

STMARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES



**THE EFFECT OF EMPLOYEE DEVELOPMENT
PROGRAM ON EMPLOYEE RETENTION:
THE CASE OF COMMERCIAL BANK OF ETHIOPIA**

BY:

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ENROLMENT No: SGS 0214/2009

JANUARY 2019

ADDIS ABABA, ETHIOPIA

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ON EMPLOYEE RETENTION:**

THE CASE OF COMMERCIAL BANK OF ETHIOPIA

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Declaration

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of **Abraraw Chane (Asst.Prof)**. All sources of materials 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 institution for the purpose of learning any degree.

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Name

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January 2019

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ACRONYMS

CBE: Commercial Bank of Ethiopia

EDP: Employee Development Program

HR: Human Resource

CSM: Customer Service Manager

SCSO: Senior Customer Service Officer

CSO: Customer Service Officer

NAAD: North Addis Ababa District

WAAD: West Addis Ababa District

SAAD: South Addis Ababa District

EAAD: East Addis Ababa District

ABSTRACT

The main purpose of this study was to see the effects of employee development program on employee retention of Commercial Bank of Ethiopia. To achieve this, some specific objectives were set. The research followed an explanatory cross-sectional design because it explains the relationship between the dependent and the independent variables. Data for the study was collected through triangulation method of qualitative and quantitative. A mixed of sampling techniques were used to select the targeted population. Totally 293 employees (consensually) were sampled to participate in the study. In all, a total number of 279 questionnaires out of the 291 representing a response rate of 95.8% were used for the analysis. Primary and secondary data was used as a source for the data, questionnaire and interview for the primary and review of litterateurs and documents for the secondary data. Descriptive statistics (frequency, mean and standard deviation) and inferential statistics like correlation and regression is used for analysis. Logistic regression analysis were used to test the strength and direction of relationship been the independent variables and the dependent variable. The result of the correlation tests revealed a strong positive and significant relationship with employee retention except for enrichment which came up as weak but positive relationship. A binary logistic regression was employed to test the hypothesis and a result was that except job enrichment all the rest practices effect on employee retention. Finally banks are recommended to invest on employees to stay in the organization especially on training and development, and job rotation and needs to review the practice of job enrichment and suggested to new researchers to take a longitudinal study on this topic by adding other EDP practices.

Keywords: *Employee development program, Employee retention, Job rotation and Job enrichment*

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The most valuable asset to an organization is its people, thus retaining staff in their jobs is essential for any organization. Employee retention is one of the most critical issues facing organizational managers as a result of the shortage of skilled manpower, economic growth and high employee turnover (Michael, 2008). It is asserted that resources that are rare and valuable create competitive advantage. Studies by Barney (1991), Khan (2010), show that organizations increase and sustain competitive advantage through the management of scarce and valuable human resources organization with scarce of talented human resource can't be competitive in the industry. Because, human resource is the only cause for competitive in the industry. Thus, the success of an organization is depend on the quality and efficiency of human resources.

Indeed, in the world where competition is high and the technologies processes and products can be easily duplicated by competitors. Employees are the key and most reliable resources that can keep an organization a step ahead of its competitors. Pfeffer (2005), affirms that acquisition, development and retention of talented employees are the base for developing competitive advantage in many industries. Accordingly, for any organization to thrive and remain competitive it is important that it attracts and remains adroit human resources. This implies that employees retention play a vital role in the growth of organizations. Employee retention is an increasingly impartial challenge for organizations as the age of the knowledge worker unfolds (Lumley et.al, 2011).

As Harris (2007) mentioned that, the labor market belongs to employees because talented candidates in the global job skills market have the luxury of choice. The dynamic business environment has brought to bear a lot of organizational challenges, a provident one being the retention of adopt employees. On the other way employee turnover is costly and can negatively affect organizational effectiveness & employee moral (Kacmar et.al, 2006). Moreover, the cost of replacing workers is high, finding skilled employees can be difficult and investment in training are currently less secures (Lochhead & Stephens, 2004). According to Fitz-enz (1997), the average company loses approximately one million dollar

with every two managerial and professional employees who leave the organization. This shows that organizations need to do work intensively on employee retention.

The main purpose of employee retention is to prevent employees from leaving an organization as this could have adverse effect on productivity and profitability (Samuel & Chipunza, 2009). However, the challenge of attracting, retaining and motivating people has never been greater (Punia & Sharma, 2008)

Considering the economic impact of losing skillful employees it is prudent that organizations do not create an environment that contributes to turnover. Rather they must introduce and integrate employee development, policies and practices that can maximize employee motivation & retentions.

Accorded to DeCenzo and Robbins (1996), employee development program is designed for future-oriented and more concern on important education than short term training. By education mean that employee development program attempt to install sound reasoned processes, enhances one's abilities to understand and interpret knowledge, rather than communicated a body of fact's or teaching a specific set of motor skills.

Thus effective employee development program can be the main factors which influence the employee development and organization development as a whole. It acts as the motivating factor to the employees and helps them in develop themselves in the changing environment. If Proper employees are set to the job and that will lead to organizational success (Lee et. al.2003). In order to develop the desired knowledge, skill and abilities of employees to perform well on the job, required effective employee development program that might also affect employee motivation and commitment used to retain key employees (Meyer and Allen, 1991). For this reason this study is focused on training and development, job rotation, job enrichment, job enlargement and mentoring and coaching.

As Champion et al. (1994) identifies job rotation as lateral transfer of employees among a number of different places and tasks within jobs where each needs different skills and responsibilities.

Rotating employees to different positions is an excellent way to motivate employees, give them a sense of belonging, reduce boredom and fight off a lack of commitment. On the other way training and development increase the specificity of employee skills which in turn

increases employee productivity and reduces job dissatisfaction that results in employee turnover (Huselid, 1995).

The other employee development program practices, job enrichment is redesigning of jobs in a way that increase the opportunities for the worker to experience feelings or responsibility, achievement, growth, and recognition. It is qualitative change to a job that increases the extent of autonomy, feedback, and significance of the jobs, allowing workers to have better control and feedback in their work setting (Raza and Nawaz, 2011).

Coaching and mentoring are the practitioners or human resources contribute to the success of an organization to be extent that they contribute to the goals of educating and developing employees (CIPD, 2013). And also the other practices, job enlargement is assessing workers additional same level activities, thus increasing the number of activities they perform.

Good employee development program have become even more necessary in the financial sector, especially in the banking industry because of the integration of the global financial systems and the resultant increase in competitiveness. This requires banks to be strategic and proactive with policies & practices that motivate and retain highly skilled employees. Using employee development program for employee retention is therefore imperative for the banking industry in Ethiopia.

The banking industry, which is part of the global service industry, has been chosen because it plays a leading role within the financial system in the country and also engages in an impartial socioeconomic activity. Banks are the most significant players in the Ethiopian financial market. They are the biggest sources of credit, and they also attract most of the savings from the population. Dominated by public sector the banking industry has so far acted as an efficient partner in the growth and the development of the country. Therefore the purpose of this research is to analyze the effect of employee development program on employee retention in the organization.

1.2 Operational Definition of Key Terms

Employee Development-is the growth or realization of a person's ability and potential through the provision of learned and educational experiences (DeCenzo and Robbins 1996).

Employee Retention- refers to the ability of an organization to retain its employees. It also refers to all those practices which let the employees stick to an organization for a long time.

Furthermore it is an effort by a business to maintain a working environment which supports current staffs in remaining with the company (Ahlrichs, 2000).

Job enlargement-is assigning workers additional same level activities, thus increasing the number of activities they perform (Dessler, 2005).

Training & development- Is the process of providing required skills to the employee for doing the job effectively, skillfully and qualitatively. It is also the act of increasing the knowledge and skill of an employee for doing a particular job (Chew, 2004).

Job enrichment- is redesigning of jobs in a way that increase the opportunities for the worker to experience feelings or responsibility, achievement, growth, and recognition (Dost and Khan, 2012).

Coaching and mentoring- are development techniques based on the use of one-to-one discussion to enhance and individuals skills, knowledge or work performance (Pertin, 2011).

Job rotation- is a lateral transfer of employees among a number of different places and tasks within jobs where each needs different skills and responsibilities (Richard, 1981).

1.3 Statement of the problem

No doubt that human resource is the backbone of organizations in the world if they are placed strategically (Yamamoto 2011). They can provide innovative solution and ensure that organizations achieve a competitive advantage. As Armstrong (2009) mentioned, the most successful organizations are the ones that attract, develop and retain individuals who have the ability to manage a global organization that is responsive to customers and the opportunities being presented by technology. Since they are the most vital assets of any institution retaining efficient and experienced workers in banking industry in Ethiopia is very essential in the overall performance of the institution.

Gurbuz and mert (2011), elaborate that the maintenance administration and development of human resource cannot be undervalued. Because motivated employees make an organization to be more competitive and consequently marketable. Today, however, retentions of a valuable employee become a global challenge. This is because of globalization, economic growth and shortage of skilled labor. As a result, many organizations like public and private banks in Ethiopia are finding it difficult to retain valued employees.

Even though, this is the responsibility of HR Departments to find, assimilate, develop, compensate and retain talented employees, still it becomes a big challenge for banks in Ethiopia. As it is understood from the four years information gathered from the Commercial Bank of Ethiopia, In 2013, 2014 and 2015 430,617 and 709 employees left the bank, respectively. But a high number of employees (1402) are left the bank at 2016. When this compared with the past two years, the turnover rate of employee is increased by 1.5%. Even though this rate seems under the standard, its change is unexpected and increased by 1.5%. (Source- Annual report of HR departments of the CBE, 2016).

This has necessitated this research to analyze the issue of retention in commercial bank of Ethiopia and to ascertain whether employee development program by the banks influence on employee retention. Locally many researches are conducted on employee development program on employee retention in banking industry in Ethiopia as well as in African countries like Kenya. But none of these studies focused on the effects of employee development program on retention of employees in Commercial Bank of Ethiopia.

There needs to be empirical evidence on effects of employee development program like job rotation, job enlargement, job enrichment, training and development, and mentoring and coaching. And also none of them are using logistic regression to analyze the data. These, therefore created a research gap in this area, which this study seeks to fill guided by the following research question; what is the effect of employee development program on employee retention in banking industry in Ethiopia specifically in CBE.

1.4 Research Questions

In order to attain the research objective the study seeks to answer the following research questions

1. To what extent training and development have an effect on employee retention in CBE?
2. To what extent employee mentoring and coaching have an effect on employee retention in CBE?
3. To what extent does job rotation have an effect on employee retention in CBE?
4. To what extent does job enlargement have an effect on employee retention in CBE?
5. To what extent does job enrichment have an effect on employee retention in CBE?

1.5 Research objectives

1.5.1 General objectives

The main objective of this study is to examine the effect of employee development program on employee retention in the case of commercial bank of Ethiopia

1.5.2 Specific objectives

The specific objectives of the study are to:

1. Determine the extent of effect of training and development on the retention of employees in CBE.
2. Investigate the effect of mentoring and coaching program on retention of employee in CBE.
3. Show the effect of job rotation on retention of employee in CBE.
4. Show the effect of job enlargement on employee retention in CBE.
5. Show the effect of job enrichment job enlargement on employee retention in CBE.

1.6 Significance of the study

Commercial Bank of Ethiopia may find the result of the study very valuable because it will provide comprehensive information on how employee development program affects employee retention. This study may also help to reshape the human resource policies of Commercial Bank of Ethiopia. It will be beneficial to management of the organization as well as the human resource managers of the banks. This is because it is expected to provide possible answers to why employees stay or leave their organizations, thus providing some answers as to tackle the critical management issue of employee turnover.

Moreover this study was invariable help the organization in formulating appropriate retention policies, making decisions and adopting strategies that will boost retention, performance and productivity. It can further serve as secondary data for prospective researchers and as a reference point for further research.

1.7 Scope of the Study

Even though employee development program can be a valuable issue of all organization in Ethiopia, this study focuses only the banking industry. Even in banking industry in Ethiopia,

out of all banks it is limited to only one banks, Commercial Bank of Ethiopia, This is because their activities are the same throughout the banks in Ethiopia. Moreover this study focuses only in the city branches (Addis Ababa city). This is because they have the largest concentration of branches as well as their head office in Addis Ababa. Although there are numerous EDP activities, this research may not cover the exhaustive list of EDP functions due to constraints such as time and finance. The chosen EDP practices are a mix of both familiar like training and development and mentoring and coaching and job rotation and job enlargement and job enrichment & overlooked EDP practices which are vital to today's organization.

1.8 Limitation of the study

As with most research, there were some limitations:

The study was limited to only one banks out of the all banks in Ethiopia due to financial and time scarcity and also limited to only city branches of the CBE due to geographic proximity and logistic simplicity. The research was done on the total population of the above with the exclusion of non clerical, junior officers and high officials.

Regardless of the various aspects of the causes of employee retention, the research is also limited to the employees' perception only on the selected employee development program.

Employees of the banks were rather too busy especially those who were working in CBE. Hence the researcher had taken much time and follow-ups to get the respondents to fill out their questionnaires. Also some of the employees did not take their time to fill out the questionnaires.

Whiles some filled them wrongly others did not fill it completely and this resulted in 12 questionnaires being poorly or inappropriately filled and this were excluded from the analysis

The other limitation was that some of the branches were not willing to provide the real information due to attribute to the immense competition in the banks.

Also, due to time and financial constraints, data collection on this study was cross sectional. Probably if the study was longitudinal, the results could vary.

But this did not in any way compromise the validity of the data collected since the researcher took necessary steps to address all the setbacks.

1.9 Organization of the study

This research is structured with five chapters. Chapter one is about the introduction background of the study, problem of statement, research objectives, research hypothesis, scope & significance of the study, and organization of the study.

Chapter two present literature review on the effects of employee development program on job employee retention. Chapter three covers the methodology parts that includes the descriptions of the study area, research approach research design, population & sampling, data source & type, the data collection procedures the ethical consideration and the data analysis and presentation.

Chapter four is about presenting the findings and discussions. It discusses the response rate, the socio-demographic characteristics of respondents and factors influencing employee retention.

The final chapter, chapter five, presents the summary, the conclusion from the study, recommendation and suggestions to concerned bodies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview of Employee Development Program

In today's competitive banked industry, it is not only important for the banks to earn current profit but also become the most important aspects of long term profitability requires through highly satisfied and competitive employees that has retained in the organization for longer period of time. Retention of employees is not an easy task, until companies provided opportunities for employee development. In the recent past, individuals engage in personal employee development (Hall, 2002), stated that personal educational advancement and professional trained; which may be align with their present organizational goals. On the other hand, companies choose developmental program to their employees in alignment to their present needs and also prepare them for future organizational needs. This can be done through employee mentoring and coaching, Job rotation, training and development, Job enrichment and Job enlargement, so that employees can understand their abilities and take accurate action plan to fulfill their employee goals (Muthiani, 2013).

Every person has sensitive of his developmental goals to plan accordingly. For this, there should be a mat with the supervisors and managers to engage in self assessment to articulate their goals and developmental needs, and setting employee development plan as career development plan is the first step and a road map to develop his/her career. Career development planned is one of the most important factors for both the individuals and for the bank, because it is not possible to plan for the career without identified the needs of company and competencies of employees. One of the most important aspects that have an effect on retention of employees in the employee development program of the company is employee development.

Among the functions of managers to the employees successfully achieve their task and motivate them to achieve greater organizational efficiency which reduces their intention to leave, the impact on their customer satisfaction and looses the company on good competitive advantage (Oosthuizen, 2001). The company employee development program is an important factor which influences the employee development and organization development as a whole. It acts as the motivating factor to the employees and helps them in

develop themselves in the changing environment. If Proper employees are set to the job and that will lead to organizational success (Lee et.al. 2003). Every organization relies on the employee development and leadership development for its growth and improvement. The organization need to achieve many goals with the existing employees so they need to enhance their skills and knowledge to develop them to work in this dynamic market condition (Pierce et al. 2009).

2.2 Importance of Employee Development Program

Employee development program is one of the most important factors that are used for employees and employers in the banked industry. Employee development program for employees as an activity performed to indicate companies care about their employees wants to achieve (Elena, 2000). Many of the companies engaged in employee development program for the purpose of their contributions towards employee retention that is used for employees worked hard in order to utilize their full skills and efforts to achieve the goals of the organizations. This concept indicates that employee development has recognized by the employees who want to learn or who are willing to learn. When employees are willing to learn, they show their interest in the developmental activities, as a result they are more satisfied and retained with their job which will lead to increase their performance (Elena, 2000).

Employee development is a personal responsibility of employees at all levels and involved in the developmental activities whether the upper level employees, middle or lower level employees (Antonacopoulou, 1996). When an individual employee wants to learn, he would learn more and more, he would participate in many other activities such as attend in short term trainings, on the job trained and others developmental activities, either on the job or off the job. This certainly would lead to employee development, and also increases their performance, and satisfaction in their work place, thus minimize turn over.

Employee mentoring and coaching, job rotation, job enlargement, job enrichment, training and development, is an important instrument on employee retention that addresses gaps or discrepancies between an ideal and an optimal stage of developmental program but it requires the interest of employers. However, from a comparison between desire and actual work methods or between desired and actual results, developmental needs arise on the job performance of employees. There are methods for identified needs: the generic methods,

performance analysis, and competency assessment in order to implement selective employee development program (Smith, 2001).

Thus trained and development can be used to execute when it has been determined which employees should participate in developmental activities and what their current levels, knowledge and skill are. Consequently, the assessment of the individual needs was indicated the range of skills and knowledge that is used to be acquired. Note that the difference between actual performance and require for the performance was ultimately form the knowledge gap, and therefore it indicate the extent of developmental needs that is used to satisfy and retain employees. Employee development programs contain certain components like employee mentoring and coaching, job rotation, job enlargement, job enrichment, and training and development (Cooper & Schindler, 2008).

2.3 Training and Development

In the present ever changing world, current knowledge is basically inadequate to meet up with the dynamic and technical business world. It is therefore a major priority of organizations to acquire skills in accordance with the changing technologies. For this reason most companies take proactive measures for maintaining a reservoir of high technology staff, by continuous training and retraining of their staff. Training according to (Chew, 2004) provides employees with specific skills or correct deficiencies in their performance, while development is an effort to provide employees with abilities the organization will need in the future. Training and development may be related to firm performance in many ways. Firstly, training programs increase the firm specificity of employee skills, which, in turn, increases employee productivity and reduces job dissatisfaction that results in employee turnover (Huselid, 1995).

Secondly, training and developing internal personnel reduces the cost and risk of selecting, hiring, and internalizing people from external labor markets, which again increases employee productivity and reduces turnover. Training and development like job security requires a certain degree of reciprocity: A company that systematically trains and develops its employees develops their market value more favorably. This increases employees' productivity, commitment, and lowers turnover. Companies may also assist their employees in career planning. In doing so, companies encourage employees to take more responsibility for their own development, including the development of skills viewed as significant in the

company (Doyle, 1997). Barringer et al. (2005) compared rapid-growth and slow-growth firms and found that rapid-growth firms depend heavily on the abilities and efforts of their employees to maintain their growth-oriented strategies.

The fast-growth firms used training programs to achieve their objectives and emphasized employee development to a significantly greater extent than their slow-growth counterparts. Therefore, training and employee development practices are more common in rapid-growth firms than slow growth ones. Miller (2006) examined the growth strategies in the retail sector and suggested that modern retailers should place more emphasis on the policies and practices that could contribute to staff retention, rather than on the immediacy of recruitment and selection. Husiled (1995) found that the education and development of employees have a significant effect both upon the personnel productivity and the short-term and long-term indicators of organizational performance. Ngo et al. (1998) investigated the effects of country origins on human resource practices of firms from the United States, Great Britain, Japan and Hong Kong operating in Hong Kong. The study results showed that structural training and development and retention-oriented compensation were related to various measures of firm performance. Paul and Anantharaman (2003) in searching the links between human resource practices and organizational performance proposed that career development programs demonstrate a true interest of the organization for the growth of its personnel, which, in turn, stimulates commitment and devotion, which, subsequently, raises personnel productivity and consequently economical output. (Becker and Huselid,1999) argue that the economic returns of extensive training are more likely to be captured by the firm if employees are motivated to stay and contribute to the firm's success fostered in part by selective hiring, competitive pay packages and team-orientated work environments. Youndt et al. (1996) theorize that human resource practices designed to develop talented and team-oriented workers improve employee productivity and customer satisfaction.

2.4 Mentoring and Coaching

The practitioners or human resources contribute to the success of an organization to be extent that they contribute to the goals of educating and developing employees. Learning and development is now becoming complex, which requires decision about the issue like adaptation of internet technologies, but increasingly mentoring and coaching are being viewed as crucial aspect of effective learning strategy for the organizations. They are many evidences that coaching is very useful to improve performance of the employees that increase

motivation and confidence, develop and improve the skills of leadership and helps people deal with complexities and challenges such as improving relationships, hitting sales targets, making proper decision and team buildings (Bhatia, 2006).

The term coaching and mentoring are widely used in the present business world. They are various reasons behind coaching and mentoring but the bottom line is to provide focus on the tangible business significance, businesses can see increased profitability and productivity if the businesses invest money and time in these programs (Barber, 2004). The task at hand is most important for the coach who has to help the individual learn the requisite behaviour, attitudes and skills essential to perform the work successful within the success parameters which is agreed previously. Therefore, the task should be well defined and conversation should be done with specific timeline and clear focus. Mentoring concentrates on interpersonal and conversation transcend more widely into common work-life (Dessler, 2011). This means that the interaction could be more focused, more philosophical on behaviours and attitude than on practical skills. Mentoring is personal and coaching is about performance. Therefore, if there is desirable or appropriate for individuals, supervisor should immediately coach them. Mentoring and coaching, both have used in leadership interventions. However the leaders need to be apparent regarding what they are performing, what the situation needs, and what the other person needs (Sims,2006).

According to CIPD (2013), Coaching and mentoring are development techniques based on the use of one-to-one discussion to enhance and individual's skills, knowledge or work performance. However, some companies refer to the activities of coaching in general terms such as life coaching, performance coaching, business coaching, facilitative management; and mentoring is used as some specific type of counseling (Kinlaw, 2000). Mentoring can be formal and informal. In formal mentoring, mentor and mentee are distinguished by senior employees by focusing on organizational and individual goals; the duration and scope of mentoring relationships are structured; and the frequency of learning experience and contact is structured. But in informal mentoring, mentor and employee pair with each other instinctively and usually provides focus on goals and objectives of the employee; the duration and the relationships of mentoring could be short-term as well as long- term; and frequency of contact and experience from the learning are unstructured (Kulik and Bainbridge, 2005). The term coaching for the staffs should have target of high improvement and high performance of the employees at the workplace which generally refers to procedures of assisting others in order to improve their working skills, develop and learn new skills, achieve

aims and objectives, find individual success to manage personal and organizational challenges.

2.4.1 Coaching

According to Blanchard and Shula (2001) the process of coaching can be different on the basis of workplace situation. The term coaching mainly denotes to the methods of assisting others in order develop and learn new skills, improve, find individual success, attain determined goals, and balance individual success, attain determined goals, and balance individual challenges and opportunities for success. Coaching can address behaviors, attitudes, and knowledge and could also be focused on spiritual and physical enhancement of the employees. Coaching involves different types of individual development which normally refers to a sense of consent, agreement and willingness to take part on the division of learners; however this term may also indicate the situations for development where the learners have far less input to procedures and methods and really the provision of coaching itself (Stolmack and Martin, 2005). It preferably assists an individual to identify their own resolutions, rather than imposing the resolution from the viewpoint of the coach. Coaching generally involves one-to-one, regular and ongoing, personalized, enabling, planning, focused on aims, adaptable, model-based measured and recorded, and time bounded (McGovern et al., 2001). Moreover, Coaching primarily relates to the improvement of performance in specific skill area often over the short term. The goals are typically set on the basis of suggestion of the coach, but the coach has primary ownership of the procedures of coaching. In the majority of circumstances, coaching consists of extrinsic feedback which is normally but not forever linked with some outline of changing performance, whereas mentoring is more related to career self-management or the people (Megginson and Clutterbuck, 2005).

2.4.2 Mentoring

Mentoring is defined as the professional relationships in which an experienced individual who is called mentor helps another person called mentee in developing particular knowledge and skills which can improve personal and professional growth of less-experienced people (Pertin, 2011). Mentor can be one-to-one, non-judgmental associations in which a personal willingly provides time to encourage and support others which normally developed at the transition time in the life of mentee and lasts for sustained and significant period of time. Mentoring assists, support, advocacy or guidance provided by one individual to other for the achievement of pre-determined objectives over the specific period of time. Similarly ,as

asserted by (Blanchard and Shula, 2001) mentoring involves supporting people in identifying and defining needs of their own development and setting their own goals objectives; encouraging self-governing learner; allowing them to talk and raise their complexities, reflecting back, clarifying occasionally, and challenging; helping them to reproduce their thoughts, feelings, behaviors and beliefs, and to observe difficulties from various perspectives; encouraging and guiding them in independent solution and analysis of their opportunities and problems; supporting the solution of issues by embracing an integrated approach; and enabling them to become effectual in decision making.

2.5 Job Rotation

Job rotation is a process/a practice of periodic shifted of employees from one specific task to another where each task requires different skills and responsibilities. It is the process through which an organization's staffs work as displacement at different homogenous levels, or participate in different positions or in different situations at time period which are classified based on a range of individual knowledge, skill and capability of employees (Gomez et al. 1995). And as well as know that Torrington and Hall (1991) described the job rotation as movement of employees among different tasks and positions which will probably be of similar nature. Different organizations do rotate their employees from one job to another across various departments for multiple reasons depending on specific need of an organization. And also Jaime (2001) stated that job rotation promotes Psychological and physical health of employees through creating positive attitudes on employees, facilitating their health and increase the variety of work through reduction boredom and having self-motivation towards their position in the organization.

In addition to this different authors stated Job rotation is training method followed by the organization to develop the employees in various department where they can gain diversified learning of job skills for a specific period of time and job rotation is a practical approach to enrich and expand the job assignment of the employees (Seibet & Kraimer, 2001). Therefore, job rotation is a method of job design which allows the employees to learn the skills from various departments and eliminates the employees fatigue caused by the same kind of job assignment by changing such assignment (Richard, 1981). The challenges faced by the employees in the new assignments can encourage them to gain enthusiasm and improve their moral in the work environment (Jorgense et al, 2005). While implementing the job rotation in the organization the management should focus on the quality of individuals work experience

rather than quantity of work. Then next rotation plan should be arranged according to the learning capability and adjustment time of the employees (Campion, et al.1994). Job rotation is a developmental technique that has been widely used but, surprisingly, received little attention in human-resources studies empirical research in this regard is greatly required (Beatty, et al.1987).

2.6 Job Enlargement

As (Dessler, 2005), job enlargement is assessing workers additional same level activities, thus increasing the number of activities they perform. In addition to this it is job design in which the number of tasks associated with a job is increased to add greater variety to activities, thus reducing monotony (Mc Shane and Glinow 2003), and also it deals with wider job range through increasing the required activities of the job rather than limited repetitive tasks that cause high levels of job discontent, boredom, turnover, absenteeism and dissatisfaction. Ivancevich et al (1998),

Enlarging jobs depends highly on the individuals' perception. Employees might perceive enlarging their jobs positively as a tool or practice that improves their skills and abilities and as a sense of achievement that satisfies them and makes them feel worthwhile to the organization. On the other hand, other employees view the additional number of activities just as a practice that adds more routine or repetitive duties to their boring job. Others think that enlarging jobs is a strategy the top management use to reduce costs of hiring new employees, so it just a matter of workload. To help modify this point of view, enlarging jobs should be accompanied by providing rewards. This will persuade employees to avoid negative perception and dissatisfaction or feelings of unfairness Dessler (2005). Most studies state that employees are dissatisfied with specialized jobs. Job enlargement strategy contradicts the principles of specialization and the division of labor whereby work is divided into small units, each of which is performed by a specific individual. In fact, job enlargement to be effective, it is recommended to train employees to practice the new task well though they are in the same level. In addition, the differences between employees should not be underestimated. (Charles and Milton, 1998).

2.7 Job Enrichment

According to Hackman and Oldham (1976), Roza and Nawaz (2011) Job enrichment is redesigning of jobs in a way that increases the opportunities for the worker to experience

feeling of responsibility, achievement, growth, and recognition. It is a qualitative change to a job that increases the extent of autonomy, feedback, and significance of the job, allowing workers to have better control and feedback in their work setting. An addition in job related tasks with a view to increase employee control and responsibility is called Job enrichment (Raza and Nawaz, 2011). Yasdani et al (2011), defines job enrichment as changing job content in order to make tasks challenging and to increase productivity. Mohr and Zoghi (2006) asserted that job enrichment is an attempt to build in to jobs a sense of challenge, achievement and variety, giving workers more freedom in deciding about such things as work methods, sequence and pace of the acceptance or rejection of materials, encouraging participation and interaction between workers, giving feelings of personal responsibility for their task, combination to the finish products, feedback on job performance before their supervisors get it and workers involving workers in any change in the organization.

An enriched job offers more autonomy and freedom in executing the related responsibility and adds variety and challenge to an employee's daily routine. And besides the pecuniary remuneration associated to work, an enriched job renders self-fulfillment, actualization and contentment of meaningful job (Hackman & Oldham,1976).

Job enrichment is a job design strategy for enhancing job content by building in to it more motivating potential (Lunenbergh 2011), In addition to this it is an act or process of involving the workers in managerial functions of the higher ranks (Dost and Khan, 2012). Job enrichment encourages workers to learn, develop and do innovative experiments at work, by that it helps to boost up morale and motivation of workers (Hackman and Lawler,1971).

2.8 Employee Retention

Employee retention refers to policies and practices companies use to prevent valuable employees from leaving their job. It involves taking measures to encourage employees to remain in the organization for the maximum period of time. Hiring knowledgeable people for the job is essential for an employer. But retention is even more important than hiring. This is true as many employers have underestimated costs associated with turnover of key staffs (Ahlrichs, 2000). Turnover costs can incurred with issues such as reference checks, security clearance, temporary worker costs, relocation costs, formal training costs and induction expenses. Other invincible costs and hidden costs such as missed deadlines, loss of organizational knowledge, lower morale, and client's negative perception of company image

may also take place.

This is why retaining top talent has become a primary concern for many organizations today. Managers have to exert a lot of effort in ensuring the employee's turnover are always low, as they are gaining increasing awareness of which, employees are critical to organization since their values to the organization are not easily replicated. Many critical analysis are conducted to minimize the possible occurrence of shortage of highly-skilled employees who possess specific knowledge to perform at high levels, as such event will lead to unfavorable condition to many organizations who failed to retain these high performers. They would be left with an understaffed, less qualified workforce that will directly reduce their competitiveness in that particular industry (Rappaport et.al, 2003).

This is why managers today must taken care of their employees personal feelings toward the job and satisfaction levels from their working conditions, superiors and peers, as these are the keys to ensure employee retention. The success and survivability of organizations is heavily dependent on customer evaluations whereby the organization must put effort in satisfying their employees since the relationship between customer satisfaction and employee's satisfaction are significant.

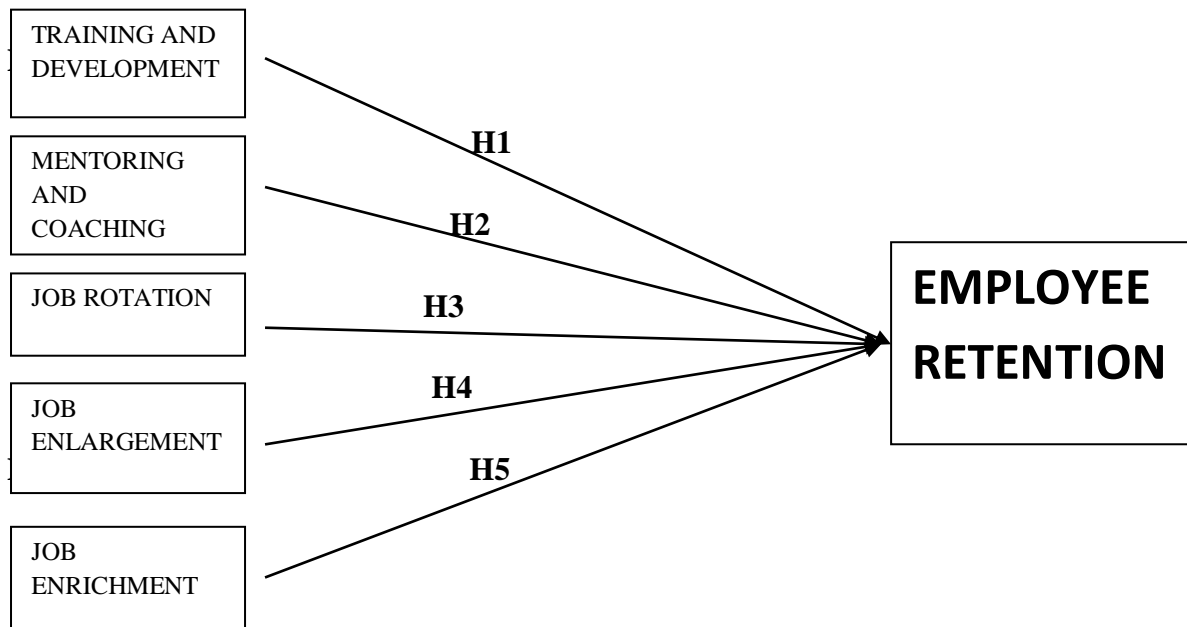
In summary, the literature defines retention as continuing relation between employees and their organization and turnover as "any permanent departure beyond organizational boundaries" (Cascio, 1995). The benefits of retention are saving cost for further recruitment, fewer training to be conduct for new candidates, improve productivity, increase employee's performance and thus increase profits and meet their organizational goals and objectives. Below we will discussed the relationship between each of the human resource management practices with employees retention and employees turnover, which are the impacts from employee empowerment, employee training & development, performance appraisal and employee compensation. They noted that those employees most committed to performing challenging work are the ones most likely to remain with their companies

2.9 Conceptual Framework- the conceptual frame work of this study is presented as follows in the picture.

Figure 2.1 Conceptual Framework

INDEPENDENT VARIABLE

DEPENDENT VARIABLE



Source: developed by the researcher based on literature review, 2018

2.10 Hypothesis

H₁. Training and development have significant effect on employee retention in CBE.

H₂. Mentoring and coaching have a significant effect on employee retention in CBE.

H₃. Job rotation has a significant effect on employee retention in CBE.

H₄. Job enlargement has a significant effect on employee retention in CBE.

H₅. Job enrichment has a significant effect on employee retention in CBE.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Study Area

The targeting population in this study is employees in various categories' working in CBE. Because of this, the researcher selecting only one bank - Commercial Bank of Ethiopia. It has privilege in period of existence. Commercial Bank of Ethiopia is established in 1942 E.C. So they are expected to have more experience in banking activities. This bank have city and outline branches. But this study focused only in the city branches (Addis Ababa city) because they have the largest concentration of branches as well as its head office in Addis Ababa.

3.2 Research Approach

There are two types of research approach, qualitative and quantitative research. According to this research behavior, the researcher decides to use both the quantitative and qualitative research approach. This is because the data collection tools, questionnaire and interview are used in this research

3.3 Research Design

This study followed an explanatory research design. According to Saunders, Lewis & Thornhill (2009), explanatory research is about studying a situation or a problem in order to explain the relationship variables. It attempts to clarify how and why there is a relationship between two or more aspects of a situation or phenomenon. Hence, explanatory study design is used to determine and explain the relationship between the dependent variable- employee retention and independent variables- training and development, job rotation, mentoring and coaching, job enrichment, and job enlargement.

3.4 Target population

The target population for this study is employees of CBE. Because of different reasons like geographical area, time and finance it is impossible to reach all employees of CBE. Therefore the researcher uses different techniques to select the representative employees. CBE has totally 1235 outline & city branches. Because of the banks activity, geographical area, time and finance limitation, the researcher assumes that using the city branches of the banks is favorable for the study. In Addis Ababa city there are 271 branches. Still for Administration

purposes all branches are categorized under fifteen districts in Commercial Bank of Ethiopia. Among those, the four districts are found in Addis Ababa -NAAD, SAAD, WAAD and EAAD.

3.5 Sampling Technique

North Addis Ababa District is selected by a lottery method (SRS) and in NAAD there are totally 107 branches. All branches will be listed according to their alphabetical order in respect to the bank and then by using of systematic sampling system 10 branches will be selected. For the purpose of this study totally 293 respondents (291 officers-CSO, SCSO and CSM- and 2 managers) are involved in this study. These 291 officers are from the 10 branches of CBE and corporate and the district HR managers for interview purpose. The branches' grade will not be considered by the researcher because almost all activities in each grade (grade 1-4) are the same and assumed that it doesn't matter on the collected information.

3.6 Sample size

A sample size of 10 which constitute around 10.7% of the total population is selected proportionally. This percentage is chosen because; the ideal sample size of 5-20% of a population is considered acceptable for most research purposes as it provides the ability to generalize for a population (Cresswell, 2003). This system was implemented by Selecting a random starting point and then picking every n^{th} element in succession from the sampling frame. The sampling interval 'n' is determined by dividing the population size by the sample size. Such technique is used if and only if the sample size is divided. From this study population (p), sample size of the population (S) and the interval (n) therefore $n=p/s=107/10\approx 10.7$ (Sekaran, 2003). So, the starting point is between 1 and 10 and has been taken every 10th element. This is done by using of simple random sampling technique.

Table 3.1 Population Size

Category	Position	Size
Clericals	CSO	168
	SCSO	81
	CSM	42
	Total	291

The study is used the proposed sample size at 95% confidence level and 5% margin of error. For questionnaire purpose first employees are stratified as clerks and non clerks then again clerks are stratified as junior officer (JO), customer service officer (CSO), senior customer service officers (SCSO) and customer service managers(CSM). But in this study junior officers and non clerks are excluded from the study. The reason why CSO, SCSO and CSM are targeted for this study is because one they are more likely to defect to or be poached by other organizations.

Secondly they could easily understand and complete the questionnaires by themselves.

3.7 Sources of data

The research used primary and secondary sources of data. The primary sources of this study were managers and officers. The data were collected by using a five-point Likert- scale method. Questionnaires were personally handed to respondents with close follow up and guide in filling the questioners and also used interview mechanism for HR manager of the bank. The information is found through interview was used to triangulate with the information found through questionnaire.

Secondary data was collected from published literatures, documents of the Commercial Bank of Ethiopia on this regard, Journal articles, case studies and reports, and research papers available on employee development program that has an effect of employee retention so as clearly and substantiate the result from the primary data.

Survey questionnaire was administered to conduct pilot test from Tikur anbesa branch of Branch Managers, Customer Service Managers, Customer Service Officers (maker, checker), Branch Controllers, Senior Customer Service officers, and Customer Relation Officer. A five point Likert scale questionnaire ranged from 1 (strongly disagree) to 5(strongly agree) is developed by amended certain questions which is not pertinent for the study

3.8 Data Collection

Majority of the data is collected from primary source through questionnaires and interviews from the selecting managers in the Commercial Bank of Ethiopia. The questionnaire as well as the interview is designed to elicit the required information relating to the independent variables. There are both close and open ended questions and most of the questions is stated

in a five-point Likert scale for officers and interview questions for HR managers of the CBE. The questionnaires is adopting from (Chew 2004), a research made at 8 Australian organizations which assessed the influence of employee development program on employee retention. The research tries to examine the relationship between the employee development bundles and organizational bundles and employee retention. The research tries to find a positive relationship between the employee development factor bundles and the organizational factor bundles and employee retention. The research questionnaire will be adopting with a slight change or amendment.

3.9 Reliability and Validity

3.9.1. Reliability

Sekaran (2003) mentioned reliability of a measure is an indication of the stability and consistency with which the instrument measures the concept and helps to assess the goodness of the measure. Zikmund (1997) affirms this that reliability is the degree to which measures are free from random error and therefore yield consistent results. Thus this research was used Cronbach's Alpha as a measure of internal consistency. Cronbach's Alpha is a reliability coefficient that indicates how well items in a set are positively correlated to one another by using of the following formula $\alpha = \frac{rk}{(I + (K-I)r)}$, where k is the number of variables in the analysis and r is the mean of the inter-item correlation and also he affirms that normally, reliabilities of 0.7 range is considered acceptable and over 0.8 is good (Sekaran, 2003). Depending on this a pre-test was given to employees of CBE, Tikur anbessa branch. The branches in the pre-test were not included in the final sample. Feedback from the respondents had value to improve the data collection instruments by eliminating any ambiguities and inadequate terms. Based on this the following Cronbach's alpha was identified

Table 3.2 Cronbach's alpha

No.	Variables	No. of items	Cronbach's alpha
1	Job rotation	6	.842
2	Training and development	6	.901
3	Mentoring and coaching	7	.834
4	Job enlargement	7	.931
5	Job enrichment	6	.807
6	Total	32	.842

3.9.2 Validity

Validity on the other hand, can be described as the extent to which the instrument measures what it purports to measure. According to Healy and Perry (2000), validity determines whether the research truly measures that which it was intended to measure. Faux (2010) asserts that an effective and practical approach to pre-testing questionnaire instruments is to ensure that the questionnaire is understood by participants. Also, the benefits of the approach are improved questionnaire reliability and planning which results in better response rates.

3.10 Methods of Data Analysis

The collected data is analyzed by using of descriptive statistics like frequencies, mean and standard deviation and inferential statistics like correlations, logistic regression and odd ratios. Logistic regression is used since employee retention is a dichotomous binary variable which is measured by employees' intention to quit or stay. As Sweet & Grace-Martin, (2003) elaborate logistic regression is highly effective at estimating the probability that an event will occur and it offers a new way of interpreting relationships by examining the relationships between a set of conditions and the probability of an event occurring. Furthermore Press & Wilson (2007) mentioned that logistic regression is a straight forward statistical test and has the ability to include nonlinear effects. According to Larson, Petersen, Budtz-Jorgensen & Endahl (2000) using logistic regression to study dichotomous binary variable is easier and includes measures for generating the necessary dummy variable automatically. This method is statistically exact in practice and is easier to comprehend. That's why many researchers used Logistic regression for their study of the same phenomena. It will be employed to ascertain how well the independent variables – training and development, mentoring and coaching, job rotation, job enlargement and job enrichment, predict the dependent variable - employee retention. The following logistic regression equation will use for this study:

$$\{(P_i = f(Y=1|X_i) = \beta_0 + \beta_1 X_1 + \dots + \beta_n X_n \dots\dots\dots (1)\}$$

Where

P_i = the probability of retention

Y = dependent variable (employee retention)

When $Y = 1$ intend to stay in the organization or

When $Y = 0$ do not intend to stay

The LOGIT model can be linearised as

$$\text{Logit } \left\{ \frac{P_i}{(1-P_i)} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon \dots \dots \dots (2) \right\}$$

The dependent variable is the natural log of the probability of Retention (P_i) divided by the probability of No Retention ($1-P$).

Where:

β_0 = is the Y intercept or constant

$\beta_1 \dots \beta_5$ = coefficient of regression which measures how each independent variable influences the dependent variable that is employee retention.

X_1 = Training and Development

X_2 = mentoring and coaching

X_3 = job rotation

X_4 = Job enlargement

X_5 = job enrichment

ε = Error Term

3.11 Ethical Considerations

Throughout the process of research making it involves different parties like respondents, organizations, associations, and different individuals. So ethics in research has to do with the responsibility of researchers to be honest and respectful to all individuals who are affected by the research studies or reports of the results of the studies (Gravetter & Forzano, 2006). Gaining the trust of respondents and their willingness to support the researcher's role is a step in the right direction, but it is the recognition of the relevance of ethical principles that must guide any research. To ensure that ethical principles were upheld, the researcher obtained an introductory letter from the St Mary's university. This letter was forwarded to the head offices of the CBE.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Response rate of respondents

Totally two hundred ninety three respondents (two hundred ninety ones for questionnaire and two for interview) were targeted for the study and two hundred ninety ones questionnaires were distributed to the targeted respondents. However out of this number, 279 questionnaires were received out of which 12 were poorly or inappropriately filled and were therefore not used in the analysis. The questionnaire which is used in the analysis is 95.8% and this indicates that it is adequate for analysis and interpretation of the data.

Table 4.1 Distributions of the total Respondents

Category	Position	Target	Actual	Percentage
Clericals	CSO	168	159	56.99%
	SCSO	81	79	28.32%
	CSM	42	41	14.70%
	Total	291	279	100%

4.2 Demographic Characteristics of Respondents.

Information related to demographic variable of respondents are displayed as follows in table

Table 4.2 Demographic characteristics of respondents

No.	Factor	Category	Frequency	Percent
1	Gender	F	165	56.91
		M	114	40.9
		Total	279	100.0
2	Age	18-25 yrs	75	26.8
		26-35	99	35.4
		36-45	86	30.8
		Above 45	19	6.8
		Total	279	100.0
3	Level of education	College Diploma	3	1.1
		First Degree	203	72.8
		Masters degree	73	26.2
		Total	279	100.0
4	Length of service	1-2yrs	68	24.4
		2-4 yrs	121	43.4
		4-6 yr	74	26.5
		Above 6 yrs	16	5.7
		Total	283	100.0
5	current position	CSO	178	63.8
		SCSO	79	28.3
		CSM	22	7.9
		Total	279	100.0
		5001-7000	91	32.6
		7001-10000	103	36.9
		Above 10000	25	9.0
		Total	279	100

As shown from the above table, a relatively similar composition of male and female employees of the banks was represented in the study and most of the banks' employees are in the younger age group which has also been exhibited in the data received from participants of the study.

The level of education of respondents was mostly bachelor's degree (72.8%) due to the fact that respondents were officers, middle of top management personnel and usually, a first degree is required for such position

As it is possible to see from the above table, most of the respondents (43.4%) has been working in their organization in between 2- 4 yrs, 26.50% of the respondents were 4 – 6 yrs and only 5.7 were worked their organization above 6 years experiences.

Relating to their current position, 63.8% were at CSO (Customer Service Officer) level, 28.3% were SCSO (Senior Customer Service Officer) level and only 7.9% were CSM (Customer Service Manager) level.

The respondents' monthly income, as described in the above table, out of 291 respondents only 21.5% of respondents gain 2500-5000, the rest 32.6% respondents got 5001-7000 and 36.9% of the respondents received a monthly income of 7001-10,000. Very few of the respondents (9.0%) received a monthly income of above 10,000 birr

4.3 Employee Development Program

This section presents respondents perception of EDP in five key areas namely Training and development, mentoring and coaching, job rotation, job enlargement, and job enrichment of employees.

Employees were asked to indicate the extent to which they agreed to statements related to EDP undertaken by CBE on a five-point likert scale(1 - Strongly Disagree 2 - Disagree 3 - Neutral 4- Agree and 5-Strongly Agree). A mean of above 3 is regard to measure satisfaction at the test variables. Standard deviation was used to indicate the variation or dispersion from the average (mean)

Training and Development

Related with Training & development Huselid (1995) has suggested that employee development program such as providing training are important determinates of employee retention.

Table 4.3 Mean and St. Deviation of training and development

NO	Items	Rating scales					Mean	Std.
		SDA%	DA%	N%	A%	SA%	Statisti	Statistic
1	The bank conducts thorough/ extensive training and development program for employees	12.4%	10.7%	2.2%	28.3%	46.4%	3.8925	1.42785
2	Every year the company conducts training and development program for each employee.	24%	16.5%	3.3%	25.5%	30.7%	3.2796	1.62511
3	This organization identifies training needs mechanism and conducts training for employees based on that.	20.3%	20.8%	2.1%	26.5%	30.3%	3.2939	1.58216
4	This organization provides training programs to each employee's skills needed	18.6%	18.6%	2.3%	28.4%	32.1%	3.4086	1.55640
5	Effective training and development adopted in this organization help in retaining me in this company.	13.3%	17.6 %	1.3%	32.6%	35.2%	3.6129	1.45458
6	Almost all trainings that I have received helped me in performing better	2.5%	20.7%	1.2%	36.1%	39.5%	3.9140	1.20839

Source: output of SPSS

The above table shows that the mean and standard deviation of training and development, ranges from 3.2939 to 3.9140, most of the respondents are very satisfied with the given training program that we received to better performance (mean=3.9140 SD= 1.20839).

They also believed that the bank conduct thorough/ extensive training and development program for employees (mean=3.8925 SD= 1.42785). In addition to this the bank training programs that the employee received to better performance. But only the respondents are not

satisfied with the statement of 'Every year the company conducts training and development program for each employee' (mean=3.2796SD=1.62511). The two HR managers of the banks assured that the organizations give more emphasis for training and development this is because of the banking industry it is highly sensitive. The types of the training depend on the objective of the business and employee. There is on and off job training depending on the change needs of the job and business needs. They also agreed with the issue of not every year the company conducts training and development program for each employee. The reason they raised was that they cannot address all training to each staff because of the largest number of branch as well as employees and it is difficult to organize each staff of outline branch.

Mentoring and Coaching

Mentoring and coaching was measured based on questions that indicates effective mentoring practices such as getting help and support from their colleagues/supervisors at work, extent of treatment from their colleagues, participation in reviewed objectives, opportunity express their views and feelings concerned the objectives and standards of work, and social connections in the work place.

Table 4.4 Mean and St. Deviation of mentoring and coaching

NO	Items	Rating scales					Mean	Std.
		SDA%	DA%	N%	A%	SA%	Statisti	Statistic
1	Employee mentoring and coaching is fundamental human resource policy in the bank	36.35%	30.8%	0.25%	12.2%	20.4%	2.4910	1.56826
2	Coaches and mentors indulge employees in case of job challenges	39.8%	20.8%	0.4%	21.1%	17.9%	2.5986	1.69324
3	Mentors and coaches guide employees to discover career solutions on their own	32.66%	27.6%	1.04%	20.1%	18.6.9%	2.6237	1.56109
4	Coaches and mentors are influential to the employees	28.%	23.7%	2.1%	25.1%	21.1%	2.8351	1.58729
5	Mentors and coaches are always around when needed	32.44%	26.9 %8	2.25%	19%	19.41%	2.6129	1.57566
6	Coaching and mentoring in this organization has enhanced my skills and helped me for staying in this organization.	28.05%	26.9%	1.95%	21.5%	21.6%	2.8172	1.58872

Source: output of SPSS

From the finding the respondent agreed that the coaches and mentors are influential to the employees in the CBE. (M=2.8351 SD= 1.58729),and mentoring and coaching of the bank enhance skills and helped employees to staying in the organization(M=2.8172 SD=1.58872).The respondents also agreed that mentors and coaches guide employees to discover career solutions on their own.(M=6.2129 SD=1.57566). In addition the respondents

agreed that coaches and mentors are always around when needed.(M=2.6129 SD=1.57566).the respondents also agreed that coaches and mentors indulge employees in case of job challenges (M=2.5986 SD 1.69324).finally the respondents also agreed to employee mentoring and coaching is fundamental human resource policy in the bank(M=2.4910 SD=1.56826). This analysis depicts that employee mentoring and coaching is influential to the employee in CBE. Coaching enhance the association by helping its representative develop and create and along these line improve general generation and benefit. Training and tutoring is neither modest nor a substitute for different types of learning and expert improvement. Drilling and coaching is about empowering and advanced proficient advancement in light of existing limits and the potential for development. An important scholar in the field, Isiaka (2011), goes as far as said ‘I have yet to find anyone who is self-sufficient enough not to benefit from a mentor at some point in his or her life’. The finding shows that most of the respondents agree that mentoring is a determinant factor to them. Mentoring provides an encouraging environment through ongoing interactions, coaching, teaching, and role modeling that facilitates progression within the organization; mentoring has been found to influence employee retention because it helps to establish an organizational culture that is attractive to the top talent stream for growth opportunities.

Job Rotation

The respondents were requested to indicate the extent to which job rotation has helped them to learn about different departments and also gain confidence as an employee of the company.

Table 4.5 Mean and St. deviation of Job Rotation

NO	Items	Rating scales					Mean	Std. Deviat
		SDA%	DA%	N%	A%	SA%	Statisti	Statistic
1	I have got an opportunity to do a variety of tasks.	27.3%	24.7%	2.1%	24.4%	21.5%	2.1470	1.35574
2	variety of knowledge acquired in my job	44.2%	26.2%	2.2%	21.7%	5.7%	2.0753	1.23995
3	Job rotation program of the bank broadened my knowledge and skill in other fields.	41.9%	27.6%	3.9%	26.2%	0.4%	2.5735	1.47673
4	Job rotation program of the bank is an excellent system to acquire new methods of work.	31.2%	27.47%	2.23%	26.96%	12.2%	2.0753	1.25724
5	Before job rotation, the organization seeks my consent.	39.4%	33.3 %	4.3%	18.7%	4.3%	2.3011	1.42272
6	Job rotation has helped me to learn about different departments and also gain confidence as an employee of this company.	35.5%	34.7%	2.2%	15.1%	12.5%	2.8172	1.58872

Source: output of SPSS

They confirm that job rotation has helped employees to learn about different department and also gain confidence as an employee of the organization (M= 2.8172 and 2.5735).they also believed that before job rotation, the organization seeks my consent plus an opportunity to do a variety of tasks. (M=2.3011 and 2.1470respectively). Finally the respondents agreed that job rotation of the bank broadened knowledge and skill in the other field and variety of knowledge acquired in their job (M=20.753).

As the manager confirmed that their organization use job rotation practice to enhance employee performance like move to different position, department or geographic location as a means to increase an employee knowledge, skills, and perspective advantage to rotation include developing employees with a broad range of skills and increase job satisfaction to retain their employees and also the HR managers and branch managers of the CBE are taken the responsibility to rotate employees of the bank.

Job Enlargement

Under this section, the researcher determines several aspects regarding to job enlargement.

Table 4.6 Mean and St. Deviation of Job enlargement

NO	Items	Rating scales					Mean	Std. Deviat
		SDA%	DA%	N%	A%	SA%	Statisti	Statistic
1	There is a general practice to assign employees additional tasks other than their regular job duties.	37.43%	30.8%	0.27%	24.7%	6.8%	2.3226	1.37156
2	Charging me with additional tasks improves my abilities and skills.	44.25%	40.5%	1.25%	10.8%	3.2%	1.8566	1.07667
3	Charging me with extra tasks decreases the routine and boring job activities.	34.31%	29.4%	1.89%	20.4%	14%	2.4659	1.49270
4	Charging me with additional tasks is a technique the organization follows just to reduce cost of hiring new employees.	33.05%	28.3%	1.75%	23.3%	13.6%	2.5269	1.49525
5	Performing the additional same level duties helps me to improve my growth opportunities.	33.05%	30.5 %8	2.05%	18.6%	15.8%	2.4946	1.50985
6	Charging me with additional same level tasks makes me feel work loaded.	39.95%	39.1%	1.25%	12.9%	6.8%	2.0502	1.24267
7	There is a general practice to assign employees additional tasks other than their regular job duties.	41.55%	35.5%	0.05%	16.8%	16.8%	2.1039	1.27791

Source: output of SPSS

The respondents confirm that charging with additional tasks is a technique for organization follows just to reduce cost of hiring new employees and performing the additional same level deities helps employees to improve their growth opportunities (mean=2.5269 and 2.4946). They also believed that charging employees with extra tasks decrease he routine and boring job activities plus there is a general practice to assign employees additional tasks other than their regular job duties(mean=2.4659 and 2.3226 respectively). But still they doubt that weather their organization general practice to assign employees additional tasks other than

their regular job duties and if their charging employees with additional same level tasks makes they feel work loaded (mean=2.1039 and 2.0502 respectively). In general relating with job enlargement of CBE have well designed job enlargement program. This explain in the table 4.6 (mean= 14.1376) as of coaching and mentoring (mean=12.2022).

The HR managers of banks reflected about the above issues in the interview that the organizations use different ways to make employees to perform a variety of tasks such as delegate responsibilities, by giving them incentives, by eliminate excess by setting realistic goals etc ways their employees improve employee’s performance.

Job Enrichment

Under this section, the researcher determines several aspects regarding to job enlargement.

Table 4.7 Mean and St. Deviation of Job Enrichment

NO	Items	Rating scales					Mean	Std.
		SDA%	DA%	N%	A%	SA%	Statisti	Statistic
1	I have the skills and abilities to do more work	37.07%	26.2%	0.23%	19.7%	16.8%	2.5269	1.55192
2	I have adequate information and knowledge which enables me to do my job well	34.99%	29.4%	1.21%	22.6%	11.8%	2.4444	1.46284
3	My Department has good priorities and direction for employees	44.68%	29.4%	1.22%	19%	5.7%	2.0932	1.31617
4	Opportunity is given by the institution to complete my entire tasks on my own	37.25%	30.8%	1.05%	17.6%	13.3%	2.3656	1.46753
5	I am recognized fairly by my institution	40.99%	34.1 %	2.01%	11.1%	10.8%	2.1039	1.35973
6	My institution addresses life problem that hinders employees performance	38.34%	35.1%	1.86%	14.7%	10%	2.1935	1.36444

Source: output of SPSS

The respondents confirm that they have skill and abilities to do more work and have adequate information and knowledge which enable them to do their work well (mean=2.5269 and 2.4444). They also agreed that the opportunities that given by the institution to complete their

entire tasks on their own and also the banks addresses life problem that hinders employees performance (mean=2.3656 and 2.1935 respectively). Finally the respondents agrees that they are recognized fairly by the banks (mean=2.1039).

Table 4.8 the aggregate mean and standard deviation of EDP

Items	Mean	Std.Deviatio	Skewness	Kurtosis		
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
-Training & development	2.5098	.75177	.336	1.45	-1.100	.289
-Mentoring & Coaching	2.9025	.98950	-.268	.145	-.727	.289
-Job rotation	2.9511	.88039	-.185	.145	-.629	.289
-Job enlargement	3.3802	.93028	-1.075	.145	-.742	.289
-Job enrichment	3.5967	.83625	-.587	.145	-.744	.289

Source: output of SPSS

4.3.1. Intention to stay

The intention of employees to remain with their organization in future was used as a proxy to determine the retention rate in the banks

It can be deduced from the following table that the banks could retain 44.09% of their employees. These were those who indicated that they will remain with their organization even if they are offered better opportunities elsewhere. This means that more than half (55.91%) of employees will leave their organizations if offered better opportunities

elsewhere. Although it cannot be categorically stated that there is no retention in the banks, having a higher percentage of employees looking for other option is not healthy.

Table 4.9 Employees' intention to stay with their organizations

Item	Response	Frequency	Percent
I will remain with this organization even if I am offered a better opportunity elsewhere.	NO	156	55.91
	YES	123	44.09
	Total	279	100.0

Source: output of SPSS

4.4 Relationship of EDP with Employee Retention Correlations

Table 4.10 Relationship of Employee development program with employee retention

		Training and development	Mentoring and coaching	Job Rotation	Job Enlargement	Job Enrichment	Employee retention
Training and development	Pearson Correlation Sig. (2-tailed)	1					
Mentoring and coaching	Pearson Correlation Sig. (2-tailed)	.538** .000	1				
Job Rotation	Pearson Correlation Sig. (2-tailed)	.384** .000	.797** .000	1			
Job Enlargement	Pearson Correlation Sig. (2-tailed)	.746** .000	.638** .000	.596** .000	1		
Job Enrichment	Pearson Correlation Sig. (2-tailed)	.653** .000	.601** .000	.628** .000	.777** .000	1	
Employee retention	Pearson Correlation Sig. (2-tailed)	.638** .000	.598** .000	.535** .000	.646** .000	.341** .000	1

** . Correlation is significant at the 0.01 level (2-tailed)

Source: output of SPSS

It is possible to observe from the above table that all the independent variables have a strong relationship with the dependent variable, employee retention except job enrichment. Here job enrichment shows negative relationship when the job enlargement is controlled. This suggestion depends on the standards of b/n -1 and 1

- There is a large and strong positive relationship b/n training and development and employee retention ($r=.638, P<00$)
- There is also a very strong positive relationship between Coaching and Mentoring and Employee retention ($r=.598, P<0.01$)
- It is possible to observe from the above table that there a strong positive relationship between Job rotation and employee retention ($r=0.535, P<0.01$)
- Job enlargement have a very strong positive relationship with employee retention ($r=0.646, P<0.01$)
- And finally job enrichment has a positive but weak relationship with employee retention ($r=0.341, P<0.01$). Here if job enlargement is controlled then it will be significant and have a negative relationship with employee retention. Therefore, it can be concluded that Employee retention of the bank depends on the trends and practices of training and development, mentoring and coaching, job rotation, job enlargement and job enrichment.

Multicollinearity Test

This assumption assumes that the independent variables are not highly correlated with each other. This assumption is tested by the correlation matrix.

Table 4.11 Multicollinearity test

	Constant	Td	Mc	JR	JE	JEN
Constant	1.000					
Td	-.158	1.000				
Mc	-.582	-.493	1.000			
JR	-.538	.638	-.295	1.000		
JE	-.484	-.174	.348	.050	1.000	
JEN	.267	-.668	.251	-.609	-.397	1.000

Source: output of SPSS

This assumption, multicollinearity diagnostic test, also used to insure that the data is suitable for logistic regression analysis because it refers to a situation in which two or more explanatory variables in a regression model are highly linearly related and there is a perfect multicollinearity if the correlation between two independent variables is equal to 1 or -1.

Cooper and schindler (2008) recommend a correlation value of 0.8 or greater to denote multi collinearly between two variables. In this study from table 4.12 none of the correlation value was 0.8 or greater, rendering the variables suitable for the logistic regression analysis.

4.5 Impacts of EDP on Employee Retention

Logistic regression

A logistic regression predicts the probability that an observation falls in to one of two categories of a dichotomous dependent variable based on one or more independent variable that can be either continuous or categorical.

Results of Logistic Regression

Variance explained

In order to understand how much variation in the dependent variable can be explained by the model Summary

Table 4.12 Model Summary of variance

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	108.759 ^a	.628	.841

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

Source: output of SPSS

This table contains the **Cox & Snell R Square** and **Nagelkerke R Square** values, which are both methods of calculating the explained variation. These values are sometimes referred to as *pseudo R²* values (and will have lower values than in multiple regressions). However, they are interpreted in the same manner, but with more caution. Therefore, the explained variation in the dependent variable based on our model ranges from 62.8% to 84.1%, On the whole, this model was significant and fit quite well at P<0.01 with pseudo R2 values (Cox and Snell R Square) of 0.594, meaning the independent variables account for only about 62.8% for the

variance in employee retention, meaning there are other variables accounting for the variance in employee retention which have not been included in this model.

Category prediction

Logistic regression estimates the probability of an event (in this case, intention to stay) occurring. If the estimated probability of the event occurring is greater than or equal to 0.5 (better than even chance), SPSS Statistics classifies the event as occurring. If the probability is less than 0.5, SPSS Statistics classifies the event as not occurring.

Table 4.13 Category prediction

	Observed	Predicted		
		Employee retention		Percentage
		NO	YES	Correct
Step 1	Employee retention NO	55	32	63.2
	Employee retention YES	13	179	93.2
	Overall Percentage			83.9

a. The cut value is .500

Source: output of SPSS

It is possible to notice that the table has a subscript which states, "The cut value is .500". This means that if the probability of a case being classified into the "yes" category is greater than .500, then that particular case is classified into the "yes" category. Otherwise, the case is classified as in the "no" category (as mentioned previously).

Variables in the equation

The "Variables in the Equation" table shows the contribution of each independent variable to the model and its statistical significance. This table is shown below

Table 4.14 Variables in the Equation

	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Step 1 ^a								
TAND	2.566	.684	14.062	1	.018	13.010	3.403	49.734
MECO	1.810	.762	5.636	1	.000	6.111	1.371	27.230
JORO	2.658	.751	12.523	1	.000	14.264	3.273	62.158
JOELA	3.008	.593	25.720	1	.000	20.248	6.331	64.754
JOENR	-3.199	.635	25.419	1	.000	.041	.012	.142
Constant	-22.589	3.742	36.448	1	.000	.000		

a. Variable(s) entered on step 1: TAND, MECO, JORO, JOELA, JOENR

Source: output of SPSS

The Wald test ("Wald" column) is used to determine statistical significance for each of the independent variables. The statistical significance of the test is found in the "Sig." column. From these results that training and development (TAND) ($p = .018$), mentoring and coaching (MECO) ($p = .000$), Job rotation (JORO) ($p = .000$), Job enlargement (JOELA) ($p = .000$) and job enrichment (JOENR) ($p = .000$) added significantly to the model/prediction. This table can be used to predict the probability of an event occurring based on a one unit change in an independent variable when all other independent variables are kept constant. Depending on this information, for example, the table shows that the odds of intending to stay ("yes" category) is 13.01 changes in one unit changes in training and development, 6.111 changes in one unit changes in mentoring and coaching, 14.264 changes in one unit changes in job rotation, 20.248 changes if one unit changes in job enlargement and . 0.041 changes in one unit changes in job enrichment. In general a logistic regression was performed to ascertain the effects of training and development, mentoring and coaching, job rotation, job enlargement and job enrichment on the likelihood that participants have intended to stay. The logistic regression model was statistically significant at $p < .0005$. The model explained 84.1% (Nagelkerke R^2) of the variance in employee retention and correctly classified 91.2%

of cases. Increasing training and development, mentoring and coaching, job rotation, job enlargement and job enrichment was associated with an increased likelihood of exhibiting employee retention, but increasing job enrichment was associated with a reduction in the likelihood of exhibiting employee retention.

The following logistic regression equation was used for this study:

$$\{(P_i = f(Y=1|X_i) = \beta_0 + \beta_1 X_1 + \dots + \beta_n X_n \dots \dots \dots (1)\}$$

Where

P_i = the probability of retention

Y = dependent variable (employee retention)

When Y = 1 intend to stay in the organization or

When Y = 0 do not intend to stay

The LOGIT model can be linearized as

$$\text{Logit } \{(P_i / (1-P_i)) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon \dots \dots \dots (2)\}$$

$$= -22.589 + 2.566 (\text{TAND}) + 1.810 (\text{MECO}) + 2.658 (\text{JORO}) + 3.008$$

$$(\text{JOELA}) - 3.199 (\text{JOENR}) + 3.742$$

The dependent variable is the natural log of the probability of Retention (P_i) divided by the probability of No Retention ($1-P$).

Where:

β_0 = is the Y intercept or constant

$\beta_1 \dots \beta_5$ = coefficient of regression which measures how each independent variable influences the dependent variable that is employee retention.

$X_1 = \text{TD} = \text{Training and Development}$

$X_2 = \text{MC} = \text{Mentoring and Coaching}$

$X_3 = \text{JR} = \text{Job rotation}$

X4 = JE =Job enlargement

X5 = JEN =Job enrichment

ϵ = Error Term

4.6 Testing of Hypotheses

It was hypothesized that employee retention is influenced by EDP. A Binary Logistic Regression model was used to predict the effects of EDP on employee retention. The Binary Logistic Regression Analysis was employed because the dependent variable (employee retention) is a categorical variable with two categories and was coded in a binary function (0 = do not intend to stay; and 1 = intend to stay).

Table 4.15 Binary logistic regression coefficients

	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I.for EXP(B)	
							Lower	
Step 1 ^a								
TAND	2.566	.684	14.062	1	.018	13.010	3.403	49.734
MECO	1.810	.762	5.636	1	.000	6.111	1.371	27.230
JORO	2.658	.751	12.523	1	.000	14.264	3.273	62.158
JOELA	3.008	.593	25.720	1	.000	20.248	6.331	64.754
JOENR	-3.199	.635	25.419	1	.000	.041	.012	.142
Constant	-22.589	3.742	36.448	1	.000	.000		

a. Variable(s) entered on step 1: TAND, MECO, JORO, JOELA, JOENR

Source: output of SPSS

Depending on the above table it is possible to test the hypotheses of this study in each variable.

Training and development

H₂. Training and Development have a significant effect on employee retention

From Table 4.17 the effect of training and development on employee retention was significant model(B = 2.566, expB = 13.010, P<0.05). The odds ratio of 13.010 means a unit increase in training and development will lead to 13.010 times more likelihood of employees

staying with their organizations. The alternative hypothesis that Compensation and incentives have a significant effect on employee retention couldn't be rejected. Training and development has a significant effect on retention. According to Thomas Acton and Willie Golden in 2002, job-related training can enhance the ability of problem solving of employees. Once they are confident and motivated to perform a task, they are more likely to be committed to their job and reduced the turnover rate. Mikeal suggests that organizations should provide appropriate training and development program to keep them confident and updated to current operation. Through training, they are able to work with little supervision and more committed to the organization (Mikeal, 2011). According to American Public Transportation Association in 2009, it suggested that organizations should give sufficient training program for employee development to retain employees. Hence, it can show that employee training is important for retaining employees in any industry

Mentoring and Coaching

H₁. Mentoring and coaching have a significant effect on employee retention

Mentoring and Coaching was another employee development program that significantly influenced employee retention ($B = 1.810$, $\exp B = 6.111$, $p < 0.05$). This means that a unit increase in mentoring and coaching results in increase by 6.111 times in the likelihood of employee staying with their organizations. Thus the alternative hypothesis couldn't be rejected.

The result compares with previous studies by Chew and Chan (2008) and Hong et.al (2012) who found out that effective mentoring reduces employee turnover and increases retention. While Chew and Chan, (2008) employed a Structural Equation Model to establish that mentoring and coaching positively predicted organizational commitment and intention to stay on a job; Hong et.al, (2012) used regression analysis and found out that, there is a significantly positive relationship between mentoring and retention.

Job Rotation

H₃. Job Rotation have a significant effect on employee retention

Job Rotation is the other type of employee development program that significantly influenced employee retention ($B = 2.658$, $\exp B = 14.264$ $P < 0.01$). Thus the alternative hypothesis couldn't be rejected. Job rotation has a significant effect on retention. A unit

increase in job rotation results in a 14.264 times increases in retention. The finding aligned with the study conducted by Jaime (2001) reveals that job rotation can reduce boredom and increase motivation through the divergence of employee's activities. And also aligned with the result of Job rotation was also shown by researchers to have an impact on employee satisfaction (Jorgensen et al, 2005). This means that these unpracticed but important factors can impede the retention of talented employees in the company.

Job Enlargement

H₄. Job Enlargement have a significant effect on employee retention.

Out of the many employee development program job enlargement is the one and it influences on employee retention ($B = 3.008$, $\exp B = 20.248$, $P < 0.01$). The odds ratio of 20.248 means that a unit increase in job enlargement will lead to 20.248 times more likelihood of employees staying with their organizations. Thus the alternative hypothesis could not be rejected. It has been confirmed in the literature that, job enlargement fosters organizational transparency which reduces turnover and reduce costs of hiring new employees, so it just a matter of workload, Dessler (2005).

Job Enrichment

H₅. Job enrichment has a significant effect on employee retention

The above table shows that the influence of job enrichment is $B = -3.199$, $\exp B = .041$, $P < 0.01$. This shows that even though it has a significant relationship ($P < 0.01$), its effect is in negative direction. Thus the alternative hypothesis is rejected. In the other word a unit increase in job enrichment will lead to decrease by 0.041 times more likelihood of employees staying with their organizations. Mohr and Zoghi (2006) asserted that job enrichment is an attempt to build in to jobs a sense of challenge, achievement and variety, giving workers more freedom in deciding about such things as work methods, sequence and pace of the acceptance or rejection of materials, encouraging participation and interaction between workers, giving feelings of personal responsibility for their task, combination to the finish products, feedback on job performance before their supervisors get it and workers involving workers in any change in the organization. But here opponent empirical reviews are observed in different literatures that employees would always want to have different jobs to make tasks challenging and increase productivity reduce bored tasks

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Major Findings

The study established that the majority of the respondents were females and the most respondents were between the age of 24-35 years with this age we expect that the respondents are young and energetic and thus there is a higher chance of cooperation with the researcher.

In addition to this summary the majority of the respondents were well trained. Thus had rich information and knowledge on nexus between employee development programs and employee retention in commercial bank of Ethiopia, and most of respondents had worked in the CBE for 2-4 years to gain experience in how employee development and employee retention works.

Also, though there was evidence that job enrichment does not lead to employee retention it is necessary for the effective functioning of an organization.

Finally, all the variables considered in this study combined are able to predict intention to stay about 62.8% of the time which is huge at any rate. This means that the rest 37.2% will be other contributors to stay employees in their organization

5.2 Conclusions

The study sought to examine the effects of employee development program on retention of employees and has identified almost all selected practices that significantly affect retention and only one that do not. The conclusions drawn from the study are discussed below.

It could be concluded from the findings that, there was young population with average age of between 26-35 years. Again, the employees had enviable level of education with two-thirds of the employee having bachelor degree. Also, most of the employees are newly employed having spent between 2-4 years with the company.

EDP practices such as training and development; mentoring and coaching, job rotation and job enlargement are important and indeed influence employee retention in the bank

Training and development is the other type of employee development program that influences to retain employee in the bank. The necessary training and development program which depends on employee gap assessment and that well aligned with the bank objective can excel employees' retention as is described in this study. Indeed training and development play a very important role in any organization, and it is said to be the backbone of strategy implementation. In addition, it is central in nurturing and strengthening of employee competencies.

This study provides evidence that mentoring and coaching has a significant effect on employee retention in the bank. However mentoring and coaching alone is not enough to retain a highly skilled, motivated and experienced workforce that the organization needs to excel.

Job rotation can significantly affect on employee retention. This can be possible if the bank can applying periodic shifted of employees from one task to another where each task requires different skills and responsibilities to reduce bored work environment.

Job enlargement is the other type of employee development program that influences to retain employee in the bank. Job enlargement increases the number of activities they perform .In evaluating the job enlargement activity indicator the researcher dishcloth that respondent in the bank believes lower effort have been made by the bank for employee enlargement

Finally, all the variables considered in this study combined are able to predict intention to stay about 62.8% of the time which huge at any rate. This means that the rest 37.2% will be other contributors to stay employees in their organization

5.3 Recommendations

From the summary of the findings made from examining the relationship between the selected employee development program and employee retention and review of related literatures, the following points are forwarded as recommendation in order to help the banks solve the identified gap relating to employee retention and to foster better retention practices.

In order to make employees stay in organization, banks need to accept EDP as a tool for effective employee retention so as to realize their objective.

Another recommendation of the study is it is evident that banks are investing in the training of their employees. However, they are also losing the employees they have trained to their competitor. To address this problem, it is recommended that the banks assess employees knowledge gap before offering training to their employees and should collaborate and formulate appropriate measures to help control these happenings. Keeping up the training and career development practice of the Bank to ensure the provision of opportunities for every employee, in order to ensure that the workforce is highly skilled and thereby enhancing employees' organizational citizenship and commitment, and bring direct positive impact on employee intention to stay.

Furthermore, it appears that, there is lack of flexibility in the banked industry even though they implement employee development program to its employees for instance enhancement of employee's knowledge. Therefore the bank can decide to provide some level of flexibility,

For instance job rotation in terms of giving leisure time in the form of shifts in order to create a favorable worked environment that is favors employee retention. This can be done on a trial basis with in some category of staff that does not have to comfortable in his work place and time. It is possible that commercial bank of Ethiopia able to initiate these could gain some competitive advantage.

Based on the result regarding the job enlargement of the bank must facilitate to create a better a relationship with the employee and this would lead to greater motivation of employee, experience to better performance.

Furthermore it is very important to take the research gap and the bank conduct the necessary measure to change the research gap. Without the workers acceptance addressing these changes and recommendation is pointless. It is also important to take in to consideration that the bank is in high competing business environment.

Finally, it is recommended that the bank collaborate with universities and other academic institution for research on problems confronted them so that the best solutions can be derived for its employee development program.

5.4 Suggestions for further research

Some extensions to this study may provide further insights into the important issues of retaining employees. Some suggestions for other future studies have been provided below.

First of all the research on EDP and its effect on retaining employees is a very significant area due to the importance of human resources. However, most of the studies are not carried out in Ethiopia which necessitated this study. It is therefore important that more researchers especially those in Ethiopia continue to explore the area empirically.

Secondly, due to time and financial constraints, this research was cross sectional and was also restricted to one banks of CBE. It is therefore suggested that in future, other researchers will undertake a longitudinal study to assess the practices that affect retention. Such a study will have the potential to reveal if the EDP leading to retention which is measured at one time will be the same or vary from the outcomes at a later point in time.

This research study was limited to only five employee development program that is, training and development, mentoring and coaching, job rotation, job enlargement and job enrichment. The study therefore recommends further studies on the effects of other EDP that influence employee retention in different organizations.

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Appendix I

ST. MARY’S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MASTER OF BUSINESS ADMINISTRATION PROGRAM

Questionnaire to be Filled by Employees of Commercial Bank of Ethiopia

Dear respondents,

I am a graduate student at St. Mary’s University in the Master of Business Administration Program. Currently, I am conducting a research titled “The Effect of Employee Development Program on Employee Retention in Commercial Bank of Ethiopia as a partial requirement for the award of Masters Degree in Business Administration.

The purpose of this questionnaire is to gather data for the proposed study, and hence you are kindly requested to assist the successful completion of the study by providing the necessary information. Your participation is entirely voluntary and the questionnaire is completely anonymous. I confirm you that the information you share will stay confidential and used for the aforementioned academic purpose only. It will not affect you in any way rather it may possibly help you in improving the employee retention case in Commercial Bank of Ethiopia. So, your genuine, frank and timely response is vital for the success of the study. I want to thank you in advance for your kind cooperation and dedication of your precious time to fill this questionnaire.

Instructions:

- No need of writing your name.
- Indicate your answer with a check mark (√) on the appropriate cell both for part I and part II questions and also encircle your choice for part III.
- You can provide answer in Amharic for the open ended questions
- If you need further explanation please do not hesitate to contact me through my personal phone+251912320061, e-mail: tolamrot2017@gmail.com or in person.

Kind Regards,

Lamrot Shimels

PART I: RESPONDENTS PROFILE

1. Age: 18-25 year's 26-35 year's 36-45 year's above 45 years

2. Sex: Male Female

3. Educational Qualification:

Below College Diploma College Diploma First Degree (BSc, BA)

Second Degree (MSc, MA) PHD and above

4. Current Position CSO SCSO CSM

5. Monthly income

Below 2,500 2,500-5,000 5,001-7,000

7,001-10,000 above 10,000

6. Year of service in the current position:

1 to 2 year's 2 to 4 year's 4 to 6 years Above 6 year

PART II: EMPLOYEE DEVELOPMENT PROGRAM

Please indicate your choice by putting the check mark (x) on the appropriate cell.

Where; 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree.

7. Please indicate the degree to which you agree with the following statements regarding the effect of employee development program on employee retention in your bank. (Please take your key warehouse activities in mind while rating the statements).

No.	Question items	Score				
		1	2	3	4	5
Training and development						
1.	The bank conducts thorough/extensive training and development program for employees.					
2.	Every year conducts training and development program for each employee.					

3.	The bank identifies training needs mechanism and conducts training for employees based on that.					
4.	The bank provides training programs to each employee's skills needed					
5.	Effective training and development adopted in the bank help in retaining me in this bank					
6.	Almost all trainings that I have received helped me in performing better					
Mentoring and Coaching						
7.	Employee mentoring and coaching is fundamental human resource policy in the bank					
8.	Coaches and mentors indulge employees in case of job challenges					
9.	Mentors and coaches guide employees to discover career solutions on their own					
10.	Coaches and mentors are influential to the employees of the Bank					
11.	Mentors and coaches are always around when needed					
12.	Coaching and mentoring in the bank has enhanced my skills and helped me for staying in the bank					
Job Rotation						
13.	I have got an opportunity to do a variety of tasks in the Bank.					
14.	variety of knowledge acquired in my job					

15.	Job rotation program of the bank broadened my knowledge and skill in other fields.					
16.	Job rotation program of the bank is an excellent system to acquire new methods of work.					
17.	Before job rotation, the bank seeks my consent.					
18.	Job rotation has helped me to learn about different departments and also gain confidence as an employee of the bank.					
Job Enlargement						
19.	There is a general practice to assign employees additional tasks other than their regular job duties.					
20.	Charging me with additional tasks improves my abilities and skills.					
21.	Charging me with extra tasks decreases the routine and boring job activities.					
22.	Charging me with additional tasks is a technique the bank follows just to reduce cost of hiring new employees.					
23.	Performing the additional same level duties helps me to improve my growth opportunities.					
24.	Charging me with additional same level tasks makes me feel work loaded.					
25.	The management has a role to analyze and restructure a task					

Job Enrichment						
26.	I have the skills and abilities to do more work					
27.	I have adequate information and knowledge which enables me to do my job well					
28.	My Department has good priorities and direction for employees					
28.	Opportunity is given by the bank to complete my entire tasks on my own					
30.	I am recognized fairly by my bank					
31.	My bank addresses life problem that hinders employees performance					
32.	I have the skills and abilities to do more work					

PART – III EMPLOYEE RETENTION

33. I will remain with this organization even if I am offered a better opportunity elsewhere.

Yes No

34. Any other comment if you have-----

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MASTER OF BUSINESS ADMINISTRATION PROGRAM

INTERVIEW QUESTIONS

1. As a company, how can you express the employee development program in your organization?
2. Is there any way to make your employee to perform a variety of tasks?
3. Is there a policy for training and development program in your organization? How can you identify for those who need training? Who is the responsible to design the training?
4. Which department is the possible for coaching and mentoring essential for new employees?
5. How can you evaluate its effectiveness and efficiency coaching and monitoring employees? Do you think such scheme influence on employees staying in the organization?
6. Are there job rotation schemes in this organization? If there is, why is job rotation for the organization is needed? Who is the responsible of such schemes? What is employee's reflection on job rotation?
7. How can you cover when some employees are absent from their work? To whom do you assign a new designed work in the organization? How can you express employee's reluctances when extra tasks are assigned for regular tasks?

I highly appreciate your time and contribution to this research.

Thank you very much and Best

LISTS OF CBE BRANCHES IN NAAD

S.NO	CBE NORT ADDIS DISTRICT BRANCH	CBE NORTH ADDIS ABABA BRANCH		remarks
1	41 Eyesus Branch	20	Burka Harbu Branch	
2	Abebe Bikila Branch	21	Chancho Branch	
3	Abune Petros Branch	22	Chilot Branch	
4	Abware Branch	23	Churchill Godana Branch	
5	Addis Ababa Branch	24	Debre Tsige Branch	
6	Addis Alem Branch	25	Degem Branch	
7	Addisu Gebeya Branch	26	Degolo Branch	
8	Adwa Dildey Branch	27	Dejach Wube Branch	
9	Alem Ketema Branch	28	Dil Ber Branch	
10	Arada Ghiorgis Branch	29	Dire Bedas Branch	
11	Ambo Branch	30	Dire Godo Branch	
12	Arat Kilo Branch	31	Enchine Branch	
13	Arbegnoch Branch	32	Enkulal Fabrica Branch	
14	Asko Branch	33	Entoto Branch	
15	Atse Minilik Branch	34	Farisi Branch	
16	Bela Branch	35	Fenance Branch	
17	Birhanina Selam Branch	36	Ferensay Legasion Branch	
18	Buba Branch	37	Fetra Branch	
19	Burayu Branch	38	Filwuha Branch	

LISTS OF CBE BRANCHES IN NAAD

S.NO	CBE NORT ADDIS DISTRICT BRANCH	CBE NORT ADDIS DISTRICT BRANCH		remarks
39	Fitche Branch	58	Keta Medhanialem Branch	
40	Gebre Guracha Branch	59	Ketero Branch	
41	Gedam Sefer Branch	60	Kidiste Mariam Branch	
42	Gefersa Branch	61	Kokebe Tsibah Branch	
43	Genet Tsigie Branch	62	Lege Dima Branch	
44	Ginchi Branch	63	Leku Keta Branch	
45	Ginde Beret Branch	64	Lemi Branch	
46	Goha Tsion Branch	65	Mahteme Ghandi Branch	
47	Guder Branch	66	Mehal Ketema Branch	
48	Gullele Branch	67	Menagesha Branch	
49	Gundo Meskel Branch	68	Menbere Patriarch Branch	
50	Gurara Kidane Mihret Branch	69	Mender 7 Branch	
51	Hamle 19 Branch	70	Meta Robi Branch	
52	Hidebu Abote Branch	71	Mida Branch	
53	Holeta Branch	72	Mikililand Branch	
54	Huluka Branch	73	Minilik Hospital Branch	
55	Jeldu Branch	74	Muger Branch	
56	Kebena Branch	75	Muketuri Branch	
57	Kechene Branch	76	Mulo Branch	

LISTS OF CBE BRANCHES IN NAAD

S.NO	CBE NORT ADDIS DISTRICT BRANCH	CBE NORT ADDIS DISTRICT BRANCH		remarks
77	Olonkomi Branch	96	Sululta Branch	
78	Paster Square Branch	97	Tayitu Bitul Branch	
79	Piassa Branch	98	Theodros Square Branch	
80	Ras Desta Branch	99	Tikur Anbessa Branch	
81	Ras Mekonnen Branch	100	Tsion Condominium Branch	
82	Rema Branch	101	Tulu Selale Branch	
83	Rufael Branch	102	Welmera Branch	
84	Sansusy Branch	103	Weserbi Branch	
85	Sebara Babur Branch	104	Wingate Branch	
86	Selassie Branch	105	Yared Branch	
87	Semen Gebeya Branch	106	Yaya Gullele Branch	
88	Semen Mazegaja Branch	107	Yohannes Branch	
89	Seyo Branch			
90	Sheger Branch			
91	Shegole Branch			
92	Shenen Branch			
93	Shiro Meda Branch			
94	Sidist Kilo Branch			
95	Silk Amba Branch			