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TRAINING AND DEVELOPMENT PRACTICE IN CBE

EAST ADDIS ABABA DISTRICT

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**TRAINING AND DEVELOPMENT PRACTICE IN CBE
EAST ADDIS ABABA DISTRICT**

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A CASE
OF EAST ADDIS ABABA DISTRICT

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STATEMENT OF DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of my Advisor, Berihun Muchie (PhD). 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 earning any degree.

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ENDORSEMENT

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

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July 2023

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ACRONYMS

CBE	Commercial Bank of Ethiopia
GTP	Growth and Transformation Plan
HDFC	Housing Development Finance Corporation
KSA	Knowledge, Skills and Abilities
SPSS	Statistical Package for Social Science
TNA	Training Need Assessment

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ABSTRACT

One of the responsibilities of human resource management in an organisation is training and development, which aids in employees' effective and efficient job performance. Employees can also get the knowledge, skills, abilities, and attitudes they need to enhance their performances. This study examined the Commercial Bank of Ethiopia's practises for training and development. This study was carried out at the Commercial Bank of Ethiopia with the overarching goal of evaluating the organisations' training and development practises. The primary data was gathered using questionnaire. The questionnaires were distributed to 248 employees of the bank and among them, 210 questionnaires were collected. In order to learn the management's perspective on the bank's training practises and collect qualitative data, semi-structured interviews with the team leaders of the human resource development department were also employed. Additionally, the Commercial Bank of Ethiopia's general training practises are not as effective as they could be. This is because there are gaps in each training procedure, and such gaps reduce the effectiveness of the bank's training programme. Additionally, it offered helpful advice on how to solve the issues that were encountered during Commercial Bank of Ethiopia's training exercises. The Commercial Bank of Ethiopia should conduct each training procedure and practise appropriately in order to have an effective training session. Without a structured training process to back it up, the mere existence of existing training programmes does not guarantee their effectiveness. Since all training activities are interconnected, they must be carried out carefully to ensure timely delivery of the training and updates to employees on new systems and services. In order to have an efficient training practise, it should also receive the required attention.

Key words: *Training, Training Need Assessment, Timely Training, Selection of Trainees and Trainers, Training Evaluation.*

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

At the start of the twenty-first century, businesses experienced a huge increase in their efforts to attract and retain talent. Globalisation, technology exploitation, and most importantly, heightened rivalry, are major contributors to this (Qayyum, Sharif, Ahmad, Khan, & Rehman, 2012; Kumpikaite & Sakalas, 2011). To stay on track with the organisational goal and vision, employees need to work in an environment that supports ongoing learning. Employees need to develop a wide range of abilities and knowledge in terms of both personal and professional traits, according to Spender (2001, as cited in Taylor & Ray, n.d.). The ultimate goal of any business's efforts is performance, which eventually results in market leadership and the recruitment of unbeatable talent. According to Abbas & Yaqoob (2009), these two are essential for organisations and are a part of the strategic mission of the organisation (Mwita, 2000). Getting trained was originally seen as an extra effort to function well both personally and professionally, but it is now considered essential to learn the changes and adapt to changes in work practises (Garner, 2012). Additionally, it is apparent that if employees are not given opportunities to broaden their professional experiences in response to changing work practises, this could cause their skills to become obsolete. According to Greenhaus, Callanan, and Godshalk (2000), the absence of sophisticated knowledge and advanced skills needed to complete organisational duties constitutes skill obsolescence. Due to this circumstance, businesses of all sizes and types have turned their attention to competency-based hiring and assigned difficult work. Employees are also trained and developed to be proactive and leaders through well crafted training and development (T & D) programmes, so competency-based hiring is not the only thing done.

According to Frederick & Stephen (2010), Qayyum et al. (2012), Frederick & Stephen (2010), and Noe (2008), these T & D programmes not only help with basic skill enhancement but also aid in acquiring advanced job-related knowledge to prevent skill obsolescence. It is the management's duty of an organisation to assist the workforce through training & development so that they can continue to be competent in their professions. They cite increased productivity as evidence to support their claim that devoting resources and money for staff training is in the organization's best interest. The literature study portion made clear that there is a connection between employees' job performance and their level of training and development. Now, using the Pakistani banking industry as the basis for this study, we seek to factually examine this link. T & D's significance in banks is inevitable given their decline in the services industry. As client needs and wishes continue to change, customer services must be provided attentively and to the fullest extent possible.

Globalisation, technological advancements, and changes in the political and economic contexts have all boosted rivalry for businesses (Evans, Pucik, & Barsoux, 2002). As a result, these organisations are encouraged to train and develop their staff as one of the strategies to get them ready to deal with the constant change and improve their performance. Therefore, improving employee work performance is the responsibility of every organisation, and implementing training and development programmes is undoubtedly one of the key steps that the majority of businesses need to take. Employees are a valuable resource, as is obvious, and it is critical to maximise their contribution to the objectives and goals of the business in order to maintain effective performance. As a result, managers must ensure that there is a sufficient pool of workers who are both socially and technically adept and have the potential to advance into managerial positions or specialised areas (Afshan et al. 2012).

An individual's knowledge and skill level must be raised through training and development in order for them to do a specific profession. In the current environment, training is increasingly seen as a way to support organisational growth in addition to the progress of the individual employee. According to Ngirwa (2009), training and development is a learning process in which workers acquire the knowledge, abilities, experience, and attitudes necessary to execute their jobs more effectively in order to fulfil their organization's goals. It serves as a link between the job criteria and the current employee specifications. This implies that it is required to alter the knowledge, behaviour, and attitudes of the workforce towards their work and organisation. A structured learning experience that aims to permanently alter a person's knowledge, attitudes, or abilities is known as training and development (Noe, 2011).

One of the responsibilities of human resource management in an organisation is training and development, which aids people in performing their duties successfully and efficiently. However, the benefits of training should last throughout a person's entire career and help develop that person for future responsibilities. It also helps the employee to get job security and job satisfaction (James Watta and Daniel 2014). The main goal of training and development is to enable employees to acquire the knowledge, skills, abilities, and attitudes necessary to enable them to improve their performances.

On the other side, development is an endeavour to give personnel the skills the company will require in the future (Reed & Vakola, 2006). It has nothing to do with his present or potential employment, claims Khulida (2005). Whether it is in relation to one's organisation or way of life, there are organisations and people that want to see change (Khulida Kirana et al., 2009, P: 84). The term "development" refers to a person's overall growth. 2005's Tejinder Sharma. They are typically implemented when an organisation changes its system and requires people to learn new skills or when there is a skill gap among the workforce (Roberson, Culik, & Pepper, 2001). Successful organizations

and managers realize the importance of human resources, because of trained human resources is a key to maintaining a competitive advantage (Schonewille, 2001).

When creating a training proposal, an organisation should take cost-effective approaches into account in order to invest in training and development practises (Chris Obisi, 2011). However, a number of characteristics, such as product service, institution profitability, work motivation, work efficiency, people's skill and knowledge, less resource wastage, and level of job satisfaction, can be used to analyse the efficacy of training (Drucker, 1995). The measurement indicators include sales volume and income, levels of customer complaints, quality and quantity variables in cost reduction, productivity ratios, cost ratios in terms of stock level and debt collection durations, and labour turnover rates, absenteeism, and grievances in the area of industrial relations. (1992, Thomas) Citation taken from Henry Ongori and Jennifer Ch (2011).

Well-trained employees have a lower risk of workplace accidents, are more likely to be promoted, are an asset to the company, improve efficiency and productivity, and waste less time, money, and resources (James Watta and Daniel, 2014). An effective training programme also improves organisational success and lowers employee turnover. According to study results in Botswana, effective training fosters teamwork, raises employee morale, and promotes job satisfaction among both individuals and organisations (Henry Ongori and Jennifer Ch, 2011).

According to Muhammad Nawaz and colleagues (2013), preserving a business firm's ability to gain a competitive advantage in a global economy depends on its workforce being educated and well-trained. According to Cosh, Duncan, and Hughes (1998), training can be an effective tool for promoting a company's growth and expanding its capabilities, which will ultimately increase profitability. Particularly in the banking industry, technologies, systems, processes, and procedures change frequently. Examples include online banking, automated teller machines, e-cash, debit cards, credit cards, computer-based data entry, and the tendency to use new customer-friendly technologies (SohelRana et al., 2015). As a result, employees must be trained in new skills and be able to adapt to new environments or circumstances.

In light of the aforementioned significance of training and development, it is essential to provide people who work for a financial institution like the Commercial Bank of Ethiopia with effective training in order to enhance their performance and competence. Established in 1942, Commercial Bank of Ethiopia (CBE) is one of the top banks in Ethiopia. It was a pioneer in bringing modern banking to the nation and now has more than 1700 branches spread out all over the country as of 2021. With assets of more than 990.9 billion as of 30 June 2021, the top bank in Ethiopia will control over 53% of all bank loans and 67% of all deposits in the nation. The CBE currently has more than 22 million active account holders. CBE was the first bank in Ethiopia to launch ATM Service for local

users. It has more than 1700 branches and more than 36,737 committed permanent employees. Ten districts include these branches and their staff members (CBE, 2020).

The financial industry stimulates economic growth by making payment and exchange systems easier to use, as well as by mobilising and directing limited financial resources to effective users. (MOFED, 2013), in particular CBE, plays a critical role in the economy of our nation by giving financial support to corporate operations, aiding in the support of investment endeavours, and enhancing public social life by enabling financial transactions (CBE, 2015). Thus, the goal of this study is to evaluate the training and development practises at the Commercial Bank of Ethiopia using the East Addis Ababa district as a case study.

1.2 STATEMENT OF THE PROBLEM

According to numerous studies, an active and responsible involvement from the organization's employees can effectively fulfil its aims and objectives (Falola et al., 2014). The effectiveness of an organisation depends on its capacity to make effective and efficient use of its current workforce, which can be done through implementing the right training and development initiatives (Steen, Noe, et al., 2009).

Many studies contend that the main reason why most training and development programmes in developing countries haven't produced the desired results is because they can't be designed to focus on particular goals (Healy, 2001: cited in Ahmad Al-Nuseirat and Mhamed Biygautane, Healy (2001).

Every organization's most valuable and expensive resource is its workforce. The worth of the employee has changed significantly in recent years (jagero, komba, & mlingi, 2012). Nadler (1985), cited on KhulidaKirana et al. (2009), P.84, states that training provided to employees must be related to their current jobs and that this activity must be carried out in accordance with a predetermined plan and that employee participation is required in order to increase this value and the performance of employees.

The aim of training is for employees to master the information, skill, and behaviours emphasised in training programmes and to apply them to their daily operations, according to Raymond A. Noe (2010; Carole Pageau, 2003, p. 86). However, training is not a panacea for all issues. Training, on the other hand, is a response to a professional and organisational requirement and typically focuses on specific objectives of a particular workforce (Carole Pageau, 2003, P.86).

The Commercial Bank of Ethiopia (CBE) has invested significantly in training and development since the 1990s with the goal of enhancing the knowledge and skills of its workers as well as affecting their attitudes towards the banking industry. To improve the abilities and expertise of its staff, CBE has a section dedicated to training and development (CBE Annual Report, 2013/14). Additionally, for the

training and development programmes offered by the World Bank, IMF, and other institutions, the bank sends some of its chosen employees, mainly senior staff, abroad.

Sending employees abroad, however, would not have ensured their advancement in terms of personal growth given that it has its own training facility. On the other hand, stakeholders exhibit some weaknesses that require attention, including a lack of customer-oriented service delivery explained by conducting training programmes without conducting an appropriate needs assessment and analysis, setting training objectives without involving clients, creating generic training programmes that fail to address the unique needs and issues of clients and employees, and failing to conduct an appropriate evaluation and feedback in training programmes.

Due to these circumstances, academics are motivated to look into the existence of training practises, how they affect KSA (knowledge, skill, and attitude), and how KSA affects employee performance at the CBE. These needs are found through observation and listening, individual interviews, group discussions, and performance assessments (Carole Pageau, 2003, p. 87). Most often, there may be a discrepancy between an employee's knowledge, skill, and skills and what is required of them by their position. In order to close this skill and competency gap and raise the skill and competency levels of their workforce, organisations often turn to training (Getahun, 2012).

Training is typically important to lower errors, increase production, and improve safety. Training that is well thought out and carried out thus benefits both the employer and the employees (Marinescu & Toma, 2013). Particularly in the banking industry, technologies, systems, processes, and procedures change frequently. Examples include online banking, automated teller machines, e-cash, debit cards, credit cards, computer-based data entry, and the tendency to use new customer-friendly technologies (SohelRana et al., 2015). As a result, employees must be trained in new skills and be able to adapt to new environments or circumstances. However, some of the major issues with training in the majority of organisations in developing countries include the absence of a well-established training policy, a lack of adequate funding, a lack of adequate need assessments, an inappropriate training objective, an outdated training method, a lack of close supervision, and a lack of follow-up. In 2007 (Zheng, Hyland, & Soosay).

According to Abeba Mitiku, Mesele Damte, and Lemessa Bayissa (2015), the majority of Ethiopian organisations now recognise the value of training and create favourable working conditions for their employees both domestically and abroad as a result of the development of technology. In fact, the Commercial Bank of Ethiopia, like other organisations, invests a significant amount of resources in training its employees because it understands the value of employee development. The bank continues its efforts to strengthen its human capacity by offering a variety of on-the-job and off-the-job training, hiring more new and trained employees, as well as retaining existing staff by creating various incentives. Giving attention alone cannot guarantee the efficiency of the training programme unless it

is accompanied by a systematic training procedure, and training is not a panacea for all issues (Carole Pageau, 2003, P.86). According to the preliminary study from January 2016, 85% of the respondents claim that there are some indicators of issues with training practises, such as trainings being given repeatedly to a small number of people without identifying gaps between employees' actual performance and desired level of performance (inadequate needs assessment), not providing timely training, specifically for new products or services, and failing to evaluate the results of the training. This study examined the current training and development practises in CBE as a result of the existence of the aforementioned perceived difficulty. In general, lack of well-planned and established training practise policy, such as insufficient needs assessment, inappropriate training objectives, use of outdated training methods, lack of good trainers, lack of close supervision and follow-up and evaluation at each stage of the training process, lack of consideration about the relationship between human resource function and training, lack of strategic alignment between training and development function to its business strategy.

1.3 RESEARCH QUESTIONS

In line with the above stated main problems, this research was tried to answer the following research questions: -

- 1) What is the training need assessment conducted in CBE?
- 2) Are trainings provided to employees timely?
- 3) How does CBE select trainees and trainers?
- 4) How does CBE undertake evaluation for its training programs?
- 5) What is the attitude of employees regarding training and development practice of CBE?

1.4 OBJECTIVE OF THE STUDY

1.4.1 GENERAL OBJECTIVE

The main objective of this study is to assess the training and development practice in Commercial Bank of Ethiopia a case of East Addis Ababa district. And this General Objective leads to the following specific objectives.

1.4.2 SPECIFIC OBJECTIVE

Beyond the above general objective, the study undertakes the following specific objectives;

- 1) To assesses the training need assessment in CBE.
- 2) To assess whether trainings are provided to employees timely or not.
- 3) To examine the trainees' and trainers' selection practice of CBE.

- 4) To assesses training evaluation in CBE.
- 5) To find out employees' attitudes regarding training and development practice of CBE.

1.5 SIGNIFICANCE OF THE STUDY

Training is most directly related to employee and its ultimate effect goes to the organization because faster learning of new skills, increased productivity, standardization of procedures, and lesser need for supervision. (Tejinder Sharma, 2005)

This study is expected to give new insight and information to other researchers who want to make further investigation in this area and may be used as a stepping stone. It gives some information about the training and development practice in Commercial Bank of Ethiopia.

This study will help improve the training quality of Commercial Bank of Ethiopia (CBE), and generally the study will provide significant information for the policy makers regarding training and development.

1.6 SCOPE AND LIMITATION OF THE STUDY

1.6.1 THE SCOPE OF THE STUDY

Training and development is a vast and intricate subject that touches on all facets of different industries. In order to provide a deeper understanding of the subject, the study analyses the Commercial Bank of Ethiopia's training and development practises with a focus on the training need assessment, timely delivery method, selection of trainees and trainers, training evaluation and the employees attitude regarding training and development.

This research was done on employees of the Commercial Bank of Ethiopia, since there are a lot of branches under the banks and due to geographical restriction, it's difficult to address all employees, for this reason this research was focused only on those selected branches in CBE East Addis Ababa district.

1.6.2 LIMITATION OF THE STUDY

Commercial Bank of Ethiopia has more than 1838 branches throughout the country and these branches are stretched in all regional states, districts, and towns of our country. While, constraints of time, research budget, and logistical problems are considerable limitations on the scope, coverage, and sampling size, the study is mainly limited to the training and development practice of CBE in East Addis Ababa District Branches.

1.7 DEFINITION OF TERMS USED

The main terminologies that would be used repeatedly in this proposal are the following;

Assessment- in this study an assessment refers to the process of gathering and identifying information about practices of employees training and development in Commercial Bank of Ethiopia.

Employees- refer to workers employed by the Commercial Bank of Ethiopia.

Training- is the application of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily. (Armstrong, 2009)

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

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

1.8 ORGANIZATION OF THE STUDY

The study is organized in five chapters. The first chapter includes background of the study, statement of the problem with basic research question, objective of the study, significance of the study, limitation of the study and definition of terms. The second chapter deals with review of related literature. It includes both theory as well as empirical evidences related to the study topic. The third chapter is about methods of the study. It describes the type and design of the research to be pursued, concepts adapted from previous studies, detail description of participants /sample/ of the study, data sources, data collection tools and procedures, methods of data analysis and the like. The fourth chapter includes the analysis, interpretation and presentation of the data collected for this research. The last chapter, chapter five, includes summary, conclusion and recommendation for the future.

CHAPTER TWO

RELATED LITERATURE REVIEW

This chapter review contains theoretical and empirical literatures from different sources. The first section deals with theoretical underpinnings of training and development and the second section reviews empirical evidence within different country experience of training and development.

2.1 DEFINITION AND CONCEPTS OF TRAINING AND DEVELOPMENT

In the world, changing of business environment is a continues process old technology is being replaced by new and modern one and it is happening very speedily than it was in the early days, these new environments require adaptation with the new processes, procedures, technologies, and system (SohelRana et.al, 2015). Because increase computations in the local and global arena, it leads to consumer demand for better quality products or services technological advances and the changes in the business environment have created the need for organizations to continuously provide their employees with certain skills, knowledge and abilities in order to maintain market competitiveness and business survival (Porkodi. S & UzmaJahan, 2015). Therefore, human resources of an organization need to develop skills, knowledge, attitudes, behaviors, and proficiencies to adapt with the new processes, procedures, technologies, and systems (SohelRana et.al, 2015).

Training & Development have been defined in several ways by different authors. The main idea that each one of them highlighted in their studies is the workforce capability enhancement. Nadler & Nadler (1991, as cited in Kumpikaite & Sakalas, 2011) identified Training and Development as the components of the human resource development (HRD) model. The same authors Nadler & Nadler (1970, as cited in Khan, Khan, & Mahmood, 2012) have defined HRD to be a system or an assortment of such activities that enable organizations to add to the worth of their workforce by bringing behavioral reforms through training, development, and education within a specified time period. Thus, T & D help building and strengthening the work-related attributes of the human resource (workers or employees) in any organization. Moreover, in training there is a specialist who delivers the understanding about the expertise required for enhancing the job proficiency keeping in view both present and future job-related skill requirements (Saleem et al., 2011). Hence, we may say that T & D is a more logical and organized way of improving the skills, knowledge, and attributes needed by the workers to better fulfill their job tasks.

An organization to achieve their need and overall objectives provides training and development to employees, Training is a learning process that is organized in a systematic way to equip an employee with the knowledge, skills and attitude required to carry out his tasks and to improve his current work performance. (KhulidaKirana et.al, 2009, P.84) Training is often looked upon as an organized activity for increasing the knowledge and skills of people for a definite purpose. It involves systematic

procedures for transferring technical know-how to the employees so as to increase their knowledge and skills for doing specific jobs with proficiency. In other words, the trainees acquire technical knowledge, skills and problem-solving ability by undergoing the training program. (Tejinder Sharma, 2005, Armstrong, 2006, P.576). However, training and development are the ways of providing supports that would improve the effectiveness and efficiency of the employees through teaching them the best ways to perform their individual and/or team responsibilities as well. (SohelRana et.al, 2015).

According to Nadler (1985) cited on (KhulidaKirana et.al, 2009, P. 84) training given to the employee must be related to his current job and this activity carried out according to a pre-determined plan and that must include employee participation, Training is not the solution to every problem (Carole Pageau, 2003, P. 86) but the goal of training is for employees to master the knowledge, skill, and behaviors emphasized in training programs and to apply them to their day-to-day activities. For a company to gain a competitive advantage, its training has to involve more than just basic skill development. (Raymond A. Noe, 2010). However training constitutes a series of planned learning activities. It focuses on the acquisition of knowledge conducive to helping individuals adapt to their socio-professional environments. It contributes to the attainment of the organization's objectives for efficiency. Training is the response to an organizational and professional need, and generally focuses on the specific objectives of a given group of employees (Carole Pageau, 2003, P.86). Development is an unfolding process that enables people to progress from a present state of understanding and capability to a future state in which higher-level skills, knowledge and competencies are required. It takes the form of learning activities that prepare people to exercise wider or increased responsibilities. (Michael Armstrong, 2006, P. 570), according to Khulida (2005) it is not related to his current or future job. There are organizations and individuals that would like to see improvement, be it related to life or the organization of the individual concerned (Khulida Kirana et.al, 2009, P. 84). Development refers to the growth of an individual in all respects. (Tejinder Sharma, 2005). Generally, firms that operate in the global arena confront a number of special problems related to the training and development of their global workforces and managers (Dennis R and Randall S, 2003, P. 261). Therefore, training and development are important to obtain or transfer KSA (knowledge, skills and abilities), both employer and employees are benefits from this by reducing the current and future challenges of a business, to improve the business horizon and customer's service and expanding individual, group and organizational effectiveness (AbdusSattarNiazi, 2011). According to Tejinder Sharma, (2005) demonstrate the need of training and development, it is important not only from the point of view of the organization, but also for the employees. It gives them greater job security and an opportunity for career advancement. However, the need for training can arise because of the following reasons changing technology, demanding customers, thrust on productivity, improved motivation, accuracy of output and better management.

Table 2. 1. The distinction between training and development

Training vs. Development	
Training	Development
1. Training means learning skills and gaining knowledge for doing a particular job and it increases skills required for a job.	1. Development refers to the growth of an employee in all aspects. It is more concerned with shaping their attitudes.
2. Training generally imparts specific skills to the employees.	2. Development is more general in nature and aims at overall growth of the executives.
3. Training is concerned with maintaining and improving current job performance. Thus, it has a short-term perspective.	3. Development builds up competences for future performance and has a long-term perspective.
4. Training is job centered in nature.	4. Development is career centered in nature.
5. The role of a trainer or a supervisor is very important in training.	5. All development is 'self-development' and the executive has to be internally motivated for the same.

Source (Tejinder Sharma, 2005)

2.2 BENEFITS OF TRAINING AND DEVELOPMENT

Training and development have multiple benefits for employees and the organization, if carefully planned and properly implemented. Clear understanding of policies, job functions, goals and organization philosophy leads to increased motivation, morale and productivity for employees, and higher profits for their business. Training is a means to a specific end, so keeping goals in mind during the development and implementation stages of the training program will assist in creating a clearly defined and effective program. (Porkodi S & UzmaJahan, 2015)

The benefits of training are improving the morale of employees. Training helps the employee to get job security and job satisfaction. The more satisfied, improve organizational success and reduce employee turnover, well trained employees reduce the occurrence of accident in job and they become more eligible for promotion, an asset for the organization, improves efficiency and productivity, there is less wastage of time, money and resources (James Watta and Daniel M, 2014).

2.2.1 BENEFITS OF TRAINING TO EMPLOYERS

The organization invest in training because it will reap several benefits out of the exercise it includes faster learning of new skills, increased productivity, standardization of procedures, and lesser need for supervision, economy of operations, higher morale and Managerial development (Tejinder Sharma, 2005).

2.2.2 BENEFITS OF TRAINING TO EMPLOYEES

The employees are the ultimate link in an organization, which carry out the operations. Training can help them in several ways, as mentioned some are increasing confidence, new skills, and career advancement, higher earnings, resilience to change, and increased safety (Tejinder Sharma, 2005). Generally training programs provide multiple benefits for employees and the company, but only if they are carefully planned and properly implemented (Porkodi S & UzmaJahan, 2015) and it has several possible roles. First, it is a way to create a supply of talent within the organization, second, training can be an important and useful tool for equipping individuals with the knowledge, and third, training can help an organization that is moving toward implementation of a new strategy in a changing environment. Skills and attitudes they need to implement organizational strategy. Fourth, training is a potential tool for giving individuals the skills they need to think strategically (William J and H.C.Kazanas, 2003, P. 354-355). An employee who is knowledgeable, skillful and capable will be able to improve the productivity and performance of the organization (KhulidaKirana et.al, 2009, P. 90). However according to KhulidaKirana et.al, (2009, P. 90) training and development has an advantage employee to motivating and to work harder.

2.3 OBJECTIVES OF TRAINING

The primary aim of training is to help the organization achieve its purpose by adding value to its key resource the people it employs, depends on different factors, the nature of the organization, the desire and current level of skill has a great contribution to make difficult to generalization. According to Tejinder Sharma, (2005) training has the following objectives;

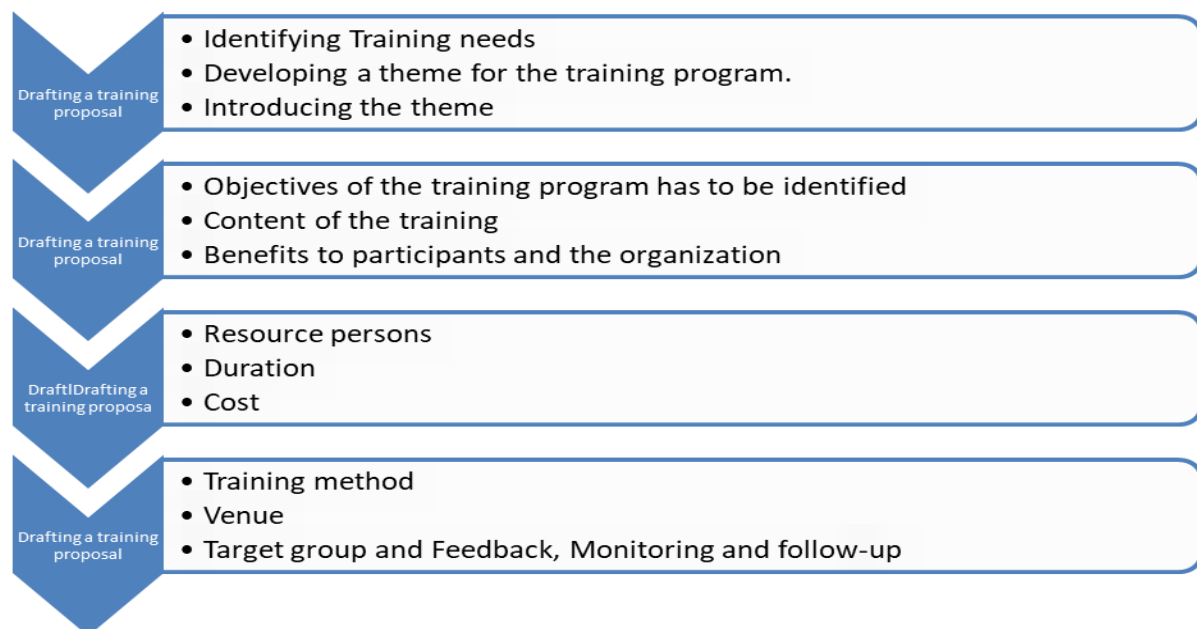
1. To increase the knowledge of workers in doing specific jobs.
2. To systematically impart new skills to the human resources so that they learn quickly.
3. To bring about change in the attitudes of the workers towards fellow workers, supervisors and the organization.
4. To improve the overall performance of the organization.
5. To make the employees handle materials, machines and equipment efficiently and thus to check wastage of time and resources.
6. To reduce the number of accidents by providing safety training to employees.
7. To prepare employees for higher jobs by developing advanced skills in them (Tejinder Sharma, 2005).

Especially in banking sector training for employees has different objectives in order to satisfy consumers from all walks of life, P. Akilandeswari and Jayalakshmi, (2014) study demonstrates banks need to have efficient manpower which can be possible by offering them quality training, training program should keep pace with changing times it must be unconventional. Training changes mental and social outlook of employees, Customers and their needs can be identified and they are satisfied accordingly.

2.4 TRAINING PROPOSAL AND PLAN OF TRAINING

Training is desire high cost and it should be taken in drafting training proposal, the following steps should be taken into consideration when drafting a training proposal (Chris Obisi, 2011).

Figure 2. 1. Steps of drafting a training proposal



Source, Chris Obisi, 2011

2.5 METHODS AND TYPES OF TRAINING

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

2.5.1 VESTIBULE TRAINING (ADAPTED TO THE ENVIRONMENT AT THE PLACE OF WORK)

Vestibule Training, vestibule means a cabin and the term ‘vestibule training’ is used to designate training in a cabin (or a classroom) for semi-skilled jobs. It is more suitable where a large number of employees have to be trained at the same time for the same kind of work. Where this method is used, there should be well-qualified instructors in charge of training program. Here the emphasis tends to be on learning rather than production. It is frequently used to train clerks, machine operators, typists, etc. (Tejinder Sharma, 2005).

2.5.2 ON-THE-JOB TRAINING (AT THE PLACE OF WORK)

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

2.5.3 OFF-THE-JOB TRAINING (AWAY FROM THE PLACE OF WORK)

Off-the-job training methods are classroom training approaches that are conducted outside of the normal work setting. In this sense, a classroom can be any training space set away from the work site, such as the organization cafeteria or meeting room (Sims, 2006) cited on (Henry Ongori, and Jennifer Ch, 2011). Off-the-job training methods require the worker to undergo training for a specific period away from the work-place. These methods are concerned with both knowledge and skills in doing certain jobs. The workers are free of tension of work while they are learning. There are several off-the-job methods of training and development Special Lecture-cum-Discussion, Conference, Case Study, Sensitivity training, Special projects and Committee assignments (Tejinder Sharma, 2005). It is generally used in case of new employees such method is costly and is effective if and only if large number of employees have to be trained within a short time period (James Watta and Daniel, 2014).

2.6 TYPES OF TRAINING

Training can be classified into many types and depending upon several bases. Some of the important types of training program are as follows

1. Orientation or Induction training
2. Job training
3. Apprenticeship training
4. Internship training

5. Refresher training,
6. Training for promotion (Tejinder Sharma, 2005).

This type of training programs or events can be concerned with any of the following manual skills, including modern apprenticeships, IT skills, team leader or supervisory training, management training, interpersonal skills, e.g., leadership, team-building, group dynamics, neuro-linguistic programming, and personal skills, e.g. assertiveness, coaching, communicating, time management, training in organizational procedures or practices, eg induction, health and safety, performance management, equal opportunity or managing diversity policy and practice (Michael Armstrong, 2009, P. 678).

2.7 STEPS IN TRAINING PROCESS

In order to ensure that employees are equipped with the right kind of skills, knowledge and abilities to perform their assigned tasks, training and development plays its crucial role towards the growth and success of business and to meet current and future business demands, its processes have a strategic role and can be divided into four phases (Abdusattar, 2011, KhulidaKir. et.al, 2009, P. 90).

2.7.1 ASSESSMENT OF TRAINING NEEDS

The purpose of a training needs assessment is to identify performance requirements or needs within an organization in order to help direct resources to the areas of greatest need, those that closely relate to fulfilling the organizational goals and objectives, improving productivity and providing quality products and services.” (Janice A.Miller, SPHR and Diana, Osinski, Reviewed July 2002) cited on (P. Akilandeswari and Jayalakshmi, 2014), Needs should only be systematically identified when the cause of a performance problem is lack of knowledge, skill, or appropriate attitude (William J and H.C.Kazanas, 2003, P. 358).

This initial phase in the training cycle serves to identify the personnel competencies or behaviors and a training requirement is defined as the difference between “what is” and “what should be in the way of observing and listening, Individual interview, Discussion group and Performance evaluation (Carole Pageau, 2003, P. 87).

Table 2. 2 Training needs assessment

What is the current situation?		What is the desired situation? What objectives must be attained?
CURRENT SITUATION <ul style="list-style-type: none">▪ How are the employees performing?▪ What obstacles have been encountered in the execution of projects?▪ With what software applications or systems are employees having difficulties?	G A P	DESIRED SITUATION <ul style="list-style-type: none">▪ What upcoming changes and improvements are planned?▪ What are the desired results?▪ What competencies should the employees possess?

Source ;-(Carole Pageau, 2003, P. 87)

2.7.2 PLANNING AND DESIGNING THE TRAINING PROGRAMS.

Planning is important to identifying the priorities of a company and planning are help to ensure better project management in order to respect deadlines and attain our sales objectives, help to ensure personnel awareness of the importance of collaboration and teamwork in our company. The priorities may be set by all the managers of the company, or only the senior management. However, For the training to be designed, companies can enlist a qualified employee or an external consultant to develop, in cooperation with the human resources managers, the specific training contents. The training may rely on a variety of teaching techniques: task training, lectures with practical exercises, computer-assisted training, etc. (Carole Pageau, 2003, P. 88) and it follow the following process adopt from Raymond A. Noe (2010).

2.7.3 DELIVERY OR IMPLEMENTATION OF THE TRAINING PROGRAM

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

2.7.4 EVALUATION AND POST FOLLOW UP OF THE TRAINING PROGRAM

Evaluation of training is important to know whether a training program has been worthwhile or a waste of time. If the training has not been worthwhile, then it can be amended (Carole Pageau, 2003, P. 91). However, evaluation of training would provide useful information about the effectiveness of training as well as about the design of future training program. It will enable an organization to monitor the training program and also to modify its future program of training. The evaluation of training also provides useful data on the basis of which relevance of training and its integration with other functions of human resource management can be examined (Tejinder Sharma, 2005).

Several approaches are used to evaluate training program in organization, but according to Henry (2011) there is no one best way of evaluation it involves the comparison of statistical indicators of performance before and after training took place. The measurement indicators include sales volume and revenue, levels of customer complaints, quality and quantity variables in cost reduction, productivity ratios, cost ratios in terms of stock level and debt collection periods and industrial relations labor turnover rates, absenteeism, grievances (Thomas, 1992) cited on (Henry Ongori, and Jennifer Ch, 2011).

Post-training evaluation can be understood in terms of immediate, short-term and long-term effects of training. It is most common to measure the immediate effects of training. The common techniques for the same are post-course assessments and tests, management briefing and debriefing, questionnaires, appraisals, surveys, repertory grids, observation etc (Tejinder Sharma, 2005). More specifically according to Carole Pageau, (2003, P. 91) the training evaluation can answer the following questions, did the participants appreciate the training? Did the participants acquire new knowledge? Are the participants applying the new techniques or methods to their work situations? And what impact has the training had on the company's performance? (Carole Pageau, 2003, P. 91).

2.8 ON TIME TRAINING

Just-in-time training is training that is closely linked to the pressing and relevant needs of people by its association with immediate or imminent work activities. It is delivered as close as possible to the time when the activity is taking place. The training will be based on an identification of the latest requirements, priorities and plans of the participants, who will be briefed on the live situations in which their learning has to be applied. The training program will take account of any transfer issues and aim to ensure that what is taught is seen to be applicable in the current work situation (Armstrong, 2009). Even if the training is designed properly and delivered in a proper way, if it is not given on time, it would be a waste of time. So, organization should consider in delivering the training on time.

2.9 EMPIRICAL FINDINGS ON TRAINING AND DEVELOPMENT PRACTICE

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

In the bank sector technologies, systems, processes, and procedures are changing time to time e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies consequently the employees need to know and adapt to a new environment or situation through the training and development processes (SohelRana et.al, 2015).

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

In Bangladesh the study was an attempt to investigate and analysis of training needs assessment and its importance in the banking sector, the findings addressed that the training needs assessment is prerequisite for an effective training that helps for organizational growth and development. The study concludes that most of the banks in Bangladesh have their own training institute and management attitude is very positive for training support. However, there is a lack of needs assessment before training. The most important finding is that National Bank Limited is not giving more importance for TNA. Therefore, the researchers proposed urgently adjustment of TNA (training need assessment) the banking sector in Bangladesh (AhminaFerdous & B.M. Razzak, 2012).

Most of the Indian commercial banks either private or public adopt training and development program at the time of induction, promotion and other situation. The study concluded that private and public Indian banks undertake training and development program for their employees to increase their efficiency. According to the study, majority of the employees who are aware of the Training Program conducted in their organization have shown their willingness to attend the Training Program in future (P. Akilandeswari and Jayalakshmi, 2014). However according to Aartchahal, (2013) study analyzes

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

According to Chika (2013) research explores employee training practices in Nigerian Banks. The study focused on key training techniques by critically examining strengths and weaknesses of current training methods, their prospects, challenges and ways to improve current training approaches. The research highlights that Nigerian banks utilize conventional training techniques, however E-training although utilized has often been adopted at a low level. There are several challenges with training in Nigerian banks including cost, attendance, and failure to align training with employee needs. The research highlights the fact that on the job and off the job training is used by the bank and in regards to the importance and benefits of employee training and development. Training evaluation in the bank is usually done through assignments, feedback sheets, appraisals etc. (Chika Ugoj, 2013) The ultimate aim of any training program is to add value in the organization and it can't add value it should be reworked or altogether cancelled. Without training, it will be very difficult to acquire skills and without skills organizations will not achieve its objectives through people. The study suggest that Nigerian organizations should invest more in training and development, because of as money invested in the employees is like money kept in a safe deposit, which appreciates in value over time. some of the micro and macro institutions designed to train and equip employees with the necessary skills and knowledge are not doing very well therefore the study recommend strongly that all Training and Development Institutions in Nigeria like company training institutions, Institute of Personnel Management of Nigeria, Industrial Training Fund, Centre for Management Development. Administrative Staff College of Nigeria, Financial Institutions Training Center etc. should be reinvigorated to bring about effective training and development capable of sustaining organization to wining a competitive advantage (Chris Obisi, 2011).

In Botswana the findings of the research showed that training of employees has a positive effect to the individuals and the organization at large. For instance, training of employees improves communication in an organization, transfer of skills and knowledge, improves job performance, encourages team work, boosts the morale of employees and leads to job satisfaction. However, it

discusses the method of evaluate the training programs and the study demonstrate, various approaches are used to evaluate the training programs but the commonly used is the reduction of accidents in the workplace and decline in material wastage (Henry Ongori, and Jennifer Ch, 2011). Generally, most of the study has recognized the importance of training and development but it must systematically identify the training need and skill deficit of employees, however monitoring and evaluate are helps to maximize the impact of training in this country.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 SITE SELECTION AND DESCRIPTION OF THE STUDY AREA

The Commercial Bank of Ethiopia (CBE) is one of the leading banks in Ethiopia, established in 1942; pioneer to introduce modern banking to the country with an asset of more than 1.2 trillion birr in 2022. It is the first bank in Ethiopia to introduce ATM Service for local users and currently CBE has more than 37.9 million account holders, more than 8.3 million ATM card holders and 17 million CBE Birr users. It has more than 34,879 employees and more than 1842 branches. These branches and employees are organized in to ten districts (CBE, 2020).

The Commercial Bank of Ethiopia also has the responsibility of expanding access to banking services as well as introducing new bank products, services and technologies. The number of branches increase from 220 in 2009/10 has reached more than 1723 in 2020. Currently the total number of CBE branches has reached 1842 as of 2022 across the country.

The main purpose of selecting East Addis Ababa district to the case study in this research is to answer research question and to achieve main objective, easily access available information and gain a deeper understanding of training and development practice on employees. However, this district is better than other districts by its proximity to the researcher working area also creates convenience to get information and to collect data in a reasonable period of time.

3.2 RESEARCH APPROACH AND METHOD

Research designs are plans and the procedures for research that span the designs from broad assumptions to detailed methods of data collection and analysis (Creswell, 2011, p. 3). It is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement, and analysis of data (Creswell, 2011, p. 31).

This study uses a descriptive survey design to evaluate the banking training and development activities in Commercial Bank of Ethiopia. This type of research plan helps to accurately describe the characteristics of a particular individual, situation or group. Descriptive survey research design is a suitable choice because it is a cross-sectional study and evaluates the training activities of the company, for the purpose of the study is to describe the current status of training and development activities of CBE in East Addis Ababa district.

3.3 DATA TYPE AND DATA SOURCE

To assess the training and development practice in Commercial Bank of Ethiopia a case of East Addis Ababa district, the study collects different type and source of data consideration of the main objective and answers the research question.

3.3.1 DATA TYPE

The study uses both qualitative and quantitative data appropriately and through the integrating use of qualitative and quantitative data collection techniques and analysis procedures, it is crucial to strengthen the validity, quality of data analysis and research findings. The quantitative data was gathered through the questionnaire while the qualitative was collected from the open ended questions of the questionnaire and the semi-structured interview conducted for the purpose of this study.

3.3.2 DATA SOURCE

The researcher uses primary and tertiary data sources; primary data is collected from open and close ended questionnaire and semi-structural interview by appropriate way and include an assessment of various relevant documents which is directly related to the study. Tertiary data obtained from related literature, evaluation of similar studies, scholarly written article review journals, books, training manuals and browsing of the internet.

3.4 SAMPLING DESIGN AND PROCEDURES

The structural form of the Bank is organized under 10 Districts which are composed of more than 1842 branches and currently the total number of employees are reached 34,879 (CBE, 2022). From this population select the following target populations.

3.4.1 TARGET POPULATION

The target populations of the study are employees of CBE in East Addis Ababa district, this district has 130 branches and 3100 employees within these districts 25 branches are located in the city and the remaining are outline of the city, from the total number of employees more than 3100 work in the city branch, because of geographical restriction, easy access to data, expected rate of return, cost effectiveness and easy manageability the researcher has selected this district.

3.4.2 SAMPLE SIZE DETERMINATION

Determination of the proper sample size is crucial to any study; sample is one of the most important determinants of the accuracy of the research results. Therefore, to determine the sample size of those populations who participate in the study the researcher has selected 248 employees' samples by using a formula developed by Cochran (1963) cited in Glenn (2013).

$$n = \frac{N}{1 + \frac{N \cdot e^2}{652}}$$

Where;

N = is the population size

e = is the level of precision

n = sample size

$$= \frac{652}{1 + \frac{652 \cdot 0.05^2}{1063}} = 247.9 = 248$$

3.4.3 SAMPLING DESIGN

It refers to the technique or the procedure the researcher adopts in selecting items for the sample and it is determined before the data is collected. In this study, two stages of sampling design and plan procedures is used for selecting sampling unit.

In the first step of the study, select 25 city branches by purposive/judgment sampling technique because the remaining branches are out line to city therefore it is difficult to easily collect data.

In the second step of the study, stratified random sampling technique was used. Under stratified random sampling, the population is divided into several sub-populations in the 25 branches in the East Addis Ababa district. Therefore, the study follows the method of proportional allocation in to 25 branches by the following formula (C.R. Kothari, 2004, P. 64).

$$n_1 = P_i \cdot n$$

Where;

n_1 = is the sample size for branch

n = is represents the total sample size

P_i = represents the proportion of population included in branch i

Table 3. 1. Stratified Random Sampling

No.	Branch name	No of employees	Total sample size	Total population	Proportion of a branch	The sample size each branch
	I	A	n	N	$P_i = A/N$	$n_i = P_i * n$
1	Debebe H. Yohannes	17	248	652	0.0261	6.4663
2	Adwa Park	20	248	652	0.0307	7.6074
3	China Africa Square	41	248	652	0.0629	15.5951
4	Africa Avenue	50	248	652	0.0767	19.0184
5	Agoza Gebeya	18	248	652	0.0276	6.8466
6	Airport	48	248	652	0.0736	18.2577
7	Andinet	58	248	652	0.0890	22.0613
8	Atse-Zeriacob	24	248	652	0.0368	9.1288
9	Awuraris Akababi	18	248	652	0.0276	6.8466
10	Cmc Michael	21	248	652	0.0322	7.9877
11	Ayat Mequdonya	12	248	652	0.0184	4.5644
12	Ayer Amba Micheal	29	248	652	0.0445	11.0307
13	Balderas	24	248	652	0.0368	9.1288
14	Bambis	30	248	652	0.0460	11.4110
15	Beshalie	23	248	652	0.0353	8.7485
16	Bilal	9	248	652	0.0138	3.4233
17	BOLE ARABSSA	19	248	652	0.0291	7.2270
18	Bole	44	248	652	0.0675	16.7362
19	Bole Brass	12	248	652	0.0184	4.5644
20	Bole Cargo	15	248	652	0.0230	5.7055
21	Bole Gorgorios	17	248	652	0.0261	6.4663
22	Bole Kelebet	17	248	652	0.0261	6.4663
23	Bole Medehanialem	41	248	652	0.0629	15.5951
24	Bole Michael	21	248	652	0.0322	7.9877
25	Bole Road	24	248	652	0.0368	9.1288
TOTAL		652	248	652	1	248

Source: Own survey data (2023)

3.5 Data Collection Techniques/Instruments of Data Collection

According to William, et al., (2010), primary data are those which are gathered for the first time and afresh and thus collected for the case at hand (Kothari, 2004). Tertiary data is defined as sources that index, abstract, organize, compile, or digest other sources. Some reference materials and textbooks are considered tertiary sources when their chief purpose is to list, summarize or simply repackage ideas or other information. For the purpose of this study in order to obtain relevant information both primary and tertiary data were used.

For collecting primary data the study has used questionnaires and interviews. The questionnaires based on the research questions. This is because questionnaires are advantageous in collecting large number of data from respondents and help respondents to fill the questionnaire at their convenient time without the interviewer bias. And also semi-structured interviews were conducted with human resource development departments because interview has a higher response rate and it helps to clarify the questions that are not clear.

The tertiary data includes related literatures, similar studies, scholarly written article review journals, and books, training manuals and browsing of the internet.

3.6 Data Processing and Analysis

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

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

3.7 Reliability and Validity of the Instrument

Validity refers to the extent to which a test measures what we actually wish to measure. The concept validity refers to what the test or measurement strategy measures and how well it does so Pallant, 2005. Reliability has to do with the accuracy and precision of a measurement procedure Kothari, 2004. Cronbach's Alpha was used to measure the reliability; Cronbach's alpha is a coefficient of reliability. Cronbach's Alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. Ideally, the Cronbach's alpha coefficient of a scale should be above 0.70. (Pallant, 2005). Accordingly, the following table shows the Cronbach's Alpha result of the questionnaires.

Table 3. 2. Reliability Analysis of Variables

Variables	Cronbach's Alpha
Training need assessment	0.785
Timely training	0.761
Selection of trainees and trainers	0.906
Training evaluation	0.865
Employees perception	0.867

Source: Own Survey Data (2023)

The results from analysis indicates that the Cronbach's Alpha value for Training need assessment is 0.785, For the second variable which is timely training is 0.761, the value for selection of trainees and trainers measured is 0.906. While training evaluation and employees perception measured 0.865 and 0.867 respectively. The overall results from this analysis indicates that the Cronbach's Alpha value for the variables are greater than .70. This result suggests that the internal reliability in this study was acceptable and it seems to be good.

3.8 Ethical Issues

The study was conducted in such a way that it considers ethical responsibility. Ethical responsibility includes, providing information about the study for respondents (like who's conducting the research, for what purpose and who will benefit), also the study provides anonymity, meaning the information from the respondents was confidential and was not used for any personal interest.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

This section of the study deals with analysis, interpretation, discussion, and presentation of the data gathered through questionnaires as well as the semi-structured interviews. First demographic characteristics of the respondents are presented. Such information includes demographic profile and general information on training. Then it follows with description of the data gathered, discussed and analysed, and the findings carefully put in order to assess the training and development practice of the Commercial Bank of Ethiopia. Presentation of findings has been organized in accordance with the study objectives.

As stated in the previous chapter, the questionnaires were distributed to a total of 248 employees in all 25 branches. However, only 210 questionnaires were appropriately filled and returned. Out of the total sample 38 questionnaires were uncollected and this gives back 84.7% return rate. Out of the 38 questionnaires 11 of them were returned with marks on all the answers which made it irrelevant for the study.

4.1 Demographic Information of respondents

The data obtained from the questionnaire, shown in the table below, reveals that out of the 210 respondents 93 (44.3%) were males and the remaining 117 (55.7%) were females. This implies that the number of male respondents were greater than the number of female respondents who participated in the study.

With regard to respondents' age category, 132 respondents were between the age of 20-25 representing 62.9% and the next higher groups were between the age of 26-31 years representing 18.1% and they were 38 in number. The third and fourth group of respondents were between the age of 32-40 and >41 their number and percentage is 22 (10.5%) and 18 (8.6%), respectively. So from this we can conclude that the majority groups of respondents are less than 31 years of age which implies that the majority of CBE employees' are young adults.

Table 4. 1. Demographic profile of the respondents

Item	Catagory	Frequency	Percent
Gender	Male	117	55.7
	Female	93	44.3
Total		210	100
Age	20-25	132	62.9
	26-31	38	18
	32-40	22	10.5
	41-and above	18	8.6
Total		210	100
Education	Diploma	17	8.1
	Degree	151	71.9
	Masters degree	42	20
Total		210	100
Work position	Manager	25	11.9
	Supervisor	50	23.8
	Non manager	135	64.3
Total		210	100
Service year	Less than 3 years	33	15.7
	3-5 years	87	41.5
	6-8 years	57	27.1
	Greater than 8 years	33	15.7
Total		210	100

Source: Survey Result (2023)

It is evident that the employees of Commercial Bank of Ethiopia hold a range of educational qualification from Diploma to Masters Degree level. The majority of the respondents that represent 151 (71.9%) were Degree holders followed by Master's Degree holders that represent 42 (20%), while the remaining 17 (8.1%) of the respondents were diploma holders. This implies that the Commercial Bank of Ethiopia has fairly educated and skilled manpower.

The above table shows that 25 (11.9 %) of the participants were at the management position and 50 (23.8%) were at the supervisory position while the rest and the majority of the participants 135 (64.3%) were non managers.

The above table also indicates that the majority 87 (41.5%) of the respondents have been working in the bank for 3-5 years, while 33 (15.7%), 33 (15.7%) and 57 (27.1%) of them served the bank for less than 3 years, greater than 8 years and 6-8 years, respectively. This indicates that since majority of them are employees who have stayed with the bank between 3 up to 5 years the composition of work experience of the representative samples may have a positive effect on the quality of the findings of this study because the majority of the respondents had experience about training and development practice of the bank.

4.2 Training related questions

Table 4. 2. Employee's responses on training

No	Variables	Items	Frequency	Percent
1	Employee response on training participated on joining the company	Yes	197	93.8
		No	13	6.2
		Total	210	100
2	Employee response on training participation	Yes	201	95.7
		No	9	4.3
		Total	210	100
3	How respondents are selected for training	On joining the company	46	21.9
		Supervisors	36	17.1
		Compulsory for all	82	39
		Upon employee request	23	11
		By performance appraisal	2	1
		I don't know	21	0.9
		Total	210	100
4	Frequency of training	Only once	44	21
		Twice	58	27.6
		Several times	98	46.6
		Rarely	10	4.8
		Total	210	100

Source: Survey Result (2023)

As the aim of this study is to assess the training and development practice of the Commercial Bank of Ethiopia the respondents were asked whether their organization provides training when they first joined the company in item number 1. From the total of respondents 197 (93.8%) of the respondents agreed or they got some inductions and training about the organization's environment. The remaining 13 (6.2%) claim that they didn't get any form of training when they joined the bank. As item number 2 indicates, the majority 201 (95.7%) of the respondents have participated on the Training Program held by the bank and the remaining 9 (4.3 %) have not participated in any form of training.

The above table in item number 3 shows that 46 (21.9%) of the participants took the training when joining the company, 82 (39.0%) of them took the training because its compulsory for all employees, 21 (0.9%) of the respondents do not know how they were selected for the training and 36 (17.1%) were selected by supervisors recommendation while 23 (11.0%) were selected up on employee request and the rest 2 (1.0%) of them by performance appraisal.

In item number 4 the majority of the respondents 98 (46.6%) took the training several times, 58 (27.6%) respondents participated twice, 44 (21%) took only once and the remaining 10 (4.8%) of the participants responded that they rarely participate. Even if the majority of the respondents took the training several times there are some respondents who took the training only once, twice and rarely

this clearly demonstrates that there is a gap in allocation or selection of employees for training programs. This was indicated in the interview that this gap was created due to lack of proper data management.

4.3 Training need assessment

Objective One: Assessment on how training needs assessment is conducted

The table below in item number 1 shows the response of the respondents for whether the bank conducts a formal training needs assessment properly or not. As it is stated in the table 132 (62.9%) of the respondents agreed that there is a proper formal needs assessment in the bank. In the contrary, the remaining 78 (37.1%) of the respondents believe that the training needs assessment is not conducted properly.

In addition to that, through interview with human resource development team leaders it was understood that they conduct training need assessments by asking branch managers and supervisors about the employees' performance and skill gaps.

Table 4. 3. Assessment on training needs assessment is conducted

No	Variables	Items	Frequency	Percent
1	Assessment on training needs assessment is conducted	Yes	132	62.9
		No	78	37.1
		Total	210	100
2	Employees response on methods of training need assessment	Questionnaire	22	10.5
		Direct observation of immediate supervisor	119	56.7
		Performance appraisal result of employees	7	3.3
		Group interview with managers and supervisors	55	26.2
		Other	0	0
		Total	203	96.7
3	Missing	System	7	3.3
		Total	210	100

Source: Survey Result (2023)

In the above table item number 2 indicates that among the respondents who have agreed that there is a proper formal training need assessment in the organization 119 (56.7%) agreed that the identification of training needs of employees' is done using a direct observation of immediate supervisor. 22 (10.5%) of the respondents said that it is done using questionnaire, 7 (3.3%) performance appraisal result, and 55 (26.2%) group interview with managers and supervisors, personal face to face interview with employees. And this shows that the bank mostly uses direct observation to identify training needs of employees.

According to the data gathered from the interview conducted with the training and development team leaders, the training process of the bank is started from the identification of training needs. To identify those needs they use a questionnaire and in addition they ask the managers to identify the areas of gaps in which training is needed. And after they received the identified gaps that needs to be improved with trainings, they will prioritize the trainings to be given via the mentioned process based on the urgency of the performance gap to be improved. The team leaders stated that they are continuously being challenged with the needs assessment gap that exists from the managers and supervisors' side.

Table 4. 4. Employees’ Response on Training Needs Assessment

Item		CBE conducts formal training need assessment properly.			Training programs are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps.			The training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job.		
Strongly disagree	F	56			26			46		
	%		26.7			12.3			21.9	
Disagree	F	80			37			96		
	%		38.1			17.6			45.7	
Neutral	F	12			16			23		
	%		5.7			7.6			11	
Agree	F	54			117			28		
	%		25.7			55.7			13.3	
Strongly agree	F	8			14			17		
	%		3.8			6.8			8.1	
Total		210	100		210	100		210	100	
Mean				2.98			3.05			3.17
S.deviation				1.485			1.157			1.011

Source: Survey Result (2023)

Table 4.4. shows the employees' response regarding training need assessment, they were asked if CBE conducts formal training need assessment properly. As it is stated in the table the majority of the respondents 80 (38.1%) disagree to this question, 56 (26.7%) of the respondents have strongly disagreed, 54 (25.7%) of the respondents have agreed, 12 (5.7%) of the respondent are neutral and the remaining 8 (3.8%) of the respondents strongly agreed about the training needs assessment being conducted properly in the bank. And for the question asking if their organizations training program are designed and developed based on the analysis of employees' skill, knowledge, and attitude gaps, from the total respondents 117 (55.7%) of them agree with the statement, 37 (17.6%) have strongly disagreed, 26 (12.3%) of them disagree, 16 (7.6%) of them don't have an opinion or remained neutral and the remaining 14 (6.8%) agreed with the above statement.

The other question that was asked was if the training needs analysis methods of the organization enables to clearly identify the required training that employees' need to perform their job. The majority of respondents 96 (45.7%) disagreed with the statement, 46 (21.9%) strongly disagreed, 28 (13.3%) of the respondents agreed, 23 (11%) of the respondents remain neutral, and the remaining 17 (8.1%) of the respondents strongly agreed that the banks training need analysis method enables to clearly identify the required training that employees' need to perform their job in a better way.

The above overall analysis shows that the assessment of employees training need and skill gap is not satisfactory, the team leaders as stated that they are continuously being challenged with the needs assessment gap that exists from the managers side this problems makes training need assessment practice to not be conducted properly and it affects the training programs designed and developed based on employees skill, knowledge, attitude gaps.

4.4 Employees response on timely training

Objective Two: To assess trainings given to employees on time

In the table below item number 1 shows the employees response to whether the bank gives an on time training or not. The majority of respondents 83 (39.5%) disagree, 46 (21.9%) of the respondents strongly disagree, 39 (18.6%) of the respondents remain neutral or no opinion about the above statements, 31 (14.8%) of the respondents agree and the remaining 11 (5.2%) strongly agreed that the company gives training timely. Therefore, the above analysis shows that there is a problem regarding giving timely training for employees.

Table 4. 5. Employees' Response on giving timely training

Item		The organization (CBE) gives on time training (at the right time)		The organization gives training about the new products (services) of the company at the time of adoption.		The organization training materials are available on time.	
Strongly disagree	F	46		47		18	
	%		21.9		22.4		8.6
Disagree	F	83		51		49	
	%		39.5		24.3		23.3
Neutral	F	39		63		44	
	%		18.6		30		20.9
Agree	F	31		36		60	
	%		14.8		17.1		28.6
Strongly agree	F	11		13		39	
	%		5.2		6.2		18.6
Total		210	100	210	100	210	100
Mean			2.42		2.95		3.16
S.d			1.12		1.19		1.18

Source: Survey Result (2023)

As item number 2 indicates, the majority 63 (30%) of the respondents have no opinion or remain neutral about their organization providing trainings about new products or services at the time of adoption of those new products and services, 51 (24.3%) of the respondents disagrees, 47 (22.4%) of the respondents strongly disagree, 36 (17.1%) of the respondents strongly agree, and the remaining 13 (5.2%) of the respondents strongly agree that the bank gives training before new products or services are implemented.

As item number 3 indicates, the majority 60 (28.6%) of the respondents agree that the bank prepares training materials at the time of training, 49 (23.3%) of the respondents disagree, 44 (20.9%) of them remain neutral or they have no opinion, and the remaining 39 (18.6%) of the respondents strongly agree that the bank prepares training materials on time. Even if the majority of the respondents agree that the bank provides materials at the time of training, the bank is failing to deliver the training at the right time.

4.5 Trainees and Trainers selections

Objective Three: To examine the trainees and trainers selection practice

Table 4. 6. Employees' Response on selection of trainees and trainers

Item		Trainees are recruited without bias.		The trainer was capable and knowledgeable about the subject matter.		The trainers are selected by their skills and knowledge about the subject.		The trainers can conduct and demonstrate the training appropriately.		Trainers use the right methodology to address the subject matter.		The criteria used to select trainees are based on the objectives stated there on the training program.		The trainers have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.	
Strongly disagree	F	15		4		17		6		13		15	7.1	3	
	%		7.1		1.9		8.1		2.9		6.2				1.4
Disagree	F	26		9		21		11		10		29		8	
	%		12.4		4.3		10		5.2		4.8		13.8		3.8
Neutral	F	89		34		54		69		76		77		44	
	%		42.4		16.2		25.7		32.9		36.2		36.7		20.9
Agree	F	55		108		100		98		90		67		111	
	%		26.2		51.4		47.6		46.7		42.9		31.9		52.9
Strongly agree	F	25		55		18		26		21		22		44	
	%		11.9		26.2		8.6		12.4		10		10.5		21
Total		210	100	210	100	210	100	210	100	210	100	210	100	210	100
Mean			2.67		3.01		3.12		3.13				3.16		3.21
St. Devation			1.12		1.23										

Source: Survey Result (2023)

In the above table, item number 1 shows that the majority of the respondents 89 (42.4%) are neutral or have no opinion about the bank recruiting employees without bias, 55 (26.2%) of the respondents agree, 26 (12.4%) of the respondents disagree, 25 (11.9%) strongly agree and the remaining 15 (7.1%) of the respondents strongly disagree with the above statement. This analysis shows that there is gap of information /no clear selection method used in the bank when selecting trainees.

The other question that was asked was if the trainers were capable and knowledgeable about the subject matter even if some of the respondents disagreed, the majority 108 (51.4%) of the respondents agreed, 55 (26.2%) of the respondents strongly agreed, 34 (16.2) of the respondents have no opinion or remain neutral, while 9 (4.3%) and 4 (1.9%) of the respondents disagree and strongly disagreed, respectively.

As item number 3 indicates, the majority 100 (47.6%) of the respondents agree that the bank selects its trainers by their skills and knowledge about the subject matter, 54 (25.7%) of the respondents remained neutral having no opinion, 21 (10%) of the respondents disagree, 18 (8.6) of the respondents strongly agree and the remaining 17 (8.1) of the respondents strongly disagreed about the bank's selection being based on the trainer's skill and knowledge about the subject matter.

The other question that was asked was whether the trainers can conduct and demonstrate the training appropriately or not. The majority 98 (46.7%) of the respondents agree, 69 (32.9%) of the respondents are neutral/ they have no opinion, 26 (12.4%) strongly agree on the contrary, the remaining 11 (5.2%) and 6 (2.9) of the respondent's disagreed and strongly disagreed, respectively.

As item number 5 indicates, the majority 90 (42.9%) of respondents agrees that the trainers use the right methodology to address the subject matter, 76 (36.2%) respondents have no opinion or remain neutral, 21 (10%) of the respondents strongly agree, 13 (6.2%) and 10 (4.8%) of the respondents strongly disagree and disagree respectively. This shows the methodology the trainers use to conduct the training is accepted and appreciated by the employees.

The other question in item number 6 raises the question the bank select trainers based on training program objectives stated on the training program or not. The majority of the respondents 77 (36.7%) are neutral having no any opinion, 67 (31.9%) of respondents agree, 29 (13.8%) of the respondents strongly disagree, 22 (10.5%) strongly agree and the remaining 15 (7.1%) the respondents strongly disagree with the above statement.

As item number 7 indicates the majority 111 (52.9%) of the respondents agree that the trainers have subject matter expertise, the ability to communicate their knowledge clearly, interpersonal skills, and the ability to motivate others, 44 (21%) of the respondents strongly agree, 44 (20.9%) remained neutral having no opinion, and 8 (3.8%) and 4 (1.4%) of the respondents disagreed and agreed respectively. This shows that the majority of the respondents believe the trainers possess the skills necessary to train properly.

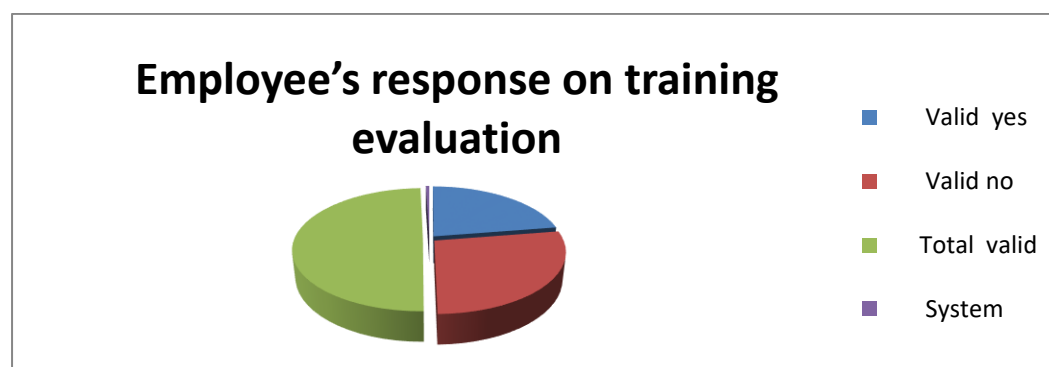
According to the bank's standard operating procedure, which was learned through interviews, trainees are chosen based on the branch managers' recommendations. This suggests that managers and supervisors may have a bias when choosing trainees at the Commercial Bank of Ethiopia. Additionally, the Commercial Bank of Ethiopia develops training programs in-house and rarely hires external trainers; internal trainers typically carry out programs created in-house, and external trainers often handle programs that are outsourced. The majority of the time, external training programs are taken into consideration since they are pertinent and give the bank—which mostly trains top-level managers—advantages in terms of specialty. According to the interview, directors, district managers, and branch managers choose team leaders and trainers for human resource development training programs.





The bank's present practice, which was discovered through interviews, states that trainees are selected based on the recommendations of the branch managers. This shows that the Commercial Bank of Ethiopia's management and supervisors may be biased when selecting the trainees. The Commercial Bank of Ethiopia also develops training programs domestically and sparingly employs external trainers; internal trainers typically execute programs developed internally, and external trainers execute programs that were outsourced. The programs are typically taken into account when preparing top-level managers because they are important and provide unique benefits for the bank. An interview revealed that directors, district managers, and branch managers choose experienced human resource development team leaders to serve as trainers for their training sessions. To administer the external programs, on the other hand, international professionals are typically hired after an assessment of their educational and professional histories.

4.6 Training Evaluation Method

Objective Four: Assessment on how training is evaluated

Graph 4. 1. Employee's response on training evaluation



Item	Frequency	Percent
 Valid yes	94	44.8
 Valid no	114	54.3
 Total valid	208	99
 System	2	1.0
Total	210	100

Source: Own Survey Result (2023)

According to the graph above, out of the total respondents, 114 (54.3%) stated that the organization did not effectively evaluate training programs. On the other hand, 94 (44.8%) of the respondents complied that training in their organization is properly evaluated. This demonstrated to us that, despite the Commercial Bank of Ethiopia's practice of evaluating training, it is not carried out adequately. i.e., the bank's training evaluation's effectiveness is unsatisfactory. This suggests that the employees do not fully understand the training evaluation process.

Table 4. 7. Employees' Response on Training Evaluation

Item		The bank tests the trainees before and after the program		The bank asks the trainees through questioners and interviews at the end of the training program		The outcome of the training evaluated each time		The organization checks the performance appraisal report to evaluate the training	
Strongly disagree	F	123		91		34		97	
	%		58.6		43.3		16.2		46.2
Disagree	F	55		40		54		74	
	%		26.2		19.1		25.7		35.2
Neutral	F	23		72		85		29	
	%		10.9		34.3		40.5		13.8
Agree	F	5		5		25		7	
	%		2.4		2.4		11.9		3.3
Strongly agree	F	4		2		12		3	
	%		1.9		0.9		5.7		1.5
Total		210	100	210	100	210	100	210	100
Mean			2.27		2.97		2.12		3.01
St.devation			1.071		1.128		1.021		1.054

Source: Survey Result (2023)

According to the above table, the majority of respondents, 123 (58.6%), strongly disagreed that the bank tests trainees' abilities and performance both before and after training. Of the remaining respondents, 55 (26.2%) disagreed, 23 (10.9%) remained neutral having no opinion, while 5 (2.4%) and 4 (1.9%) agreed and strongly agreed, respectively. This outcome suggests that the bank does not

examine the employees' abilities and performances before and after trainings, therefore they have no way of determining if the training was successful or not.

The second item on the above table claims that the bank asks the trainees about the training through questioners and interviews at the end of the training program the majority of the respondents 91 (43.3%) strongly disagreed, 72 (34.3%) of the respondents remain neutral having no opinion, 40 (19.1%) of the respondents disagreed and the rest 5 (2.4%) and 2 (0.9%), of the respondents agree and strongly agree, respectively. Since the majority of the respondents disagreed, we can conclude that the bank doesn't ask trainees about the training that took place.

"The outcome of the training is evaluated each time", was the next statement presented and the majority of respondents 85 (40.5%), remained neutral having no opinion, 54 (25.7%) of the respondents disagreed, 34 (16.2%) of the respondents strongly disagreed, the remaining 25 (11.9%) and 12 (15.7%) of the respondents agree and disagree, respectively.

This demonstrates how poorly the Commercial Bank of Ethiopia analyzed training outcomes and how it neglected to consider performance evaluation reports both before and after training. The evaluation procedure ought to go beyond that; specifically, it ought to assess how the training program's effects on performance have changed. And the best way to achieve this is to test the trainees before and after the training and look at the outcomes of their performance, since this will reveal the precise change in their performance.

The human resource development team leaders' interview revealed that the bank frequently administers the training process evaluation forms at the conclusion of the training programs and distributed questionnaires to the trainees, but response could not be obtained and they don't file seriously because the participants were reluctant to fill this employees' negligence to fill the questionnaire is problems to evaluate training programs properly.

4.8 Employees perception on the training practice

Objective Five: To assess the employees perception on the training and development practice

Employees of the Commercial Bank of Ethiopia were asked their perception towards the training practice of their bank and changes in their performance after attending training and their response is summarized in the next table.

Table 4. 8. Employees’ response on their perception on the training practice

Item		The training provided by the bank helped me to perform my work effectively and efficiently		Training programs improved my skills, knowledge and attitude which increase my performance on the job		Training increases employee confidence when performing work related task after training		Training and development reduce the stress of the employees		I realized change on my performance after taking any form of training in the bank		I have enough training that enables me to do my job as required		There is an effective training and development practice in the bank	
Strongly disagree	F	2		9		2		2		21		27		39	
	%		1		4.3		1		1		10		12.9		18.6
Disagree	F	7		9		5		2		16		68		87	
	%		3.3		4.3		2.4		1		7.6		32.4		41.4
Neutral	F	40		12		60		30		59		77		56	
	%		19		5.7		28.6		14.2		28.1		36.7		26.7
Agree	F	118		125		106		115		85		34		23	
	%		56.2		59.5		50.5		54.8		40.5		16.2		11
Strongly agree	F	43		55		37		61		29		4		5	
	%		20.5		26.2		17.6		29		13.8		1.9		2.3
Total		210	100	210	100	210	100	210	100	210	100	210	10/0	210	100
Mean			3.77		3.82		3.09		3.94		3.69		2.97		3.07
S.d			0.895		0.938		0.957		0.959		0.986		1		0.925

Source: Survey Result (2023)

The above table shows that 118 (56.2%) and 43 (20.5%) of the respondents agree and strongly agree, respectively on the statement that the training provided by the bank helped them to perform their work effectively and efficiently, 40 (19%) of the respondents are neutral, 7 (3.3%) of the respondents disagreed, and the remaining 2 (1%) of the respondents strongly disagreed.

The second statement was if the training programs improved their skills, knowledge and attitude which increases their performance on the job. The majority 125 (59.5%) of the respondents agree, 55 (26.2%) of the respondents strongly agreed, 12 (5.7%) of the respondents remained neutral having no opinion, 9 (4.3%) and 9 (4.3%) of the respondents disagreed and strongly disagreed with the above statement.

The third statement states that training increases employees' confidence when performing work related task after training the majority 106 (50.5%) of the respondents agreed, 60 (28.6%) of the respondents were neutral having no opinion, 37 (17.6%) of the respondents strongly agreed, 5 (2.4%) and 2 (1%) of the respondents disagreed and strongly disagreed, respectively.

Out of all the respondents 115 (54.8%) agrees that training and development reduces the stress of the employees, 61 (29%) of the respondents strongly agreed, and 30 (14.2%) of the respondents were neutral, while 2 (1%) and 2 (1%) of the respondents disagreed and strongly disagreed with the above statement.

The fifth item on the table states that the trainees have realized change on their performance after taking any form of training in the bank. The majority 85 (40.5%) of the respondents agreed with, 59 (28.1%) of the respondents remained neutral having no opinion, 29 (13.8%) of the respondents strongly agreed, 21 (10%) and 16 (7.6%) strongly disagree and disagree, respectively.

The next item on the table claims that the employees have had enough training that enables them to do their jobs as required. 77 (36.7%) of the respondents remained neutral, 68 (32.4%) of the respondents disagreed, 34 (16.2%) of the respondents agreed, 27 (12.9%) and 4 (1.9%) of the respondents strongly disagreed and strongly agrees with the above statement, respectively.

The last statement states that there is an effective training and development practice in the bank. 87 (41.4%) of the respondents disagree, 56 (26.7%) of the respondents remain neutral having no opinion, 39 (18.6%) of the respondents strongly disagreed, 23 (11%) and 5 (2.3%) of the respondents agree and strongly agree with the above statement, respectively.

Finally, in the open-ended question section of the questionnaire, respondents were asked to forward their comments regarding the strengths and weaknesses of CBE training and development practices most respondents stated that the strengths of CBE are:-

- CBE has its own separated departments (human resource development) that facilitates training for all employees and prepares continuous training programs;

- CBE has its own training centres to conduct training which creates comfortable environment for training;
- CBE has enough training materials for trainees and
- Most of the times CBE gives induction training for new employees, this practice helps new employees to have some highlights about the jobs and work environments.

And, the weaknesses of CBE the respondents have mentioned are:-

- The bank doesn't give sufficient trainings at the time of adapting new systems and services, instead they give trainings after complications arise because of the gap created;
- There is management bias in the process of selecting trainees;
- Managers or supervisors simply use observation to identify skill and knowledge gaps by themselves. They don't evaluate and ask them to find out what type of trainings they need;
- Most trainings are conducted without proper time table;
- Training out comes not evaluated properly or sometimes not at all. They mostly focus on conducting the training programs;
- Not giving trainings timely or on the time it is needed;
- The selection of trainees is not clear;
- Trainings are given to some employees repeatedly while some of the employees have received trainings only once or never.

When seeing the overall training practice of the Commercial Bank of Ethiopia, it is not as effective as it should be considering it is the biggest bank in Ethiopia. And this is due to the gaps that are seen and explained in the previous tables of the training practice of the bank. And failing to deliver the training at the right time will also decrease the effectiveness of the training program. Previous researches show the same gap in the training and development practices of CBE. Most banks give trainings to new employees upon the time of joining their banks. The biggest gap recorded was lack of training for their new employees. The other gap is lack of training up on the adaption of new systems. As the biggest bank in Ethiopia CBE adapts new systems from time to time which is good but since their employees are not familiar with them it is frustrating for customers to ask for help and not get anything. As mentioned in the previous section lack of training makes the employees to lack confidence and motivation in their jobs making it hard to give good customer service. There has been an improvement in the past few years but as the first and biggest bank in Ethiopia much more is expected from CBE.

Previous researches also mentions that Covid-19 was the biggest challenge because lots of new systems were adopted due to social distancing many people transferred in to mobile banking and online banking. The employees were not able to get trainings because any kind of group gatherings were prohibited eliminating the chance of getting a timely training. Favouring of selected employees

or groups was also one of the biggest challenges mentioned in previous studies and that seems to not have been solved. The employees still complain about the trainees handpicked by their managers as they get many trainings while others only get one or no trainings at all. Human resource department has told us that they are working on this and the numbers in the previous tables also shows that there has been improvement in the selection of trainees.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

SUMMARY

This study was conducted in the Commercial Bank of Ethiopia with the general objective of assessing the training and development practice of the organizations. Questionnaire was the main source of data. These questionnaires are distributed for 248 employees of the bank. Among them, 210 questionnaires were collected and the remaining 38 questionnaires were not collected due to non cooperative employees I have encountered because in the branch some of the employees are not available to collect the questionnaire and used to analyze the data. An interview was also conducted with the 2 training and development team leaders of the commercial bank of Ethiopia.

Based on the data presented and analyzed in chapter four of the study, the following particular findings were observed:

The study reveals that there are some respondents who took the training several times while some of them took the training only a couple of times and once and this clearly demonstrates that there is a gap in allocation of employees for training program, as it is indicated in the interview there is the managers problems that selected trainer's without identification of them skill gaps. The study reveals that training needs assessment is not conducted properly. CBE mostly uses direct observation of direct supervisors and managers to identify training needs of employees.

The study result shows that even if commercial bank of Ethiopia employees has a training program in place and give training to the employees several times, they failed to give this training at the right time. Most respondents not get training about the bank's new products and services before the service or products implemented and announced.

The training materials are available on time of training. According to interview held with human resource development team leaders' trainers selected by directors and district managers by their subject matter expertise and practical knowledges and trainees select by supervisor or manager recommendations.

The commercial bank of Ethiopia trainers are skilled and experienced, trainers have subject matter expertise. The trainer has good knowledge and interpersonal skills that initiates and motivate others. Most of the respondents said that there is no proper evaluation of training programs in their organizations. Most respondent's replies that the organization not tests the trainees after and before the training programs. The organization not evaluated the training out comes. Most of the respondents not agree that commercial bank of Ethiopia training and development practice is effective.

CONCLUSIONS

The aim of this study has been to assess training and development practice of the commercial bank of Ethiopia, in order to assess the existing training practice, the study emphasized on the four points of training, includes training needs assessment, timely delivery, trainers and trainee selection, training evaluation and attitude of employees concerning training practice of the bank. Based on the entire study the following conclusions are drawn. Regarding CBE Training needs assessment, it can be concluded that to identify the training needs of employee's uses direct observation of immediate supervisors. In addition, they use questioner to identify the areas of gaps in which training is needed. Three questions were asked to measure the appropriateness of the training needs assessment of the organizations. Based on the results of analysis, training needs assessment methods of the bank did not identify the gaps properly. The interview made with the team leaders also indicated that even if their training process is started with the identification of training needs, the training need assessment practice of the bank did not identified the gaps and conducted properly and this is may be due to the lack of managers commitment to properly identify the performance gaps that should be filled with trainings.

Regarding Provide timely training to employee's commercial bank of Ethiopia have a training program in place and give training to the employees several times but they failed to give this training at the right time.

Regarding the selection of trainees and trainers of training, trainees are selected based on the recommendation of the branch managers this can infer that the practice of selecting the trainee in the commercial bank of Ethiopia is exposed to bias of the supervisors and managers. Trainers are selected to training programs by Directors; district Managers, those who have experiences in the area. Even if there is the practice of evaluating the training in the commercial bank of Ethiopia it is but it's not conducted properly therefore training evaluation practice of the commercial bank of Ethiopia is not satisfactory. Even though the bank used a questionnaire to evaluate the reaction of trainees' after the training program, they are failed to use the other evaluation methods properly this showed us that the commercial bank of Ethiopia not effective in evaluation trainers after the training, And this implies that commercial bank of Ethiopia not using the evaluation method properly makes it difficult to differentiate the change in performance of employees that was caused by the training.

Employee's perception regarding training and development practice of the organizations according to the analysis the even if training help to increase skills, knowledge, it helps to perform works effectively and efficiently, and increases confidence to performing work related tasks commercial bank of Ethiopia not gives enough training that enables them to do their works as required and effectively. And we can conclude that the commercial bank of Ethiopia training and development practice is not effective.

RECOMMENDATIONS

The following suggestions are made to at least lessen the issues the bank is having with its methods for training and developing its people resources.

- Even if an employee has prior banking expertise, the bank must provide training for all of its staff members so that they are all well aware of the organization's goals, mission, and vision as well as its organizational culture and work expectations.
- Before beginning to train personnel, it is necessary to gauge and assess the skill, talent, ability, knowledge, and motivation of the employees so that it is clear what kind of training that personnel needs.
- The selection of trainees should be based on their job profiles and the goals of the bank to avoid the probability of being biased or not giving fair chance for all the employees.
- The bank should attend training sessions at other facilities with solid experience in training and development initiatives for the purpose of sharing experience from other banks.
- Continuous evaluation mechanisms must be utilized both during and after the training session to ensure that all trainees comprehend the training being conducted.
- The capacity of training experts should be updated periodically through training.
- Trainee selection policy and procedure should be applied consistently to avoid bias and to ensure the quality of training delivered to the trainees.
- Before they begin to plan and carry out trainings, training experts should receive thorough training in how to provide the training for an effective result on the trainees.
- Representative professional from each department has to be included in training and development type selection.
- For the enhancement of the trainees' performance as well as the selection of trainings for the future, training effect evaluation techniques should be in place. Because determining the need for training is essential in the preparation of the training, the selection of trainees and selection delivery method for trainers to conduct the training.
- CBE should strictly follow its training and development system in order to make its Training and Development efforts as fruitful as desired.
- Training and development should be conducted for a real change and not for report purpose only.

Additionally, on top of developing their skills, managers should be orientated on the purpose of providing trainings to employees. As a result, the bank should implement formal training and development programs rather than relying solely on senior management to lead trainings.

In order to achieve the desired performance from its staff, the Commercial Bank of Ethiopia should provide training at the appropriate time and about recently introduced services and products. The training will not be as effective as it can be even if it is developed and presented properly if it is not given on time. Employees wouldn't have a clear understanding of the newly adopted systems or up-to-date knowledge about how to service their clients, which makes them lose confidence in their abilities and might be seen as a waste of resources. However, if the training is planned and given in a suitable manner at the appropriate time, productivity will be advantageous for both the bank and the employees as it raises their confidence, which in turn results in a higher performance on their part and a satisfied client for the business. CBE should therefore think about providing trainings on schedule.

Both current and new employees should receive frequent training to maintain their strategic positions in the workplace or to be effective in delivering high-quality services to society. The bank should make it easier for employees to get training so they may become more motivated, self-assured in their abilities, and attentive to the demands of their clients.

Employees should be informed about the criteria for choosing a trainer and trainee. The Commercial Bank of Ethiopia needs to take the hiring of qualified trainers seriously in order to provide the training to the appropriate population at the appropriate time. Trainers should be certified, have strong interpersonal skills, and have a solid grasp of the management philosophies, goals, and significance of the training program. Without a firm commitment from the bank to making sure that the trainings are carried out correctly and regularly, even the best-designed training program is useless. Therefore, in order to have a positive result from training program, organizational commitment should be tied closely with appropriate effective training methods and training delivery mechanism.

Although the Commercial Bank of Ethiopia's training evaluation system is a solid idea, it only assesses the trainees' immediate response and is unable to address post-test performance improvement or behavioural changes brought on by the training. As a result, it is advised that the Commercial Bank of Ethiopia use training impact analysis to measure trainee performance before and after training in order to determine the success of the program. Additionally, Commercial Bank of Ethiopia implements a continuous follow-up program and collects feedback following each training in order to assess the results and implement remedial measures.

The Commercial Bank of Ethiopia should conduct each and every process correctly, placing more emphasis on identifying employees' skill and knowledge gaps before conducting training and evaluating the behavioural or skill changes that become the training. This will ensure that the training is effective. Without a comprehensive training process to back it up, the mere fact that training programs are in place does not guarantee their efficacy. As a result, each activity must be carried out carefully because they are all interconnected. To make the training practice successful and fruitful, it is also important to pay attention to on-time delivery of the training.

This study is limited only with the East Addis Ababa district. This is for the sake of making the study and results manageable according to time and budget. The data collected was based on small sample size thus, future researches should conduct an empirical study by considering more sample organizations from different branches in different districts and focusing on the managers, team leaders, and human resource departments heads as they are the ones responsible for the selection of trainees and trainers.

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APPENDICES

APPENDIX A: Questionnaire

**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
MBA PROGRAM
DEPARTMENT OF BUSINESS ADMINISTRATION**

Dear Respondent,

This questionnaire has been designed to solicit information purely for academic purposes. This research is conducted as a partial fulfillment of the award of Masters degree in Business Administration in St. Mary's University under the title "Benefits, Opportunities and Challenges of Training in CBE East Addis Ababa District". Therefore, your participation in giving reliable information has a vital contribution for the success of this study. So, I respectfully request your kind cooperation in answering the questions as clearly and genuinely as possible. I would like to assure you that the information you provide will be used for research purpose only and all responses will be treated in strict confidentiality. Should you have any question or concern, please contact me at 0984157609. Finally, I would like to express my appreciation for your time, patience and diligence in responding to this questionnaire and for allowing me to fulfill my objectives.

Note

- Please don't write your name.
- Please answer by putting "✓" mark on the box with point which highly reflects your idea parallel to your choice.

Sincerely,
Melat Tefera

Part One

Section 1 - Background Information

1. Gender Male ☐ Female ☐

2. In which age group are you?

20-25 ☐ 26-31 ☐

32-40 ☐ 41 & above ☐

3. What is your current Educational Qualification?

Diploma Degree ☐

Master's Degree ☐

Other, [please specify] _____

4. What is your current work position? _____

5. What is your Service year in CBE?

Less than 3 years ☐ 3 to 5 years ☐

6 to 8 years ☐ more than 8 years ☐

Section 2 - General Information on Training and Development

6. Have you participated in any form of training since you joined CBE?

Yes ☐ No ☐

7. Have you participated or attended any training program organized by CBE?

Yes ☐ No ☐

8. How were you selected for training?

On joining the company

Supervisors recommendation

Compulsory for all employees

upon employee request

By performance appraisal

I don't know

9. How often do you attend training programs?

Only once

Twice

Several times

Rarely

Part Two

Information on Training Need Assessment

1. Does your organization conduct need assessment before conducting training?

Yes

No

2. If your answer to Q1 is yes, which methods are used to determine training needs?

Questionnaire

Direct observation of immediate supervisor

Performance appraisal result of employees

Group interview with managers and supervisors

Other, [please specify] _____

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

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No		1	2	3	4	5
1.	CBE conducts formal Training Need Assessment properly.					
2.	Training programs are designed and developed based on the analysis of employee's skill, knowledge and attitude gaps.					
3.	The TNA methods of the organization enable to clearly identify the required training that employees' need to perform their job.					

Part Three

Information on giving timely training

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No		1	2	3	4	5
1.	CBE gives an on time training (At the right time).					
2.	The organization gives training about the new services of the company at the time of adoption.					
3.	The organization's Training materials are available on time.					

Part Four

I. Information on selection of trainers

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No.		1	2	3	4	5
1.	The trainer is capable and knowledgeable about the subject matter.					
2.	The trainers are selected by their skills of training and knowledge about the subject.					
3.	The trainers can transfer and demonstrate the training appropriately.					
4.	Trainers use the right methodology to address the subject matter.					
5.	The trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, and ability to motivate others.					

II. Information on the selection of trainees

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No.		1	2	3	4	5
1.	Trainees are recruited without bias					
2.	The criteria used to select trainees are based on the objectives stated there on the training program.					
3.	Trainees are selected based on the training needs assessment conducted.					

Part Five

Information on Training evaluation

1. Does CBE evaluate the training program properly?

Yes

No

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No.		1	2	3	4	5
1.	The organization tests the trainees before and after the program.					
2.	The organization asks the trainees through questionnaires and interviews at the end of the training program.					
3.	The outcome of the training is evaluated each time.					
4.	The organization looks at the performance appraisal report to evaluate the training.					

Part Six

Information on perception of employees towards the training and development practice

Listed below are statements that represent your perceptions towards the training practice of your organization and changes in your performance after attending training

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No.		1	2	3	4	5
1.	The training provided by CBE helps employees to perform their work effectively and efficiently.					
2.	The training programs improve employee's skills, knowledge and attitude which increase their performance on the job.					
3.	The training programs increases employee confidence when performing work related task after training.					
4.	Training and development reduces the stress of the employees related to their job.					
5.	I have realized change on my performance after taking any form of training in my organization.					
6.	I have enough training that enables me to do my job as required.					
7.	There is an effective training and development practice in my organization.					

Please describe your comments regarding the strengths and weaknesses of CBE's training and development practices

Strength

Weakness

If you have any additional comment, please write

APPENDIX B: Interview Questions

ST. MARY'S UNIVERSITY Department Of Business Administration Interview Questions

This interview has been designed to seek information purely for academic purposes. The main purpose of the study is to conduct a thesis on the topic: “Benefits, Opportunities and Challenges of Training in CBE East Addis Ababa District”. Thus, as Human Resource Development team leaders of the bank, it is hoped that the success of the study depends on the information you provide.

Thank You

1. How does your organization assess and prioritize the training needs of employees’?
2. Do you think your organization gives on time training?
3. How is training evaluated in your organization?
4. How does your organization select trainees and trainers?
5. Do you think that there is an effective training practice in your organization?