of respondents representing 92(47.7%) and 43(22.3%) agreed on the goodness of the bank in the provision of training program such as classroom training, seminar and workshops. However, 19(9.8%), 7(3.6%) and 32(16.6%) disagreed, strongly disagree and neutral respectively. Here, it can be recognized that, CBE is excellent in providing different training program such as seminar and classroom training a mean of 3.75. When we see the aggregate mean value according to Rao(1991), $(3.52-1) * 25 = 63\%$ which is above desirable.

4.3.2.2. Learning

Table 4.8 Learning Experience Gained from the Training Program.

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	The training given by the bank has increased employee's knowledge & skills on the job.	Frequency	12	19	40	96	26	193	3.54
		%	6.2	9.8	20.7	49.7	13.5	100	
2	The training offered brings opportunity to identify the potential for further development.	Frequency	9	27	47	94	16	193	3.42
		%	4.7	14	24.4	48.7	8.3	100	
3	The training program has changed attitude positively.	Frequency	6	20	54	94	19	193	3.52
		%	3.1	10.4	28	48.7	9.8	100	
4	The training program improves employee's confidence.	Frequency	6	22	44	93	28	193	3.59
		%	3.1	11.4	22.8	48.2	14.5	100	
5	Commitment toward task given increased as a result of training.	Frequency	8	20	52	89	24	193	3.52
		%	4.1	10.4	26.9	46.1	12.4	100	
Aggregate Mean									3.52
Aggregate Standard Deviation									1.06

Source: Own Survey, 2019

This first question tries to find out if the training given by the bank has increased employee's knowledge & skills on the job. As shown in the table almost half of the employees 96(49.7%) and 26(13.5%) agree and strongly agree that the training they received has increased their knowledge on the job respectively. Whereas 40(20.7%) respond the training neither increases nor decreases the knowledge they had acquired. The rest 19(9.8%) and 12(6.2%) responded they disagree and strongly disagree that training has increased their knowledge respectively. The table indicates that respondents responded agreement that the training given by the bank has increased employees knowledge & skills on the job with mean value of 3.54.

When the employees asked whether the training they receive offered them the opportunity to identify the potential they have for further development, 94(48.7%) and 16(8.3%) response was

agree and strongly agree respectively. Whereas 27(14.0%) and 9(4.7%) of them disagree and strongly disagree that it didn't offer them the opportunity to identify the potential they have for themselves. 47(24.4%) respondents response was neutral. As the figure indicates training helps employees in identifying the potential for further development they have in themselves with a mean of 3.42.

From the 193 respondents 113(58.5%) responds both agree and strongly agree that the reason their attitude changed positively is because of the training they received. But 26(13.5%) of the respondents either disagree or strongly disagree that it is not because of the training their attitude changed positively. The rest 54(28.0%) are neutral. As the table indicates training has helped the employees in changing their attitude positively with a mean of 3.52. It is one of the objectives of training to bring about change in attitudes of the workers towards of fellows workers, supervisors and the organization.

When the employees asked whether the training program improves their confidence, 93(48.2%) and 28(14.5%) response was agree and strongly agree respectively. Whereas 22(11.4%) and 6(3.1%) of them disagree and strongly disagree that it didn't improve their confidence for themselves. 44(22.8%) respondents response was neutral. As the figure indicates more than half of the respondents agree that training helps employees in improving their confidence that a mean of 3.59.

The last question to the learning part respondents responded 8(4.1%) was strongly disagree with commitment toward task given is increased as a result of training. 52(26.9%) response was neutral. The majority of the respondents 89(46.1%) and 24(12.4%) are agree and strongly agree respectively. The rest 20(10.4%) they were disagree with the statement. The result shows agreement with a mean of 3.52. Anderson (2000, P. 5) Training is best seen as an incentive to the employee and such an incentive can enhance organizational commitment, team effort customer relation, etc. However, on the pure individual level without encouraging upon an organizational impact, innate incentives can be realized through training. When we see the aggregate mean value according to Rao(1991), $(3.52-1) * 25 = 63\%$ which is above desirable.

4.3.2.3. Behavior

Table 4.9 Change in Employees' Behavior

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	The training has increased employee's motivation to the job.	Frequency	11	37	48	77	20	193	3.3
		%	5.7	19.2	24.9	39.9	10.4	100	
2	There have tangible changes in behavior toward job as a result of training.	Frequency	9	37	62	60	25	193	3.28
		%	4.7	19.2	32.1	31.1	13	100	
3	After training employees behavior toward accountability to their action changed positively.	Frequency	6	28	50	89	20	193	3.46
		%	3.1	14.5	25.9	46.1	10.4	100	
4	After training employee's willingness to their responsibility and task that they were given improved.	Frequency	3	24	57	85	24	193	3.53
		%	1.6	12.4	29.5	44	12.4	100	
Aggregate Mean									3.40
Aggregate Standard Deviation									1.01

Source: Own Survey, 2019

With regards to how the training increases motivation of the employees to do their jobs, from a total of response 77(39.9%) agree and 20(10.4%) strongly agree that training increase motivation to do one's job. A total of 37(19.2%) and 11(5.7%) respondents were disagree and strongly disagree with this point respectively. The other 48(39.9%) of respondents was neither motivated nor unmotivated by the training given to them. Even if there was large number of respondents fall under neutral category the table above represent agreement with a mean value of 3.30 with this we can arrive to the training program that is good to increase employee's motivation to the job.

Even if the large percentage shows 62(32.1%) was neutral, most of the respondents 60(31.1%) agree and 25(13.0%) strongly agree that they have tangible changes in behavior toward job as a result of training. 37(19.2%) of them disagree. The rest 9(4.7%) strongly disagree with it. As the

above figures indicate the majority of the employees show behavioral changes in their work after they took training with a mean value of 3.28.

Most of the respondents 89(46.1%) agree and 20(10.4%) strongly agree their behavior toward accountability to their action changed positively after they took training. The response 28(14.5%) and 6(3.1%) of them disagree and strongly disagree with it respectively. The rest 50 (25.9%) responses were neutral. As the above figures indicate the majority of the employees show employees behavior towards accountability to their action changed positively after they took training a mean of 3.46.

The last question to the behavior part, respondents response 85(44.0%) was agree and 24(12.4%) strongly agree that their willingness to their responsibility and task they were given improved as a result of training. 57(29.5%) response was neutral. The rest 24(12.4%) and 3(1.6%) are disagree and strongly disagree respectively. When we see from the figure the majority of the response was agreeing with statement with a mean of 3.53, this shows that training has influenced to change employee's behavior towards willingness to their responsibility & task given. When we see the aggregate mean value according to Rao(1991), $(3.4-1) * 25 = 60\%$ which is above desirable.

4.3.2.4. Result

Table 4.10 Impact of Training Program on Employee's Productivity

	Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
1	The training provided helped employee to perform work efficiently.	Frequency	12	17	49	98	17	193	3.47
		%	6.2	8.8	25.4	50.8	8.8	100	
2	There is customer complaint decreased after some training course.	Frequency	10	28	67	74	14	193	3.28
		%	5.2	14.5	34.7	38.3	7.3	100	
3	Because of the knowledge, skills and attitude that developed from the training, job performance improved.	Frequency	10	22	52	86	23	193	3.47
		%	5.2	11.4	26.9	44.6	11.9	100	
4	After the training there is a decrease of frequent supervisory-employee contact (relationship).	Frequency	15	26	70	73	9	193	3.18
		%	7.8	13.5	36.3	37.8	4.7	100	
5	After training capacity to adopt new technologies and methods increased.	Frequency	7	25	57	82	22	193	3.45
		%	3.6	13	29.5	42.5	11.4	100	
Aggregate Mean									3.37
Aggregate Standard Deviation									0.99

Source: Own Survey, 2019

One of the factors that we can measure performance of employees is through efficiency. When the employees asked whether the training provided helped them to perform work efficiently their response was 98(50.8%) agreement and 17(8.8%) strongly agree that their efficiency has increased after they took the training. Also 49(25.4%) response was neutral. The rest of the respondents 17(8.8%) disagree and 12(6.2%) strongly disagree this implies that it is not because of the training that they perform their work efficiently. As the statistics shows in Table, the majority of the employees show agreement with a mean value of 3.47 this indicates their performance regarding efficiency has increased due to the training they took. As many authors agreed (Barnard, 2003 and Fisher and others, 2002), the ultimate goal of a training program is

that the learning occurs during the training be transferred back to the job, otherwise the training program has been a wastage of the company's resources.

When employees are asked, if there were customer complaint decreased after some training course. The response was 74(38.3%) strongly agree, whereas 14(7.3%) was strongly agree. In contrary to the agreement 28(14.5%) disagree and 10(5.2%) strongly disagree. The rest response was 67(34.7%) was neutral. Even though, the result shows agreement with a mean value of 3.28. The result implies that there is a need of improvement on the training program to address decreasing the customer complaint.

The researcher has also asked if employees' job performance improvement is because of the knowledge, skills and attitude that developed from the training, among the total respondents as shown in table 86(44.6%) response was shows agreement while 23(11.9%) was strong agreement. The next larger respondents 52(26.9%) was neutral. The rest response 22(11.4%) and 10(5.2%) was disagree and strongly disagree respectively. Even though the largest respondents show agreement with a mean value of 3.47, there were significant respondents to neutral and disagreement, this shows the bank's training program need to give attention.

Furthermore, the researcher asked respondents if there is a decrease of frequent supervisory-employee contact (relationship) after training. Out of the total respondents as shown in table the majority of the respondents were 70(36.3%) neutral and 73(37.8%) agreement. 9(4.7%) response was strongly agree. The rest of response was 26(13.5%) and 15(7.8%) were disagree and strongly disagree respectively. Even if the largest percentage was agreement with a mean value of 3.18 almost near to neutral, there was also significant figure indicated on neutral side and disagreement. This shows there is a need of revision on training program of the bank.

In relation with this part of result question; 'capacity to adopt new technologies and methods after their training increased'. Majority of the respondents 82(42.5%) replied in the table above was agreement and 22(11.4%) of respondents was strongly agree. On the other hand the second largest respondents are fall under the category of neutral that represents 57(29.5%). Whereas 25(13.0%) and 7(3.6%) respondents disagreed and strongly disagreed respectively. The result shows agreement with a mean value of 3.45. We can conclude from the result, employees in the bank are capacity to adopt new technology and methods increased after their training. When we

see the aggregate mean value according to Rao(1991), $(3.37-1) * 25 = 59.25\%$ which is above desirable.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary of Major Findings

This part of the study aims to summarize the finding and results that have emerged from the data analysis presented in Chapter four. The general objective of this study was to assess the effectiveness of training program in the case of commercial bank of Ethiopia. From the study the following particular finding were observed:

As the finding shows the training practice of the bank is good in targeting training program to achieve the bank's vision, mission and objective and also the training program that the bank give to their employees' are good in helping employees to contribute towards business objective.

Doing training need assessment periodically helps the bank to identify the right gap between current and desired requirement, in contrary it was pointed out that the bank is poor in doing training need assessment periodically. But, as the finding indicated training program of the bank helps employees to learn specific knowledge or skills in their current role.

The findings indicated that development of training objective is based on the assessed training need. Even though the bank's HR strategy stated there is a lack of consistency and uniformity observed in the training materials which in turn impacts the training delivery and ultimately the actual learning, the finding indicated training materials are developed based on training objective.

Selection of the trainer is the most important issues for the success of one's training program. In agreement with idea, the finding revealed that the bank's trainer has adequate knowledge and experience on the subject. As it indicated in the literature the training techniques used should be appropriate to the purpose of the course and to the characteristics of participants – their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught (motivated to learn), so the respondents agreed that the training given beneficial to their job and the lecture was delivered at a level that trainee could easily follow. Even the organization uses a suitable delivery method to transfer the required knowledge and

skills. Large numbers of respondents shows CBE is excellent in providing different training program such as seminar and classroom training.

It is one of the objectives of training to bring about change in attitudes of the workers towards of fellows workers, supervisors and the organization. With this idea the bank's training program has influenced successfully in changing employees' attitude positively. Furthermore, the finding revealed the training program has increased employees' knowledge & skills on the job, helps them in identifying the potential for further development they have in themselves and Commitment toward task given is increased.

As indicated in the findings of the study, the training program increased employee's motivation to the job and behavioral changes in their work after they took training improved.

As the statistics shows in the finding, the majority of the employees show agreement their performance regarding efficiency has increased due to the training they took. There were significant respondents that did not respond agreement that the training program not influenced in decreasing customer complaint. Employee's performance also improved due to they took training as indicated in the finding.

5.2. Conclusions

This study has discussed the assessment of effectiveness of training program in CBE. Based on the responses of the sample population as well as interpretations and findings discussed above, the researcher represents the following conclusions.

- ❖ As stated in Mahapatro (2010) a program structured with the company's strategy and objectives in mind has a high probability of improving productivity and other goals that are set in the training mission. When developing training program taking into consideration what the business is and what our business should be is fundamental in achieving the bank's vision, mission and objective. In accordance to the finding the bank training program is good; this helps employees to contribute toward business objective.
- ❖ Knowing the desired and the actual state helps the bank to define appropriate measure like training courses to fill the competence gaps of the employees, so training need assessment done periodically can helps the bank to identify the right gap between current

and desired requirement. The bank's HRD program do competency assessment every two years by taking competency inventory that focuses on developmental program while the district HR program focuses on the technical and operational areas. Generally when we see the bank's training practice in considering the need of human resource training of the bank is poor in doing training need assessment periodically.

- ❖ Training evaluation is an important phase that helps to know and measure the impact of the training program on employees' performance. Even though the bank has overall written training policy under HRD strategy for five years, it does not have any practice of evaluating trainee pre and post training program on the actual work. But there is trainee's evaluation before and after they took training program during training session by distributing questionnaire to test the trainee's skills on the training course they took. In addition CBE does not have an integrated performance appraisal system especially at individual level.
- ❖ Efficiency is one of the measures of employees' performance, when we see from the finding how much the training program have an impact on employees' performance; there were considerable impact on employees' performance due to they took training, their performance regarding efficiency, employees confidence, attitude towards fellow workers and behavior are improved. But in decreasing customer complaint the training program did not show satisfactory.
- ❖ According to the finding, the effectiveness of the training program of the bank when measured using the Kirkpatrick four levels evaluation Model: reaction, learning, behavior and result shows that there exist an effective training practice in CBE.

5.3. Recommendations

Based on the findings and conclusions the researcher recommended the following at least to minimize the problems encountered by the bank in relation to human resource training practice.

- The study indicated that there were significant respondents that did not show their agreement on the bank's doing training need assessment. So, knowing the desired and the actual state of trainee's skills helps the bank to put appropriate measure like training courses to fill the competence gaps of the employees then training need assessment done

periodically should be done because it helps the bank to identify the right gap between current and desired requirement.

- The finding showed that the bank's instructor-led training method has some problem. The skill and knowledge of a trainer has significant effect on the effectiveness of a training program. So, before the trainers are selected to train employee their skill, talent, ability, knowledge and motivation of the trainers have to be measured and evaluated.
- The study indicated that there was no gap assessment when selecting trainees for particular training program. Selection of trainee should be on the bases of job profile and objective of the organization. The training program of the bank should be strict to match trainees required skills or gap assessed with the training materials and objective set by the bank to achieve. Matching trainees needed skill to perform his/her day to day operation with training program helps to develop his/her performance easily.
- The finding revealed that the bank use cost effective training delivery system poorly. Using a cost effective manner which is very important in the current competitive environment where companies strive to cut- costs. So, the bank needs to give attention to these methods of trainings.
- The study revealed that customer complaint did not show improvement. So, customer complaint results from different problems; like inefficiency, communication problem and inexperienced employee and the like. In general customer complaint results from poor customer service so poor customer service affect the bank's strategic objective to attain. The bank should give attention in training program to reduce it.
- The study found that there was no improvement of frequent supervisory-employee contact (relationship). Relating training course with the current employee's job helps employees to solve their skill gab. The bank's training program should be related to the employees' job to upgrade their skills to reduce frequent supervisory-employee contact (relationship).
- As the finding indicated the bank does not do any assessment of trainee performance on the actual work for training program, then the bank's training program need to extend mechanism of assessing trainees' performance on the actual work, this help to improve the bank's training program deficiency for future.

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Appendices
ST. MARY'S UNIVERSITY
SCHOOL OF GRAGUATE STUDY

Appendix I

Dear Respondents!

This questionnaire has been designed to solicit information for thesis entitled; “**ASSESEMENT OF THE EFFECTIVENESS OF TRAINING PROGRAME: THE CASE OF COMERCIAL BANK OF ETHIOPIA**”. All information given would be treated with utmost confidentiality. Thank you.

You don't need to write your name.

Kadi Abagero

Telephone: (0912-276762)

Part 1: Basic Demographic Data Respondents

• Please answer by ticking “√” in the box

1. Gender

A) Male B) Female

2. In which age group are you?

A) 20-30 B) 31-40 C) 41-50

D) 51 & above

3. What is your current Educational Qualification?

A) College Diploma C) Masters

B) Degree D) PhD E) Other (Specify) _____

4. Service years in the company?

A) Below 1 B) 1 -5 C) 6-10 D) 11-15

E) 16-20 F) above 20

5. Your current position?

A) Managerial position B) BBO C) BOO D) junior officer

E) SBC (senior branch controller) F) BC (branch controller)

G) SBBO H) SBOO I) CSO

Part II: Opinion Survey on Training effectiveness

Direction: Below are list of statements regarding training program. Please indicate your level of agreement with each statement by ticking “√” on spaces provided, using the five likert scale. The rating scale is:

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

1. Linkage of Training Program with the Bank’s Strategic Business Objective.

	Statements	1	2	3	4	5
1	The training program targeted to achieve the bank’s vision, mission and objective.					
2	Training given helps employee to contribute towards business objective.					

2. Training Needs Assessment (TNA)

	Statements	1	2	3	4	5
1	The training need assessment is done periodically.					
2	The training need assessment done enable to identify the right training gap.					
3	Training need assessment is done based on the job requirement and employees current capability.					

3. Training Design

	Statements	1	2	3	4	5
1	Training objectives are developed based on assessed training need.					
2	Training materials are developed based on training objective.					
3	Appropriate training methodologies are used.					
4	Adequate training budget is allotted.					

4. Training Delivery

	Statements	1	2	3	4	5
1	The bank’s instructor-led training method was effective.					
2	Trainer has adequate knowledge and experience on the subject.					
3	The bank effectively uses cost effective delivery system such as e-learning.					
4	The lecture was delivered at a level that trainees could easily follow.					
5	Training program has developed to reduce future problem that will face.					
6	The trainer explained the material clearly and effectively.					

5. Effectiveness of Training Program.

5.1 Reaction

	Statements	1	2	3	4	5
1	The training condition including the material and facility of the training is satisfied.					
2	The training given by the bank beneficial to the job.					
3	The delivery method is convenient to get the necessary knowledge and skills.					
4	The training session in which the trainees have participated is a good use of their time.					
5	The training program such as classroom training, seminars, workshops etc are best.					

5.2 Learning

	Statements	1	2	3	4	5
1	The training given by the bank has increased employee's knowledge & skill on the job.					
2	The training offered brings opportunity to identify the potential for further development.					
3	The training program has changed attitude positively.					
4	The training program improves employee's confidence					
5	Commitment towards task given increased as a result of training.					

5.3 Behavior

	Statements	1	2	3	4	5
1	The training has increased employee's motivation to the job.					
2	There have tangible changes in behavior toward job as a result of training.					
3	After training employees behavior towards accountability to their action changed positively.					
4	After training employees' willingness to their responsibility and task that they were given improved.					

5.4 Result

	Statements	1	2	3	4	5
1	The training provided helped employees to perform work efficiently.					
2	There is customer complaint decreased after some training course.					
3	Because of the knowledge, skills and attitude that developed from the training, job performance improved.					
4	After the training there is a decrease of frequent supervisory-employee contact (relationship).					
5	After training capacity to adopt new technologies and methods Increased.					

**ST. MARY'S UNIVERSITY
SCHOOL OF GRAGUATE STUDY**

Appendix II

Interview Questions

The following questions require your genuine responses. So after reading the questions carefully write your **opinion** which you believe to be true on the space provided.

1. Does CBE have a written training program policy?
2. How does the bank consider the need of human resource training program?
3. How do you select an employee for a particular training?
4. What are the methods of training used?
5. What are the major purposes of training that the bank need to attain?
6. Does the bank have practice of evaluating the effectiveness of training program? How do you measure it?
7. Do you think that the organization allots sufficient budget to carry out training programs effectively?

Endorsement

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

Shoa Jemal

Advisor

Signature

St. Mary's University, Addis Ababa

May, 2019