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**EFFECTS OF TRAINING ON EMPLOYEE PERFORMANCE:
THE CASE OF NIB INTERNATIONAL BANK HEAD OFFICE**

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JULY, 2025

ADDIS ABEBA, ETHIOPIA

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ADDIS ABABA, ETHIOPIA

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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Declaration

Israel Addis, declare that this thesis entitled **Effects of Training on employee Performance: The Case of nib international bank Head Office**. Is my original work prepared under the follow-up and guidance of my advisor. 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 to earn any degree.

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Effects of Training on employee Performance: The Case of nib international bank Head Office.

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List of Acronyms/Abbreviations

ANOVA	Analysis of Variance
HO.....	Head office
HR.....	Human Resource
HRD	Human resource department
HRM	Human resource management
NIB.....	Nib international bank
SPSS.....	Statically Package for social sciences
TNA	training need assessment

Abstract

The primary objective of this study was to examine the effect of training on employee performance in NIB Head Office in Addis Ababa. To achieve this, the student investigated how various dimensions of training align with employee performance. The study employed both descriptive and explanatory research designs, and utilizing mixed-research approaches. Data were collected from only primary data. Which were obtained through a questionnaire. Stratified sampling method was applied with simple random sampling technique that used from each stratum in proportion to the population, with a total of 311 questionnaires distributed to respondents. Out of these, 296 questionnaires were completed and returned. The findings were analyzed using both inferential and descriptive statistics. The results from the descriptive analysis indicated that the effect of employee training on employee performance is favorable, with a mean score of 3.70 on a 5-point scale. This suggests that factors such as Training Needs Assessment, Training Objectives, Training Design, Training Delivery and Training Evaluation positively influence employee performance. Furthermore, the results from multiple linear regression analysis revealed varying levels of effect from the training dimensions on employee performance. Specifically, each unit increase in Training Needs Assessment, Training Design, Training Delivery, Training Evaluation, and Training Objectives was associated with enhancements in employee performance. Based on these findings, the student conclude that employee training has a significant effect on employee performance, therefore the student recommends that NIB's Head Office should prioritize these training dimensions to further improve employee performance.

Keywords: - Employee performance, Training need assessment, Objective of training. Training Design, training delivery, and Training Evaluation.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

In today's competitive business environment, organizations understand that employee performance is crucial to their overall success. The efficiency and effectiveness with which employees complete their tasks significantly affect an organization's ability to meet its goals. According to Karim and Noor (2022), the rapid advancement of technology and changing market dynamics necessitate ongoing investment in employee development. Training programs are vital in this context, as they equip employees with the skills and knowledge needed to adapt to new challenges and enhance their performance. By cultivating a culture of continuous learning, organizations can ensure that their workforce remains relevant and capable of addressing evolving demands (Karim and Noor, 2022).

Well-designed training programs not only improve employee skills but also boost job satisfaction and motivation. Tzeng (2023) illustrates that when employees receive support through targeted training initiatives, their engagement levels increase, leading to higher productivity and better performance outcomes. A motivated workforce is likely to be more committed and aligned with organizational objectives, creating a positive feedback loop that enhances both individual and collective performance. Thus, investing in employee training should be viewed not merely as an expense but as a strategic necessity that can deliver significant returns for organizations striving for excellence in a competitive landscape (Tzeng, 2023).

Training serves as a vital mechanism for bridging the gap between employees' current skills and the demands of their roles within the organization. By providing employees with essential knowledge, skills, and competencies, organizations develop a more capable workforce that can effectively address challenges and adapt to ever-changing work environments. This strategy not only hones specific job-related skills but also fosters a culture of continuous learning, which enhances long-term employee engagement. Consequently, organizations that invest in training initiatives often experience lower turnover rates and increased employee loyalty and commitment, as highlighted in a study by Bulińska (2023).

Moreover, the advantages of training extend beyond individual performance; they also impact broader organizational outcomes. High-performance work systems that integrate robust training programs are linked to improved organizational performance metrics, including profitability, efficiency, and customer satisfaction. Therefore, it is crucial for organizations to acknowledge the influence of training on employee performance if they aim to effectively leverage their human resources for sustainable competitive advantage (Baharum Arshad, 2022).

NIB International Bank provides a comprehensive range of financial services to individuals and businesses. Established to promote economic growth in Ethiopia by offering accessible banking solutions, the bank has expanded significantly, boasting a network of branches across the country. As of the most recent data, NIB International Bank's Head Office employs approximately 1,000 personnel, making it a key player in the Ethiopian banking sector. With a focus on customer service, technological innovation, and community development, the bank continues to play an essential role in Ethiopia's financial landscape. Thus, this study aims to analyze the effect of training on employee performance at NIB's Head Office.

1.2. Statements of the Problem

In the ever-evolving landscape of modern business, organizations are increasingly acknowledging the vital importance of human capital in their quest for sustainable success. Effective training programs have emerged as a fundamental pillar in enhancing employee skills, knowledge, and competencies. These initiatives not only foster individual growth but also play a significant role in bolstering organizational performance. However, the effectiveness of such training programs can vary widely, influenced by factors such as design, implementation, and evaluation processes (Karim and Noor, 2022).

Numerous studies have consistently highlighted a positive correlation between thoughtfully designed training programs and enhanced employee performance (Noe, 2017). For example, research conducted by Haddad and Nuaimi (2016) found that impactful training interventions lead to increased job satisfaction, heightened productivity, and improved employee retention. Similarly, underscoring the importance of aligning training objectives with organizational goals to maximize return on investment Bhatia and Sharma (2018).

Siddiqui and Nasir (2018) further emphasize the critical role that well-structured training programs play in refining various aspects of employee performance. Their findings reveal that effective training not only enriches employees' job knowledge but also enhances their interpersonal skills and communication abilities. This holistic development cultivates a more competent workforce, resulting in increased productivity and greater job satisfaction among employees. Thus, organizations should view investment in training initiatives as a strategic priority, essential for nurturing a skilled and motivated workforce that contributes to overall organizational success(Siddiqui Nasir, 2018).

Despite the growing body of evidence supporting the positive effects of training, challenges persist in the effective implementation and evaluation of these programs. Issues such as inadequate training needs assessments, poor transfer of learning, and insufficient post-training support can impede the achievement of desired outcomes. Furthermore, the unique context of each organization—encompassing its industry, culture, and available resources—can significantly influence the effectiveness of training initiatives (Bhatia and Sharma, 2018).

NIB International Bank has stood as a prominent financial institution in the country, a success largely attributed to the dedication and efforts of its staff. Recognizing that the bank's achievements are intrinsically linked to the quality of its human resources—as highlighted in documentation from the training and development department—this department is tasked with identifying underperformance and creating targeted training opportunities to enhance employee performance (NIB Annual Report 2023/24).NIB has made substantial investments in training and development to elevate the skills, knowledge, and attitudes of its employees within banking operations. The bank operates its own training and development department dedicated to upgrading employee competencies (NIB Annual Report 2023/24).

There is a difficulty in identifying training opportunities for improvement based on performance at NIB's Head Office; these deficiencies have led to an increase in staff complaints. This situation highlights the urgent need to address performance gaps through relevant training interventions tailored to develop specific skills and abilities. Inadequate training can result in errors that pose significant obstacles to achieving organizational goals and objectives (NIB Annual Report 2023/24). And also the student noted that certain employees are struggling to adjust to the current technological practices. Additionally, informal collection of preliminary

survey data from some customers at the Nib Head Office indicated dissatisfaction with the services offered. As a result, the student aimed to investigate the training within the relevant sector to understand its impact on employee performance and any potential relationships involved.

1.3. Research Questions

To address the statements outlined in the problem, the student had formulated the following research questions.

1. What is the effect of training needs assessment on employee performance?
2. What is the effect of training objective on employee performance?
3. What is the effect of training design on employee performance?
4. What is the effect of training delivery on employee performance?
5. What is the effect of training evaluation on employee performance?

1.4. Objective of the Study

1.4.1. General Objective

The general objective of the study was to analyze the effect of training on employee performance in the case of NIB Head Office in Addis Ababa.

1.4.2. Specific Objective

The specific objective of the study was:

1. To analyze the effect of training need assessment on employee performance.
2. To analyze the effect of training objective on employee performance.
3. To analyze the effect of training design on employee performance.
4. To analyze the effect of training delivery on employee performance.
5. To analyze the effect of training evaluation on employee performance.

1.5. Scope of the Study

1.5.1. Theoretical scope

This study focused on the effects of training on employee performance at NIB International Bank, specifically examining five key aspects of training dimensions, Such as: Training Needs Assessment, Training Objectives, Training Design, Training Delivery, and Training Evaluation. These aspects served as independent variables, while employee performance was treated as the dependent variable. The research was conducted at NIB's Head Office due to constraints related to financial resources and time, which limited the scope of the study to these specific elements of training.

This study primarily examines the training of HRM employees at NIB International Bank, which comprises 31 departments and over 950 employees. The research will concentrate on the Head Office of NIB International Bank, specifically analyzing the relationship between training and employee performance across various departments, as well as evaluating the impact of training on employee performance at the Head Office.

1.5.2. Geographical scope

The study was important in obtaining a lot of information if it covers all branches of Nib International Bank. The study was confined to the effect of training on employee performance in Head Office in Addis Ababa, from November to March 2025. The study had used both an explanatory and descriptive research design and mixed research approaches. The study had used a sampling data collection methods with random sampling techniques from each stratum.

1.6. Significance of the Study

The importance of this study on the effect of training on employee performance at the NIB Head Office is rooted in its ability to improve organizational effectiveness, enhance employee satisfaction, and support individual career growth. For the bank, effective training programs can result in better service delivery, increased operational efficiency, and higher customer satisfaction, all of which contribute to a competitive edge and improved financial outcomes. Future researchers will find value in this study as it offers insights into best practices for workforce development within the banking industry, serving as a foundational framework for further investigation into training methods and their effects on performance. Additionally,

employees will benefit from well-structured training initiatives that provide them with essential skills and knowledge, promoting professional development, job satisfaction, and a more fulfilling career path within the bank.

1.7. Definition of key Terms

- **Employee Performance** refers to the level of achievement of individual employees in relation to their job requirements and organizational goals. It is often measured through various performance metrics, such as productivity, quality of work, and effectiveness in meeting job duties (Campbell ,1993).
- **Training Needs Assessment (TNA)** is the process of identifying the gaps between the current performance of employees and the desired performance. It involves determining the training requirements for different roles within an organization to enhance their skills and competencies (Goldstein, 2002).
- **Objective of training** is the specific goals or outcomes that an organization aims to achieve through its training programs. These objectives guide the design, implementation, and evaluation of training initiatives, ensuring that they align with both organizational needs and employee development (Noe, R. A. 2017).
- **Training Design** refers to the systematic planning and structuring of training programs to ensure that learning objectives are effectively met. This includes the development of curriculum, selection of training methodologies, and alignment of activities with desired outcomes(Kaufman, 2001).
- **Training Delivery** is the method through which training content is presented to participants. This can include in-person workshops, online courses, e-learning, coaching, or blended learning. The choice of delivery method impacts engagement, knowledge retention, and application of skills (Brown, 2011).
- **Training Evaluation** is the process of assessing the effectiveness of training programs through systematic measurement of outcomes against predefined criteria. This can be conducted using various models, including Kirkpatrick's Four Levels of Evaluation, which examines reactions, learning, behavior, and results (Kirkpatrick, 1994).

1.8. Limitation of the study

The time available for data collection and analysis posed a limitation for the study. Since, it is impractical and unmanageable to include all the banks because of resource limitation. Therefore, the study was confined to the effect of training on employee performance in Head Office in Addis Ababa. There was a notable contribution from this study especially for on which training activities to focus in order to develop employee performance, the significance of this study need to be viewed and acknowledged in lights of its limitation. The student only focus on training, hence, other HRM actives like recruitment, selection, etc. which may have a great contribution have not been considered. On the other hand the study required a determinant time and voluntary response from target group and the student did his best to attain the optimum result.

1.9. Organization of the Paper

To enhance the appeal of the paper, it was organized into five main chapters. The first chapter serves as an introduction, covering the study's background, problem statement, research questions, objectives, scope, significance, definitions, and limitations. The second chapter focuses on a review of relevant theoretical and empirical literature, along with the conceptual framework. Chapter three provides a comprehensive overview of the study's methodology, detailing the approach and design, population, sampling techniques and procedures, data sources, data collection instruments, and analysis methods. Chapter four presents the analysis and presentation of the data. Finally, chapter five discusses the results, draws conclusions, and offers recommendations.

CHAPTER TWO

RELATED LITERATURE REVIEW

This chapter was provided valuable insights in to the effect of training on employee's performance by reviewing the existing theoretical and empirical literatures. Hypothesis and conceptual framework are also developed in this section.

2.1. Concept of Employee Training

2.1.1. Training

Training is typically defined as a structured process designed to improve individuals' skills, knowledge, and competencies, ultimately enhancing their performance in both current and future roles. It represents a vital investment for organizations, as it has a direct effect on employee performance and overall organizational effectiveness (Noe, 2020). By systematically developing employees' skills and competencies, training programs enable them to execute their current responsibilities more effectively while also preparing them to tackle future challenges in the workplace (Noe, 2020). For example, as industries adapt to technological advancements and shifting market demands, a well-organized training initiative ensures that employees stay relevant and competitive. This approach not only cultivates a culture of continuous learning but also boosts job satisfaction and employee retention, significantly contributing to the organization's overall success (Almeida, 2022).

Additionally, training initiatives serve as a strategic method for addressing skill gaps and preparing the workforce for future challenges. According to Noe (2020), organizations that actively engage in structured training efforts are better positioned to develop a knowledgeable, agile, and skilled workforce capable of adapting to uncertainties and capitalizing on new opportunities. This type of training not only promotes the acquisition of job-specific skills but also equips employees with essential soft skills, leadership abilities, and critical thinking competencies, fostering a comprehensive approach to professional development. Ultimately, organizations that emphasize training enhance individual employee capabilities, improve team collaboration, and encourage innovation, thereby gaining sustainable competitive advantages within their industries. Training is an essential aspect of human resource management, focused on providing employees with the necessary competencies (Salas, 2012).

2.1.2. Nature of Training

Training is a systematic process of imparting knowledge, skills, and attitudes to individuals or groups to enhance their performance in specific roles or tasks. It involves a structured approach to learning, often facilitated by instructors or trainers, and aims to bridge the gap between an individual's current capabilities and the desired level of competency (Goldstein, 2002).

Effective training programs must be rooted in specific, measurable goals to ensure that they not only enhance performance but also align with both organizational and individual needs. Being goal-oriented, as highlighted by Holton (2020), shows that clarity in learning objectives serves as a guiding framework, enabling participants to focus their efforts on achieving defined outcomes. This alignment fosters a more targeted learning experience, facilitating the acquisition of relevant skills and knowledge essential for immediate application in the workplace. As a result, organizations can better track the effectiveness of their training initiatives, measure performance improvements, and adapt strategies to meet evolving challenges, ultimately contributing to overall organizational success Holton (2020).

Structured training programs that employ the ADDIE model offer a systematic approach to instructional design that enhances both understanding and retention of information. By being structured, these programs follow a defined sequence of Analysis, Design, Development, Implementation, and Evaluation, ensuring that learning objectives are clearly identified and articulated, instructional materials are thoughtfully created, and learner feedback is systematically gathered and analyzed. This methodology promotes coherence in the learning process, allowing learners to build connections between concepts progressively. Additionally, the iterative nature of the ADDIE model facilitates continuous improvement, which is vital for adapting to diverse learner needs and ensuring the training remains relevant and effective over time (Molenda, 2017).

The role of instructors or trainers as facilitators of learning is essential because they not only impart knowledge but also create an engaging environment that fosters critical thinking and skill development. By being facilitated, effective instructors guide learners through the educational process, adapting their teaching strategies to meet diverse learning needs and preferences (Knowles, 2015). By providing practical feedback, they help learners identify areas for improvement and encourage self-directed learning, which enhances motivation and retention of

information. Additionally, facilitators cultivate a collaborative atmosphere, enabling students to share experiences and insights, thereby enriching the overall learning experience. This dynamic interaction between trainer and learner is crucial for transforming theoretical concepts into practical, applicable skills (Knowles, 2015).

Active participation in training is crucial for enhancing learner engagement and retention, emphasizing the effectiveness of interactive methods. By being interactive, training approaches such as simulations and collaborative learning foster a more immersive educational experience, allowing learners to actively apply knowledge in realistic scenarios and collaborate with peers (Dede, 2020). This not only reinforces understanding through hands-on practice but also promotes critical thinking and problem-solving skills by requiring learners to engage with the material on a deeper level. Consequently, such strategies lead to improved retention of information and better overall learning outcomes, as participants feel more invested and connected to the learning process (Dede, 2020).

Continuous training is a vital aspect of modern workforce development, driven by the principles of lifelong learning and adaptability. By being continuous, this approach emphasizes the need for employees to continually update their skills and knowledge to stay relevant in a rapidly changing work environment. The World Economic Forum (2021) reports the importance of fostering a culture of continuous learning in organizations, as technological advancements and shifting job requirements necessitate a workforce that can rapidly adapt and upskill. By embracing continuous training, organizations can equip their employees with the necessary skills to remain competitive, innovate, and stay ahead of the curve, ultimately contributing to the organization's success and growth.

2.1.3. Objective of Training

Specify the performance you expect to achieve through training intervention. State the performance objectives in observable and measurable terms. This will be the bench mark in assessing whether the training has been effective or not Lucas (2004).

The following are objectives of employee training in organizations:

Training initiatives play a crucial role in enhancing the skills and knowledge of employees, which has a direct and positive effect on their overall job performance. By being focused on

improved job performance, organizations can significantly increase employee productivity, minimize errors, and improve the quality of work produced (Brown & Sitzmann, 2020). Research indicates that employees who receive thorough training are more likely to operate efficiently and effectively, resulting in higher output levels and reduced operational costs.

Committing to training programs demonstrates an organization's dedication to employee development, which in turn fosters higher morale and job satisfaction among staff. By being focused on enhanced employee morale and satisfaction, organizations can create an environment where employees feel valued. A 2021 survey conducted by the Society for Human Resource Management (SHRM) revealed that companies prioritizing employee development see elevated levels of engagement and satisfaction (SHRM, 2021). This suggests that providing training opportunities not only contributes to personal and professional growth but also significantly boosts employee morale and overall job contentment.

Additionally, organizations that provide continuous training opportunities are more successful in retaining their workforce. By being committed to increased employee retention, regular training initiatives help reduce turnover rates by instilling a sense of value among employees, making them feel that their growth and development are prioritized by the organization (Keller & Yang, 2022). Consequently, companies that invest in employee training often enjoy lower turnover rates and a more stable workforce.

2.1.4. Elements of Effective Training

In this research, the research will discuss four elements of Training: Training Needs Assessment, Training Design, Training Delivery, and Training Evaluation.

2.1.4.1. Training Needs Assessment

A Training Needs Assessment (TNA) is an essential process for organizations aiming to enhance employee performance while aligning workforce capabilities with broader organizational goals. This systematic approach involves a thorough examination of three key areas: organizational analysis, task analysis, and individual analysis. By focusing on these components, TNA ensures that training interventions are both effective and specifically targeted to meet the needs of the organization.

Understanding an organization's strategic objectives and the external pressures it faces is crucial for identifying the skills and competencies employees need to develop. As highlighted by Noe (2021), this understanding allows organizations to proactively identify skill gaps and design training programs that not only support individual growth but also enhance overall organizational performance. In today's rapidly changing business environments, the ability to adapt and evolve is paramount, making TNA a vital tool for success.

Task analysis within TNA aims to clarify the specific duties and the knowledge, skills, and abilities (KSAs) required for various job roles. Research by Salas (2017) underscores the importance of clearly defining job requirements and performance standards, which ensures that training is relevant and directly addresses the actual needs of employees. Organizations must conduct comprehensive analyses of job roles to determine the most effective training strategies.

Furthermore, assessing individual employee capabilities is critical for delivering personalized and effective training. McGowan and O'Driscoll (2019) emphasize that collecting data through performance evaluations and self-assessments is essential for identifying the unique training needs of each employee. By tailoring training programs to accommodate individual learning styles, organizations can significantly enhance engagement levels and improve learning outcomes. This personalized approach not only fosters a more motivated workforce but also contributes to the overall success of the organization.

A well-executed Training Needs Assessment serves as a foundational element in developing a skilled, adaptable, and high-performing workforce aligned with organizational objectives. Through careful analysis at organizational, task, and individual levels, organizations can create targeted training interventions that meet both current and future demands.

2.1.4.2. Training Design

Training design is a vital pillar of organizational development, intricately shaping the capabilities and performance of employees. At the heart of this process lies a comprehensive needs assessment, which serves as the key to uncovering specific gaps in knowledge and skills. Recent research underscores the importance of addressing these gaps through tailored training initiatives, which not only fulfill immediate employee needs but also align with long-term organizational aspirations (Chiaburu Tekleab, 2020). By harmonizing training programs with

both individual requirements and overarching goals, organizations can cultivate a culture of continuous improvement—an essential ingredient in today’s dynamic business landscape.

Crafting effective training programs necessitates a deep understanding of diverse learning styles and preferences to maximize engagement and retention. Studies reveal that adaptive learning technologies, which adjust to the unique pace and style of each learner, can significantly elevate the effectiveness of training initiatives (Kozlowski Bell, 2013). This personalized approach fosters an enriched learning experience that promotes active participation, ultimately leading to enhanced outcomes. When training resonates with employees and engages them meaningfully, they are more inclined to apply their newfound knowledge in their daily roles, resulting in improved performance and heightened job satisfaction (Noe, 2021).

Moreover, implementing robust evaluation strategies enables organizations to assess the impact of their training programs on both individual and collective performance. Kirkpatrick's model emphasizes the importance of evaluating training across multiple levels—reactions, learning, behavior, and results—offering a holistic view of training effectiveness (Kirkpatrick Kirkpatrick, 2016). Organizations that prioritize such evaluations can continuously refine their training initiatives, ensuring they deliver a positive return on investment while contributing to overall strategic success. In this way, training design not only enhances individual growth but also propels the organization toward its future ambitions.

2.1.4.3. Training Delivery

The delivery of training plays a pivotal role in shaping effective employee development strategies, as the chosen method profoundly influences learner engagement and knowledge retention. Instructor-led training (ILT) remains a time-honored approach that fosters interaction and provides immediate feedback, making it particularly effective for mastering complex skills and nurturing team dynamics (Noe, 2021). Yet, traditional ILT can often be resource-intensive and may not fully accommodate the diverse learning preferences of today’s workforce. Research indicates that relying solely on conventional methods may overlook the convenience and accessibility offered by modern technology, highlighting the need for a shift towards more versatile training modalities (Pappas, 2020).

The emergence of technology-enabled training methods, especially e-learning, has revolutionized the landscape of employee development. E-learning presents a myriad of advantages, including flexibility, scalability, and cost-effectiveness, allowing organizations to reach a wider audience with varied schedules (Bersin, 2021). With online courses and virtual classrooms, learners can access training materials anytime and anywhere, catering to diverse learning paces and styles. Moreover, studies reveal that digital formats can significantly enhance learner engagement through interactive elements such as quizzes and discussion forums, ultimately boosting knowledge retention (González, 2021).

Blended learning has emerged as a particularly effective training delivery model, seamlessly integrating traditional and technology-enabled approaches. This hybrid method not only capitalizes on the strengths of face-to-face instruction but also incorporates online learning components to create a more dynamic and personalized training experience (Staker Horn, 2012). By blending these methods, organizations can tailor learning experiences to meet the unique needs of employees while aligning with organizational goals. This adaptability paves the way for continuous improvement, empowering trainers to refine their approaches based on feedback and performance outcomes—ultimately leading to more successful training initiatives (Huang, 2020).

2.1.4.4. Training Evaluation

Training evaluation is a cornerstone of measuring the effectiveness of any training program, as it provides vital data that empowers organizations to make informed decisions regarding their training strategies. Drawing from Kirkpatrick's renowned model—a respected framework for analyzing training effectiveness—evaluation encompasses the assessment of both learner reactions and learning outcomes (Kirkpatrick Kirkpatrick, 2006). By collecting feedback from participants and gauging their knowledge retention and skill acquisition, organizations can ascertain whether the training has fulfilled its objectives. This process not only highlights the strengths and weaknesses in the training content and delivery methods but also paves the way for continuous enhancement of future programs.

Furthermore, evaluating training initiatives enables organizations to assess the return on investment (ROI) associated with these endeavors. Given that training often represents a significant financial commitment, robust evaluation mechanisms are essential for justifying these expenditures (Phillips, 1997). By measuring tangible outcomes—such as increased productivity,

decreased error rates, or improved customer satisfaction—organizations can establish a clear connection between their training investments and business results. This financial insight is crucial for garnering ongoing support and funding for training initiatives, as it aligns training goals with broader organizational objectives.

Moreover, training evaluation cultivates a culture of accountability and continuous learning within organizations. When both employees and trainers recognize that the effectiveness of training will be scrutinized and reported, they are more likely to engage wholeheartedly in the learning process (Saks Burke-Smalley, 2014). This sense of accountability motivates trainers to consistently refine their methods, ensuring that the knowledge and skills imparted remain relevant to the organization's evolving needs. Ultimately, a well-structured evaluation process not only guarantees the effective allocation of training resources but also bolsters the overall capability of the workforce, leading to enhanced organizational performance and success.

2.1.5. Employee Performance

Employee performance embodies the effectiveness and efficiency with which individuals execute their job responsibilities. It encompasses a myriad of factors, including the quality and quantity of work produced, adherence to deadlines, problem-solving capabilities, teamwork, communication skills, and overall contributions to organizational goals (Tymon, Stumpf, Smith, 2010). When employees are motivated and excel in their roles, they play a crucial role in achieving strategic objectives, driving profitability, and cultivating a positive workplace atmosphere. Thus, it becomes imperative for organizations to prioritize the enhancement of employee performance through effective management practices.

The efficacy of performance management systems is vital in nurturing a high-performing workforce. By establishing clear objectives and expectations, employees gain a profound understanding of their roles and the benchmarks against which their performance will be evaluated. Regular feedback serves as an essential compass, guiding employees toward success and fostering a culture of continuous improvement (Aguinis, 2009). Furthermore, offering opportunities for personal and professional growth enables employees to refine their skills and adapt to the ever-evolving demands of the workplace, ultimately elevating their performance levels. Recognizing and rewarding exceptional achievements not only reinforces desired behaviors but also inspires others to pursue excellence.

Conversely, neglecting performance management can yield detrimental consequences for organizations, such as diminished morale, increased turnover, and a tarnished reputation. Proactively and constructively addressing performance issues ensures that underperforming employees receive the support they need to improve while mitigating the negative impacts of disengagement on team dynamics and overall productivity (Bakker Demerouti, 2014). By investing in comprehensive performance management strategies, organizations foster a culture of high achievement and position themselves to navigate evolving market challenges while realizing their long-term aspirations.

2.1.6. Effect of Training on Employee Performance

Employee training is crucial for improving individual job performance, with its effects evident in increased productivity, fewer errors, and enhanced work quality. According to Noe (2021), training provides employees with the essential skills and knowledge needed to perform their roles effectively, resulting in greater efficiency and output. Well-trained employees execute tasks with higher competence, which not only reduces mistakes but also leads to significant cost savings for the organization. Moreover, by ensuring that employees are adept in their responsibilities, organizations can harness a more skilled workforce capable of meeting industry demands, thereby boosting overall performance and productivity.

Beyond enhancing job performance, training is vital for cultivating a motivated and dedicated workforce. When organizations invest in employee development, they communicate a strong message of value to their employees, which contributes to higher job satisfaction and morale. Kortsmit notes that organizations that prioritize training foster a positive organizational culture where employees feel engaged, appreciated, and driven to excel in their roles (Kortsmit, 2021). This supportive atmosphere often results in lower turnover rates and increased employee loyalty, as individuals are more inclined to remain with a company that invests in their professional growth.

At the organizational level, well-trained employees play a significant role in maintaining competitiveness and adaptability in a constantly changing business environment. Training equips employees to embrace new technologies and respond swiftly to market changes. Salas (2012) asserts that organizations committed to continuous training and development are better equipped to innovate and adapt, ultimately leading to enhanced customer satisfaction. When employees

have the skills necessary to deliver exceptional service and effectively meet customer needs, it fosters stronger relationships and builds a loyal customer base—key components for long-term business success.

2.2 Theoretical Review of Literature

In order to explain the importance of training practices to organization performance the student reviewed five theories of the most referenced theories related to training and the learning process. These theories are human capital theory, reinforcement theory, cognitive theory, and social learning theory.

2.2.1. Human capital theory

This theory is important in explaining the importance of marketable skills among workers which is held in form of capital that workers make a number of investments. It was developed in 1961 by Shultz to explain how training and education, need to be treated as investment in the person receiving it because it becomes part of the person receiving it. It is concerned with the extend of stock of knowledge possessed by a worker which distinguishes their performance from those of others. It focuses on the skills, knowledge and capabilities possessed by workers in a given organization as advanced by Garrick (1999) who further stated that people are worth investing in as a form of capital.

This theory is one of the important theories in about economics that explain the importance of developing employee skills so as to make them more productive. The theory argues that investments are made in human resources development with the aim of improving their productivity. Improved productivity leads to improved earnings as the employers would always want to recognize well performing employees bearing unique and exceptional skills in whatever they are engaged to do 10 (Nafukho, Hairston & Brooks, 2004). The definition of human capital was extended by Becker (1993) to include the diversity of knowledge possessed, depth of information, depth and suitability of ideas, skills diversity and flexibility, and health of individual workers. Unlike Schultz (1961) who limited the coverage of capital in workers, Becker (1993) includes health dimensions to human capital because unhealthy worker is likely to be less productive. The coverage of human capital has grown since then to encompass the

combined intelligence, skills and expertise of workers, workers' performance, and their potential in the organisation (Ployhart & Moliterno, 2011). It is these distinctive employee dimensions that provide distinctive character to an organization which if well utilized could lead to achievement of sustainable competitive advantage. The outcome of human capital is manifested through employee productivity job performance (Ployhart, Nyberg, Reilly & Maltarich, 2014). This theory has been successfully applied by Ngugi (2014) in examining the perceived relationship between training and development in employee performance using the case of Geothermal Development Company (GDC). The study explains how well developed and equipped human resource can provide exemplary performance which can enable quality service delivery and overall customer satisfaction. It has further been applied by Amadi (2014) in explaining how training and development affected performance of workers at the Safaricom Call Centre. It is noted that each job in an organization calls for unique skills and expertise. Availing the right skills and expertise at the right time and in the right position provides an organization with a sustainable competitive advantage. Training attempts to close the gap by bringing employees up to, but not beyond, the desired standard or competence. The widespread investment in human capital creates in the labor-force that is skill-base. The relevancy of this theory to this study is that formulation of training programs at the work place equips employees with vital skill and knowledge which enables them to be vital assets that help sustainability of an organization. Thus, the theory is relevant in this study in explaining the value of training employees of an organization in an effort to improve their performance.

2.2.2. Reinforcement Theory

In this theory, learning is said to have occurred when learners evidence the appropriate reinforcement of an association between a particular response and stimulus (Smith & Ragan, 2005). McKenna and Beech (2006) explained that, to improve trainees performance there has to be reinforcement of what has been learnt it affects the tendency to make specific responses again.

This can be in the form of feedback where trainees are provided with responses about their progress and achievements during the training process. Nassazi (2013) supports this by explaining that, learning must be reinforced and that behavioral scientists have demonstrated that people learn best with immediate reinforcement of appropriate behavior. Banaji (2011) explains

that positive reinforcement theory suggests that for trainees to acquire knowledge, change behavior, and modify skills, the trainer needs to identify what outcomes the learner finds most positive and negative, then link those outcomes to the training practices. This theory suggests that trainees are likely to adopt a desired behavior, through training, if the changed behavior will be of benefit to them.

2.2.3. Cognitive Theory

In cognitive theory, learning is the acquisition or reorganization of the cognitive structures through which human beings process and store information (Good & Brophy, 1990). Mcleod (2012) found out that this theory describes the way in which people learn to recognize and define problems and experiment to provide solutions. The emphasis here is on the importance of experience, meaning, problem solving and the development of insights. This theory developed the concept that individuals have different needs and concerns at different times, and that they have subjective interpretations in different contexts.

ASTD (2012) found out that cognitive theory is a learning theory that analyses how thoughts, feelings, and social interactions shape the learning process. It focuses on the cognitive process that employees engage in when they are learning. Learning from others is referred to as vicarious learning. Someone acquires behaviors or skills from someone else by watching their actions closely. The learner observes how the model acts and what the results of the model's actions are. Mcleod (2012) found out that on-the-job training methods enables employees to develop a conceptual knowledge, skill and technique to be able to interpreting formation and solve problems.

2.2.4. Social Learning Theory

This theory emphasizes the importance of observing the behaviors, attitudes, and emotional reactions of others. It means people learn by observing other people (Braton, 2007). Observation allows people see the consequences of other people's behavior, in that people can gain some idea of what might happen if they act in one way or another (Alkelabi, Jehanzaeb & Ahamad, 2012). Social learning theory is also influenced by a persons' self-efficacy. Self-efficacy is the ability of a person to learn knowledge and skills of a particular job. It is important to determine one's self-efficacy especially during needs assessment stage of the training process.

A trainee with high self- efficacy will put more effort to learn in a training program while in contrast, a person with low self- efficacy will have self-doubts about mastering the contents of the training program and is more likely to withdraw psychologically and or physically. This people believe that they are unable to learn, regardless of their effort level (Mineka&Zinbarg, 2006). Chowdhury (2006) explains that social learning theory has four key processes that include Attention, retention, motor reproduction and motivational process. Attention suggests that people cannot learn by observation unless they are aware of the important aspects of the models performance. Attention is influenced by the characteristics of the model and learners must be aware of the skills and behaviors they are supposed to observe and learn. Retention allows learners to be able to retain or absorb what they have learnt.

Motor reproduction means trying out observed behavior to see whether they result in the same reinforcement the model received. The ability to reproduce the same behavior and skills depends on the extent to which the learner can recall the skills or behavior. Motivational process is where learners are more likely to adopt a modeled behavior if it results in positive outcomes. Social learning theory provides valuable information that is directly linked to training practices used in organizations. It encourages training practices to use training methods that allow trainees or employees to incorporate the knowledge, and skills acquired during training in their day-to-day work tasks (Newman, Baum &Wienman, 1995).

2.2.5 Goal Setting Theory

In the late 1960s, Edwin Locke proposed that the intentions to work towards a goal are a major source of work motivation. Goals tell an employee what needs to be done and how much effort needs to be expended. Goal setting theory supports the value of 12 goals because specific goals increase performance (Robbins, Judge & Campbell 2010). Difficult goals, when accepted, results into higher performance than do easy goals: and that feedback leads to higher performance than non-feedback. According to Pride, Hughes and Kapoor (2010), goals should be very specific, moderately difficult and employees should be committed to achieve these goals. Rewards should be tied in together with the goals so as to enhance performance at the work place. Specific goals produce a high level of output than generalized goals, this is because the specificity of goals itself acts as an internal stimulus. If factors such as acceptance of goals are held constant, we can also state that the more difficult goals are, the high the level of performance According to

Robbins, Judge and Campbell (2010) once a hard task is accepted, the employee is expected to exert a high level of effort to achieve it. They further indicated that people do better when they get feedback on how well they are progressing towards their goals because feedback helps to identify discrepancies between what they have done and what they may do; feedback therefore is a guide to behavior. Self-generated feedback, for which employees are able to monitor their own progress has been shown to be a more powerful motivator than externally generated feedback. Companies that want to further their mission, do so by setting realistic goals which is accompanied by training its employees (Aguinis, 2009). According to Aguinis the purpose of setting goals is to formalize statements about which the organization hopes to achieve, he further asserts that setting goals provides more specific information regarding how the mission was implemented. Goals can be a source of motivation since it provides employees with tangible targets for which to strive (Aguinis, 2009). This theory is relevant in this study since Safaricom can set its goals and model the training content to zero.

2.3 Empirical Literature Review

Zhang (2022) asserts that effective Training Needs Assessment (TNA) practices align training programs more closely with organizational objectives, which in turn enhances employee performance. By identifying skill gaps and ensuring the relevance of training content, TNA plays a crucial role in boosting workplace capabilities and productivity. Research indicates that a comprehensive TNA leads to more pertinent training programs, positively affecting employee performance. For example, Berhe (2022) conducted research in Ethiopian universities and found that robust TNA practices significantly improve the relevance of training initiatives, resulting in better job performance and productivity among employees.

The design of training programs is a key factor influencing employee effectiveness. Training that is well-structured and incorporates adult learning principles—such as experiential learning and clearly defined objectives—tends to foster greater engagement and knowledge retention among employees. A meta-analysis by Salzmann (2022) revealed that effective training design elements, including interactivity and relevant case studies, are positively associated with improved job performance. The structuring of training content and methods to align with both organizational goals and employee needs is essential for enhancing skill retention and knowledge transfer. Tadesse Teka (2023) highlighted that when training programs are crafted based on

identified skill gaps, there is a significant improvement in employee performance and satisfaction.

The delivery method of training also significantly influences its outcomes. Research by Al-Zahrani (2023) indicates that blended learning environments, which combine online and in-person elements, produce better performance outcomes than traditional approaches. This study suggests that flexible delivery modes accommodate diverse learning preferences, thereby enhancing knowledge retention and application in the workplace. The modality of training delivery—whether face-to-face, online, or hybrid—greatly impacts learning outcomes, with engaging and interactive methods yielding superior performance results. Daba Woldemariam (2023) found that employee performance markedly improves when organizations employ interactive training techniques such as simulations and group activities, as opposed to relying solely on traditional lectures.

Training evaluation is essential for assessing the effectiveness of training programs. Kirkpatrick's Four-Level Training Evaluation Model serves as a foundational framework for evaluating training success. Recent adaptations of this model, such as Phillips's work (2021), introduce a return on investment (ROI) perspective, highlighting the necessity of deriving financial benefits from training expenditures. The evaluation process not only informs future training initiatives but also establishes a direct connection between training activities and employee performance outcomes. Numerous studies have demonstrated that organizations implementing systematic evaluation methods, like Kirkpatrick's model, experience enhanced employee performance due to feedback fostering continuous improvement. Feleke Maru (2023) emphasized that effective training evaluations correlate positively with increased productivity and skill application in Ethiopian SMEs.

A meta-analysis by Salas (2012) reveals that training interventions have a substantial positive impact on both individual and organizational performance metrics. The research indicates that well-structured training programs enhance employee skills, knowledge, and overall job proficiency, which are essential for meeting organizational objectives. Additionally, Blume (2010) highlights that the effectiveness of training is influenced not only by the type of training provided but also by its delivery method, with interactive and engaging formats producing superior outcomes.

The influence of training on employee performance is further shaped by various contextual factors, including organizational culture and managerial support. Karam (2020) found that organizations that cultivate a supportive learning environment reap greater benefits from training initiatives. When employees perceive that their organization prioritizes learning and development, they are more likely to participate in training and apply the skills acquired, resulting in enhanced performance and job satisfaction. Moreover, managerial support is vital in training efforts, as leaders play a key role in motivating employees and emphasizing the relevance of training to their job functions.

In a study by Liu (2023), the effectiveness of virtual reality (VR) training in improving employee skills and performance was examined. The results indicate that VR training not only enhances technical competencies but also increases employees' confidence in their abilities. As organizations increasingly embrace technology-driven training solutions, the ability to tailor and adapt training programs to meet specific employee needs may lead to even greater improvements in performance outcomes in the future.

2.4 Conceptual Frame

Based on the above theoretical and empirical literature the research develops the following conceptual framework.

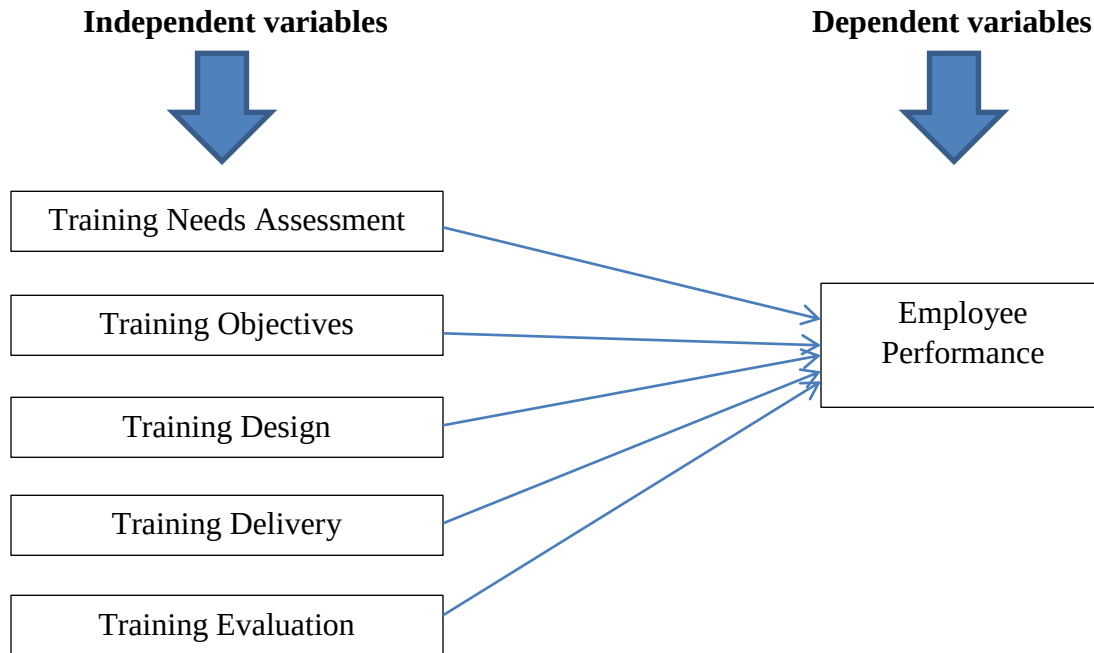


Figure 1: Conceptual framework
Source:Feleke & Maru (2023)

2.4. Hypothesis

The student developed the following hypothesis

H1: Training Needs Assessment has positive and significant effects on employee performance.

H2: Training Objective has positive and significant effect on employee performance

H3: Training Design has positive and significant effects on employee performance.

H4: Training Delivery has positive and significant effects on employee performance.

H5: Training Evaluation has positive and significant effects on employee performance.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter outlines the methodology of the study, covering aspects such as the research design and approach, the population being studied, sample size and sampling methods, data sources, instruments for data collection, procedures for gathering data, pilot testing (including validity and reliability), data analysis methods, and ethical considerations.

3.1. Research Design

According to John et al. (2007), research design is a detailed framework that assists researchers in reaching their goals and addressing important questions. It acts as a strategic plan that specifies the methods and procedures for collecting and analyzing data. Essentially, research design defines how variables will be measured, selects appropriate samples, gathers data for testing hypotheses, and interprets the findings.

In this study, the student employed a mixed research design that incorporated both descriptive and explanatory elements. Descriptive analysis was utilized to clarify demographic factors and to make general observations regarding the collected data related to demographic questions. On the other hand, the explanatory research design aimed to identify the cause-and-effect relationship between variables, such as training and employee performance. Explanatory research seeks to uncover causes and reasons, striving to understand phenomena by identifying and measuring causal relationships (Mitchell and Jolley, 2004). Data relevant to this study was collected through a questionnaire, which was prepared in English and designed to minimize misunderstandings, ensuring clarity and ease of understanding.

3.2. Research Approach

Research approach can be divided into two primary approaches: qualitative and quantitative. Qualitative research aims to explore and comprehend phenomena without measuring data numerically, whereas quantitative research uses statistical techniques, including means, standard deviations, correlations, and regression analysis, to summarize and interpret findings. Additionally, Kothari (2004) notes that quantitative data was collected and analyzed in a cohesive manner using a quantitative research framework to describe its numerical

characteristics. In this study, both mixed research approaches were employed to tackle the research question. These approaches were utilized to assess and analyze the influence of training on employee performance.

3.3. Population

Kumekpor (2002) describes a population as the complete set of all units related to the issue or phenomenon being studied, which he refers to as "all possible observations of the same kind." A population can be understood as the entire group of individuals or entities from which research data is intended to be gathered. Consequently, it is essential to survey a sample from the population as an alternative method to make inferences about the whole group. In this study, the target population consisted of employees from all departments at the NIB Head Office, which has a total of 31 departments. From these, 16 departments were selected using a simple random lottery method to ensure equal chances for each department. Thus the focus of this study was on the employees of NIB International Bank at its Head Office, where the current total number of employees is 950 (Source: NIB HRD).

3.4. Sample Size and Sampling Techniques

The sample size is a subset of the larger population (Cooper and Schindler, 2003). They emphasize that it is crucial for the sample to be thoughtfully chosen to reflect the characteristics of the population, and that the student must ensure that the various subdivisions included in the analysis are properly represented. The simple random sampling technique used from each stratum in proportion to the population from each of the strata created. The overall population for this study consists of 950 individuals, and the sample size was calculated using Taro Yamane's (1964) statistical formula as follows:

$$n = \frac{N}{1+N(e)^2},$$

Where

n = sample size to be determined

N = population of interest

e = error margin (0.05)

1 = constant value

$$n = \frac{950}{1 + 950(0.05)^2}$$

$$n = 281.48 = 282$$

Thus, 282 is the sample size, and

If 10% of 282 are nonresponse = 28.2 = 29 ≈ 311.

Table 1: Population and Sample Size for Each Department

NO	Department Name	Target Population	Proportional Sample Size (n)
1	HR Department	41	14
2	Facilities Management	331	109
3	Supply Chain Management	32	3
4	Building and Lease Administration	38	4
5	Finance and Accounts	44	14
6	Treasury	44	14
7	CATS and Branch Support	75	25
8	Internal Audit	48	16
9	Online & Agency Banking	54	18
10	IT Infrastructure Management	25	8
11	Credit Appraisal	76	26

12	Marketing & Brand Management	27	9
13	Property Valuation	23	7
14	Legal Service	19	6
15	Risk and Compliance Management	23	7
16	Trade Finance	50	16
		950	311

Source: HRM department of the bank

3.5. Source of Data

Data collection consists of only primary data source. In this study, the primary data was gathered using structured questionnaires and interview, that were directly administered to the employees selected for the research.

3.6. Data Gathering instruments

Cohen (2011) defines a questionnaire as a collection of questions aimed at gathering statistical data from participants to achieve research goals. This tool enables researchers to obtain pertinent information needed to answer research questions or test hypotheses. In this study, the questionnaire method was utilized for data collection. The questionnaire used was standardized but slightly modified, featuring statements specifically crafted to assess the impact of training on employee performance. It consists of two sections: the first part gathers demographic information about the respondents, while the second part captures their perspectives on training's influence on employee performance. A five-point Likert scale, which is effective for gauging opinions, attitudes, and behavioral inclinations, was implemented in this research, with scores ranging from strongly disagree (1) to strongly agree (5) to evaluate the effect of training on employee performance. These responses can be easily quantified, facilitating subsequent mathematical analysis.

3.7. Procedures of data collection

The closed ended questions had a selection of choices, which offered the respondents the opportunity of selecting answers that they felt were (most) appropriate. These questions are advantageous, especially when a substantial amount of information on a subject exists and the response options are relatively well known (Walliman, 2006, p.18). The use of closed ended questions considers the fact that respondents are usually busy, and this method enables the student to obtain responses promptly. The questionnaire was self-structure and modified in convenient way for the study. The closed ended questionnaires were delivered to the respondents mainly via email and hand delivery. The three- day interval provided some ample time for respondents to complete and submit the completed questionnaire. The respondents therefore had enough time to put their level of agreement under a stress-free condition and demanding timeframe. This procedure is hoping to source quality responses for analysis.

3.8. Pilot testing

The pretest comprised 7 percent of the sample size, which amounts to 22 out of 311 participants, and was conducted prior to the main study to assess the clarity and consistency of the questionnaires at the NIB HO. This allowed for necessary modifications to be made to the questionnaires. But in my study each questionnaire was understood easily by the respondents, there for the student did not do any modification on those questionnaires. After that the student ensured that each questionnaire was complete, and the student consistently reviewed and checked the completed questionnaires throughout the process.

3.8.1. Validity

Validity pertains to how effectively a measurement tool reflects actual differences among the individuals being evaluated (Kothari, 2004). In other words, it measures the extent to which an instrument accurately identifies genuine distinctions among participants. To assess the validity of the questionnaire, a Pearson product-moment correlation analysis was conducted using SPSS. This process involved correlating the scores from each item of the questionnaire with the total score to determine their validity.

3.8.2. Reliability

Carmines and Zeller (1979) define reliability as the degree to which a measurement produces stable and consistent results over time, which is also associated with the idea of repeatability. Conducting reliability tests is essential, as they reveal the consistency of the elements within the measurement tool (Huck, 2007). A scale is considered to exhibit high internal consistency reliability when its items are related and evaluate the same underlying construct (Huck, 2007; Robinson, 2009). The most commonly used method for evaluating internal consistency is Cronbach's Alpha, recognized as the most appropriate measure of reliability for Likert scales (Whitley, 2002; Robinson, 2009). Although there are no strict rules for determining internal consistency, a widely accepted threshold is a minimum coefficient of 0.70 (Whitley, 2002; Robinson, 2009). Hinton et al. (2004) identified four categories of reliability: excellent reliability (above 0.90), high reliability (0.70–0.90), moderate reliability (0.50–0.70), and low reliability (below 0.50). Therefore, the reliability of the data was evaluated using Cronbach's Alpha.

Table 2: Reliability Analysis

Variable	Number of attribute	Cronbach's alpha
Training need assessments	4	.739
Objectives of training	4	.705
Training Design	4	.702
Training Delivery	5	.719
Evaluation	5	.705
Overall reliability analysis Cronbach's alpha	Cronbach's alpha	.868

Source: Own Survey Questionnaire, 2025

3.9. Methods of Data Analysis

The data analysis process begins once the questionnaire responses have been collected. Both descriptive and inferential statistics were used to analyze the data. Descriptive analysis

concentrated on demographic variables such as gender, age, education, and work experience. Additionally, inferential statistical techniques, including regression and correlation models, were applied. Regression analysis was used to evaluate how much the independent variable influences or accounts for the dependent variable, while correlation analysis measured the strength of the relationship between relationship training and employee performance. Various tools, including tables, graphs, and percentages, were employed in this analysis. The statistical evaluation was performed using SPSS software version 26.

3.10. Model specification

The multiple regression models used are:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e.$$

Where Y=Employee Performance

X1=Training Needs Assessment,

X2=Training objectives

X3=Training Design,

X4=Training Delivery,

X5= Training Evaluation.

When items are mixed, regression is performed to determine the level of significance. The analysis process involves converting the raw data into tables and graphs containing frequency distributions and percentages that answer the research questions. The research data finally was analyzed using the Statistical Package for the Social Sciences (SPSS) V-26.

3.11. Ethical Consideration

Prior to administering the study to the participants, the student informed them about the research objectives and took careful measures to address ethical considerations. This included obtaining their consent, avoiding any form of deception, ensuring confidentiality, respecting their privacy, and safeguarding their anonymity.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

The primary objective of this study is to investigate the effect of training on employee performance at the NIB Head Office. This chapter is dedicated to presenting, analyzing, and interpreting the data obtained from the questionnaires. To effectively address the research questions, the collected data were analyzed using version 26 of the Statistical Package for the Social Sciences (SPSS).

4.1. Response Rate of Respondents

Table 3:Response Rate of Respondents

Questionnaire	Frequency	Percentage
Total number of questionnaires distributed	311	100%
Total number of questionnaires returned	296	95.18%
Total number of questionnaires unreturned	15	4.82%
The total number of questionnaires rejected	---	---

Source : Researcher survey,2025

The response rate, which reflects the percentage of participants who completed and submitted the survey, is crucial for assessing the effectiveness of the survey. In this study, a total of 311 questionnaires were distributed to individuals in various departments, including HR, Facilities Management, Supply Chain Management, Building and Lease Administration, Finance and Accounts, Treasury, CATS and Branch Support, Online Agency Banking, IT Infrastructure Management, Credit Appraisal, Marketing Brand Management, Property Valuation, Legal Services, Risk and Compliance Management, and Trade Finance. Out of these, 296 questionnaires were filled out, resulting in an impressive response rate of 95.18%. It is important to note that 15 individuals did not return the questionnaire, and their responses are excluded from the final analysis.

4.2. Demographic Characteristics of the Respondents

Table 4: Demographic Characteristics of the Respondents

NO	Demographic of respondent		Frequency	Percentage (%)	Cumulative Percentage
1	Sex	Male	129	43.6	43.6
		Female	167	56.4	100
		Total	296	100.0	100.0
2	Age Group	1-29	111	37.2	37.5
		30-39	122	40.9	78.1
		40-49	39	13.1	91.2
		50 and >50	24	8.8	100.0
		Total	296	100.0	100.0
3	Educational status	Diploma	30	10.7	10.7
		First Degree	159	53.4	64.1
		Masters	106	35.6	99.7
		PHD	1	0.3	100.0
		Total	296	100.0	100.0
4	Work Experience	6 years-10	104	35.6	35.6
		11-20	71	23.8	59.4
		more than 20 years	19	5.7	65.1
		5 and below	102	34.9	100
		Total	296	100.0	100.0

Source: Own Survey Questionnaire, 2025

The demographic data shown in Table 4 provides valuable insights into the characteristics of the 296 respondents. Among them, 129 identified as male and 167 as female, revealing that women make up the majority at 56.4%, while men account for 43.6% of the sample. A closer examination of the age distribution indicates that the 30-39 age group is the most represented, comprising nearly 40.9% of respondents, followed by those under 29 years at 37.2%, and the 40-49 and 50 years and older age groups at 13.1% and 8.8%, respectively. This pattern suggests a positive relationship between training and employee performance, particularly among individuals aged 30-39. Additionally, various studies have shown that age can affect an individual's readiness for training, their openness to new ideas, and their capacity to effectively apply acquired skills in their roles.

Analyzing the educational backgrounds of the respondents reveals a range of qualifications from college diplomas to PhDs. Specifically, 159 individuals, or 53.4%, possess a bachelor's degree, while 30 respondents (10.7%) hold diplomas, 106 (35.6%) have master's degrees, and one person has a PhD. This variety in educational levels indicates that employees are well-prepared to engage with training and implement it effectively in their roles.

In terms of work experience, the respondents display a wide range of tenures at the bank. The largest group, comprising 35.6% (104 out of 296), has been employed for 6-10 years. Additionally, 102 respondents have less than five years of experience, while 71 have been with the bank for 11-20 years. A smaller segment, around 17 individuals, has over 20 years of experience. This distribution suggests that most respondents have considerable experience, which is likely to enhance their ability to benefit from training programs.

4.3. Descriptive Analysis

Descriptive analysis refers to a statistical method that focuses on summarizing and outlining the key characteristics of a dataset, often through visual and quantitative means. This analysis serves as the initial stage of data examination and lays the groundwork for more advanced analyses, such as inferential statistics. In this study, quantitative data collected from questionnaires were analyzed descriptively, considering metrics such as mean, overall mean, and standard deviation. All analyses were conducted using version 26 of the Statistical Package for the Social Sciences (SPSS). The interpretations for all dimensions were based on a 5-point Likert scale, with the following ratings: 5 = Strongly Agree; 4 = Agree; 3 = Neutral; 2 = Disagree; 1 = Strongly

Disagree. Consequently, the scores were averaged, with the neutral position of “3” serving as the benchmark. An average score above 3 indicates a favorable opinion towards the statement, while a score below 3 suggests an unfavorable view. According to Moidunny (2009), the interpretation of Likert scales in this study is categorized as follows: 1.0–1.8 = Strongly Disagree, 1.81–2.6 = Disagree, 2.61–3.20 = Neutral, 3.21–4.20 = Agree, and 4.21–5.00 = Strongly Agree.

4.3.1. Descriptive Statistical analysis Training need assessments

Table 5: Training needs assessments

NO	Training need assessments	N	Mean	Std. Deviation
1.	NIB effectively identifies the skills and knowledge gaps within the Bank.	296	3.70	.995
2.	The Bank takes into account the specific needs and priorities of different departments and roles.	296	2.76	1.347
3.	The training needs assessment process of the Bank involves employees identifying their own training needs.	296	3.19	1.225
4.	The Bank effectively communicates the results of the training needs assessment to employees	296	3.56	1.094
Grand Mean score and std.dev			3.33	.590

Source: Own Survey Questionnaire, 2025

Table 5 presents descriptive statistics related to the impact of training on employee performance at NIB International Bank HO. The data indicates that respondents believe the bank is effective in identifying skills and knowledge gaps, as reflected by a mean score of 3.70 and a standard deviation of 0.995. This suggests a general consensus among participants that the bank successfully recognizes these gaps. However, when it comes to considering the specific needs and priorities of various departments and roles, respondents expressed less agreement, with a mean score of 2.76 and a standard deviation of 1.347. This indicates that participants feel the bank does not sufficiently address the unique needs of different teams.

Regarding the training needs assessment process, where employees are encouraged to identify their own training requirements, respondents showed moderate agreement with a mean score of 3.19 and a standard deviation of 1.225. This suggests that the bank may not fully cater to the distinct needs of various teams, potentially impacting overall effectiveness. Lastly, in terms of communication about the outcomes of the training needs assessment, the bank received a moderate mean score of 3.56 with a standard deviation of 1.094. This indicates that while there is some effectiveness in communicating these results to employees, there is still room for improvement in ensuring clarity and engagement in the communication process.

Overall, concerning the effect of training on employee performance at NIB International Bank, the grand mean was 3.33. This suggests that respondents generally acknowledge the significance of training needs assessments, albeit not with strong conviction.

4.3.2. Descriptive Statistical analysis Objectives of training

Table 6: Objective of training

NO	Objective of training	N	Mean	Std. Deviation
1.	Training objectives helps participants to be focused and to learn best.	296	3.90	.829
2.	Training objectives clarify for trainees precisely what their goals are after training.	296	3.54	.994
3.	The objectives of the training were achieved	296	3.83	.930
4.	The training content was appropriate for my specific work.	296	3.52	.998
Grand Mean score and std.dev			3.70	.464

Source: Own Survey Questionnaire, 2025

As shown in Table 6, the average score for the statement "Training objectives help participants to stay focused and learn effectively" is a moderate 3.90. In response to the second question,

which addressed the clarity of training objectives, the statement "Training objectives clearly outline what trainees should aim for after the training" received a high mean score, indicating that participants find the training objectives to be well-defined. The third question, which inquired whether the training objectives were met, resulted in a moderate mean score. Additionally, the statement regarding the suitability of the training content for specific job roles received a medium score, suggesting that the content may not be sufficiently aligned with specific job requirements. Overall, the grand mean for training objectives at the NIB Head Office is 3.70, indicating that respondents generally acknowledge the importance of having clear training objectives.

4.3.3. Descriptive Statistical analysis Training Design

Table 7: Training Design

NO	Training Design	N	Mean	Std. Deviation
1.	The training programs of the Bank are well-designed and meet employees' learning needs.	296	3.81	.762
2.	The training content is relevant to employees' job responsibilities.	296	3.69	.854
3.	The training programs provide me with opportunities to apply my learning on the job.	296	3.85	.810
4.	The training materials used are engaging and easy to understand.	296	3.55	1.024
Grand Mean score and std.dev			3.73	.448

Source: Own Survey Questionnaire, 2025

As shown in Table 7, the training programs provided by the Bank are well-structured and effectively meet employees' learning needs, achieving a commendable mean score of 3.81 with a standard deviation of 0.762. This suggests that the training programs are indeed well-designed to address the learning requirements of employees. In response to the second question concerning

training design, the relevance of the training content to employees' job responsibilities received a moderate mean score, indicating a satisfactory alignment with their professional roles.

However, when assessing the opportunity for employees to apply their learning on the job, the mean score for the third question reflects only moderate success, suggesting that there is potential for improvement in this area. Additionally, feedback regarding the engagement and clarity of the training materials also yielded a moderate score, indicating an opportunity to enhance both the attractiveness and understandability of these resources.

4.3.4. Descriptive Statistical analysis Training Delivery

Table 8: Training Delivery

NO	Training Delivery	N	Mean	Std. Deviation
1.	The trainers effectively communicate the training content.	296	4.00	.706
2.	I feel engaged and motivated during the training sessions.	296	3.92	.727
3.	The training materials provided were helpful and easy to understand.	296	3.55	1.024
4.	The bank provides me with adequate time and resources to participate in training.	296	3.67	.931
5.	I feel that my feedback on training programs is valued and considered	296	3.79	.873
Grand Mean score and std.dev			3.79	.368

Source: Own Survey Questionnaire, 2025

As shown in the table 8 regarding training delivery content, the first question—"The trainers effectively communicate the training content"—achieved an impressive mean score of 4.00. This indicates that trainers are successfully delivering the material in a clear and effective manner.

The second question, "I feel engaged and motivated during the training sessions," also received a high mean score of 3.92, suggesting that participants felt both engaged and inspired throughout the training experience.

In contrast, the third question, "The training materials provided were helpful and easy to understand," resulted in a moderate mean score, indicating there is room for improvement in the clarity and utility of the materials. Similarly, the fourth question, "The bank provides me with adequate time and resources to participate in training," also garnered a medium score, suggesting that while support is available, it may not be sufficient for all participants.

Lastly, the final question—"I feel that my feedback on training programs is valued and considered"—achieved a medium mean score of 3.79. This indicates that many respondents feel their input is acknowledged or valued, but there remains an opportunity to enhance the process of incorporating feedback into training programs.

4.3.5. Descriptive Statistical analysis Selecting Training Methods

Table 9: Training Evaluation

NO	Training Evaluation	N	Mean	Std. Deviation
1.	The bank's training evaluation methods accurately measure the effectiveness of training programs.	296	3.95	.773
2.	The results of training evaluations are effectively communicated to employees and managers	296	3.80	.846
3.	Training evaluations are conducted in a timely and efficient manner.	296	2.78	1.304
4.	The bank's training evaluation process is fair and unbiased.	296	3.28	1.216
5.	Employees believe that the bank's training evaluation practices are beneficial to their professional development	296	3.59	1.076
Grand Mean score and std.dev			3.48	.474

Source: Own Survey Questionnaire, 2025

As shown in Table 9, which focuses on Training Evaluation, the bank's methods for assessing training effectiveness receive high mean scores. This indicates a strong consensus that the evaluation processes effectively measure the impact of training programs. Furthermore, both employees and managers value the clear communication of evaluation results, highlighting the bank's commitment to transparency.

Additionally, respondents perceive the bank's training evaluation process as fair and impartial, which is crucial for building trust and credibility. The prompt and efficient execution of training evaluations is also acknowledged, ensuring that feedback is collected and utilized to foster continuous improvement.

However, the perception of training evaluation practices as beneficial for professional development received a moderate mean score. This implies that while employees see some value in these practices, there is still potential for enhancement to fully leverage their benefits.4.3.6 Descriptive Statistical analysis Employee performance.

4.3.6. Descriptive Statistical analysis employee performance

Table 10:Descriptive Statistical analysis employee performance

NO	employee performance	N	Mean	Std. Deviation
1.	The training programs of the Bank have significantly improved my job performance.	296	3.95	.773
2.	The bank provides adequate support and resources to help me succeed in my role.	296	3.80	.846
3.	The skills and knowledge acquired through training have directly translated into better results in my work.	296	2.78	1.304
4.	I feel more confident in my abilities to perform my job duties after completing relevant training programs.	296	3.28	1.216
Grand Mean score and std.dev			3.70	.464

Source: Own Survey Questionnaire, 2025

Furthermore, in the above table 10, the training programs of the Bank have significantly improved my job performance with the mean score and st. deviation of 3.95 and 0.773 respectively. The results highlight a remarkable enhancement in my job performance due to the bank's training programs. Again the bank provides adequate support and resources to help me succeed in my role with mean score 3.80 and st. deviation of 0.846. This shows that the bank provides adequate but not enough support and resources to help the respondent to succeed in their role. The skills and knowledge I have gained through these initiatives have directly contributed to improved outcomes in my work, reflected in a low mean score 2.78 and st. deviation of 1.304. This shows The skills and knowledge acquired through training do not have directly translated into better results in my work. Additionally, the student appreciate the ample support and resources provided by the bank, which empower me to excel in my role. After completing relevant training programs, I find myself feeling more confident in my abilities to fulfill my job responsibilities, as indicated by a medium mean score.

4.4. Inferential Analysis

Inferential analysis in research refers to the process of making predictions, generalizations, or concluding a larger population based on findings from a sample or subset of that population. This type of analysis involves using statistical techniques to infer or deduce patterns, trends, or relationships that may exist in the data.

4.4.1. Correlation

The degree to which two variables have a linear relationship is determined by correlation. To determine whether there are relationships between the variables as well as to characterize the direction and strength of those relationships, Pearson's correlation is utilized. As per Berndt (2005), the degree of correlation between the two variables, as determined by Pearson's coefficient, ranges from -1 to +1 points, signifying the degree and direction of the association. The correlation results can be interpreted as follows: a correlation between 0 and 1 suggests a positive relationship, 0 (zero) indicates no relationship, 1 indicates a perfect positive relationship, -1 indicates a perfect negative relationship and -1 to 0 indicates the presence of a negative relationship. While the results below ± 0.61 indicate the presence of a positive or negative relationship, their strength is not high (Ogarah; 2011)

Table 11: Pearson Correlations

		Employees Performance	Training needs assessment	Training Design	Training Delivery	Training Evaluation	Training Objective
Employees Performance	r	1					
Determine training needs	r	.659**	1				
Training Design	r	.679**	.692**	1			
Training Delivery	r	.575**	.473**	.464**	1		
Training Evaluation	r	.745**	.586**	.657**	.477**	1	
Training Objective	r	.807**	.562**	.616**	.499**	.724**	1
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: Own Survey Questionnaire, 2025

From the table 11 above, the dependent variable has significance and positive relationship with the independent variables. A relation using person correlation shows that there is a strict relationship across variables as witnessed by their significance level, which is less than 0.05 in all cases. For instance “Determine training needs” is positively related with employee performance with a Pearson correlation coefficient of $r = .659$ and the significance value is less than .005. Similarly, Training Design, Training Delivery, Training Evaluation and Training objective has positive relation with Employee performance with r value of .679, .575, .745 and .805 respectively. On the other way, supporting the conceptual framework, the independent variables have witnessed a complex relationship.

Therefore, the output shown in above table 11 provides confidence for the existence of relationship between the selected variables. The outputs as can be evidenced from the correlation matrix table 11 above, there are positive significant relationships in between the variables that all correlation coefficients are significant at 5% level of significance. As to the magnitude of the correlation scores is concerned, the following points can be supposed. The values indicate that

the relationships between Training objective and employee performance do have a strong relationship when we compare with other variables.

4.4.2. Regression Analysis

One or more independent variables are used in regression analysis to determine the effect on a dependent variable (Albaum, 1997). A statistical tool used to examine relationships between variables is regression analysis. Most of the time, the goal of research is to determine the causal relationship between factors. Gathering information on the underlying variables of interest and using regression to calculate the quantitative impact of the causative variables on the variable under investigation, the student investigates such problems. Additionally, the investigator normally evaluates the "statistical significance" of the estimated relationships or the degree to which the true relationship is believed to be closely related to the estimated relationship (Malhotra, 2007). Before performing the regression analysis, the student in this study attempted to test the assumptions.

4.4.3. Assumption Testing

To preserve the validity and robustness of the research's regressed result under multiple regression models, the fundamental assumptions must be met. Thus, assumption tests like multi-Co linearity, linearity and Normality test have been carried out in this study.

4.4.3.1. *Linearity*

As stated by Andy Field (2013) to perform a linear regression analysis, the relationship between the independent and dependent variables must be a linear function. Consequently, as shown below in Figure 2, scatter plots illustrate the relationship between the two variables (IV and DV).

SPSSV-26 software was used to test the linearity of the relationship between independent and dependent variables. The residuals scatter plot shows that the points were arranged from bottom left to top right in a fairly straight line. As such, it exhibits linearity. Regression analysis relies on the fundamental premise that there is a linear relationship between the variables, meaning that the patterns formed by the points in the straight-line plot can be roughly represented by a

straight line.

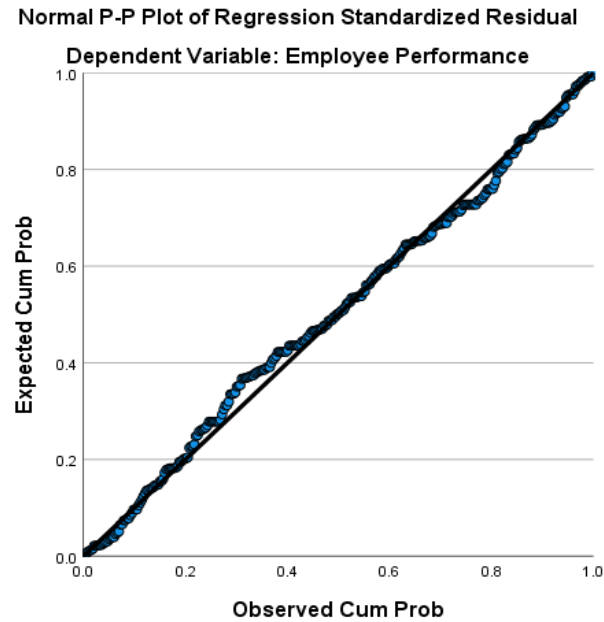


Figure 2: Linearity test

4.4.3.2. Normality Test

The assumption of normality assumes whether the error terms are normally distributed or not. In a regression analysis, the normality of errors is indicated when the standardized residual becomes bell-shaped (Gujarati, 2004).

Figure 3 Below shows the errors are normally distributed since the Histogram result indicated bell-shaped. So we can say that the errors are approximately normally distributed.

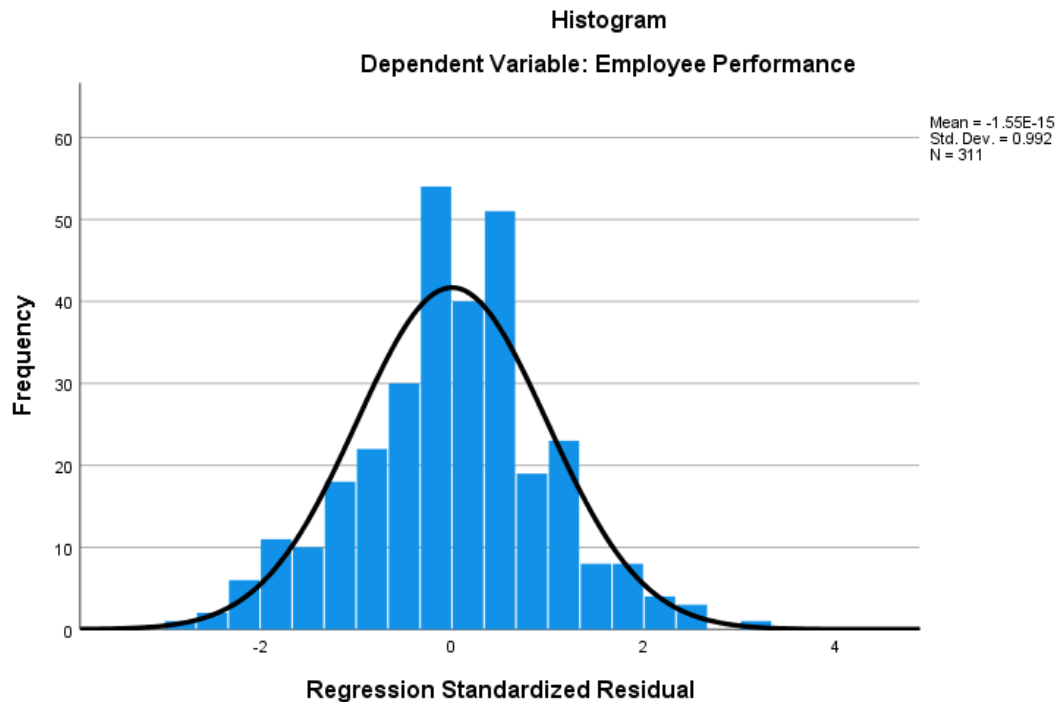


Figure 3: Normality Test

4.4.3.3. *Multi-Co linearity*

Multi collinearity test is a statistical test used to assess the degree of correlation between two or more independent variables in a regression analysis. Multi-collinearity can cause problems in regression analysis, such as inflated standard errors and unstable coefficients.

As stated by (McClelland, 2017, p.235), the majority of regression software can calculate the variance inflation factor (VIF) for every variable. Generally speaking, a VIF greater than 10 points indicates issues with the multi-collinearity test. (Erik, 2014) and the values for Tolerance values below 0.1 indicate serious issues.

Variance Inflation Factor (VIF): VIF measures how much the variance of an estimated regression coefficient is increased due to collinearity. A VIF greater than 10 is often considered indicative of multi-collinearity.

Tolerance: Tolerance is the reciprocal of VIF and measures the proportion of variance in an independent variable that is not explained by other independent variables. A tolerance value less than 0.1 is considered indicative of multi-collinearity.

Table 12: Multi-collinearity Test

Description		Collinearity Statistics	
		Tolerance	VIF
1	Training Needs Assessment	.469	2.134
	Training Design	.410	2.441
	Training Delivery	.683	1.465
	Training Evaluation	.393	2.545
	Training Objective	.419	2.389
a. Dependent Variable: Employee Performance			

As shown in Table 12 the multi-collinearity test for all independent variables the tolerance is greater than 0.1 and the VIF is less than 10, therefore there is no multi-collinearity.

4.4.3 Multiple Linear Regression Analysis

Multiple linear regression analysis is a statistical method used to examine the relationship between two or more independent variables and a single dependent variable. For this research, the student examined the relationship between training dimensions (independent variables) and employee performance (dependent variable).

The regression analysis helps us understand how these different training dimensions impact employee performance and to what extent. By analyzing the data and calculating regression coefficients, the student can determine the strength and direction of these relationships.

The results of the regression analysis can provide valuable insights for organizations looking to improve employee performance. By understanding which training dimensions factors have the greatest impact on employee performance. Organizations can make informed decisions about how to create a more supportive and conducive work environment for their employees.

Table 13: Anova Result

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	126.604	5	25.321	188.848	.000 ^b
	Residual	40.894	305	.134		
	Total	167.498	310			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Objective of training, Training Delivery, Training Needs Assessment, Training Design, Training Evaluation						

According to the above Table 13 the Anova Result analysis, The F-statistics that is considered as a measure of goodness of fit with the specified model, showed that it is significant at 1% level of significance and the model formulated in the study is best fitted.

Table 14: Multiple Linearity Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.869 ^a	.756	.752	.36617	2.199
a. Predictors: (Constant), Objective of training, Training Delivery, Training Needs Assessment, Training Design, Training Evaluation					
b. Dependent Variable: Employee Performance					

Source researcher survey, 2025

Overall, Table 14 revealed that all independent variables accounted for 75.6 % of the contribution to organizational productivity. Thus, 75.6 % of the variation in organizational productivity can be explained by training need assessment, training objective, training design, training delivery, and training evaluation. The remaining 36.6% were other factors that limit employee performance at NIB Head Office.

R: Indicates the value of the multiple correlation coefficients between the predictors and the result, with a range from 0 to 1, a larger value indicating a larger correlation, and 1 representing an equation that completely predicts the observed value (Pedhazur, 1982). The model summary ($R=.869^a$) indicated that the linear combination of the five independent variables (training need assessment, training objective, training design, training delivery, and training evaluation) strongly predicted the dependent variable (employee performance).

R Square (R^2): Indicates the proportion of variance that can be explained in the dependent variable by the linear combination of the independent variables. In other words, R^2 evaluates how much of the variability in the outcome is accounted for by the predictors. The values of R^2 also range from 0 to 1 (Pedhazur, 1982). The linear combination of employee engagement variables or predictors“ explains 75.6 % of the variance in organizational productivity and the remaining 59.9% is explained by extraneous variables, which have not been included in this regression model. In other words, 75.6 % of the variation in organizational productivity is explained by the changes in the above-mentioned independent variables while the rest 36.6% is explained by other factors.

Adjusted R Square (R^2): The adjusted R^2 gives some suggestion of how well the model generalizes and its value to be the same, or extremely close to the value of R^2 . That means it adjusts the value of R^2 to more correctly represent the population under study (Pedhazur, 1982). The difference for the final model is small (the difference between R^2 and Adjusted R^2 is (.756–.752= 0.004) which is about 0.4%. This reduction means that if the model were derived from the population rather than a sample it would account for approximately 0.4% less variance in the conclusion.

Durbin-Watson: The Durbin–Watson statistic expresses whether the supposition of independent errors is acceptable or not. As the conservative rule suggested, values less than 1 or greater than 3 should raise alarm bells (Field, 2005). So that the desired result is when the value is closer to 2, and for this data, the value is 2.199, which is that the assumption has almost certainly been met.

4.4.4 Coefficient Analysis

Table 15: Coefficient Analysis

Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
		B	Beta		
1	(Constant)	.210		1.499	.135
	Training need assessment	.129	.157	3.799	.000
	Training objective	.099	.438	2.391	.017
	Training design	.161	.106	4.001	.000
	Training delivery	.222	.137	4.456	.000
	Training evaluations	.374	.201	10.004	.000
a. Dependent Variable: Employee performance					

Source own survey, 2025

The marked column B is the value for the intercept (a) in the regression equation on the first row, labeled (constant). The numbers below the column “beta” are the values for the regression coefficients for Training need assessment, Training design , Training delivery, Training evaluations and Training objective . In the multiple regressions, the standardized regression coefficient Beta (β) is useful, because it permits us to contrast the relative strength of each independent variable's effect on the dependent variable (Pedhazur, 1982). Above table 15 presents the result of the regression analysis; the result of regression analysis is based on training measures as an independent variable and Employee performance measures as dependent variable. According to the regression analysis shown in the above table, Training objective affect employee performance with a beta weight of .438, which means that independent variables greatly affect the dependent variable which is the training objective. Training need assessment, Training design, Training delivery, Training evaluations and Training evaluations affect employee performance at .157, .106, .137, .201, and 0.438respectively.

Based on these results, the regression equation that predicts the effect of training on employee performance was:

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + E$$

Where Y=Employee Performance

X1=Training Needs Assessment,

X2=Training objectives

X3=Training Design,

X4=Training Delivery,

X5= Training Evaluation.

$$Y = 0.210 + 0.157X_1 + 0.438X_2 + 0.106X_3 + 0.137X_4 + 0.201X_5$$

As shown in Table 15, the standardized coefficient beta for the training objective is 0.438, with a significance level of 0.05. The P-value is 0.000, which is below 0.05, indicating that the training needs assessment positively impacts employee performance. This finding aligns with Berhe (2022), who explored the effect of Training Needs Assessment (TNA) on employee performance in Ethiopian universities. Berhe's study concluded that effective TNA practices enhance the relevance of training programs, leading to improved job performance and productivity among employees.

The standardized coefficient beta for training design is 0.106, also at a significance level of 0.05, with a P-value of 0.017, which is less than 0.05. This analysis suggests that training design positively affects employee performance. This is further supported by Tadesse Teka (2023), who found that tailoring training programs to address specific skill gaps significantly enhances both employee performance and satisfaction.

For training delivery, the standardized coefficient beta is 0.137, with a significance level of 0.05 and a P-value of 0.000, indicating a positive influence on employee performance. This conclusion is reinforced by Al-Zahrani (2023), who studied the impact of various training delivery methods on employee performance and found a significant positive correlation between

the two. The study suggests that flexible delivery methods cater to different learning styles, improving knowledge retention and its application in the workplace.

Lastly, the standardized coefficient beta for training evaluations is 0.201, with a significance level of 0.05 and a P-value of 0.000, indicating a positive effect on employee performance. This finding is supported by Feleke Maru (2023), who evaluated training programs and their impact on employee performance in Ethiopian small and medium enterprises. Maru's research showed a significant positive correlation between training evaluations and employee performance, suggesting that effective training evaluations are linked to increased productivity and skill application within organizations.

4.5 Hypotheses testing

The student stated five hypotheses in this study that were obtained from independent variables or predictors (Training need assessment, Training objectives, Training Design, Training delivery and Training evaluations) that had significant associations with employee performance. The student compared these assumptions to the p-values determined by the regression approach. As a result, the hypotheses that were tested are given below:

H₁: Training need assessment has positive and significant effect on employee performance.

The unstandardized beta coefficient with ($\beta_1 = 0.129$, $p < 0.05$) indicated that Training need assessment has a positive and significant effect on employee performance. Therefore the hypothesis is accepted.

H₂: Training objective has positive and significant effects on employee performance.

The unstandardized beta coefficient with ($\beta_3 = 0.374$, $p < 0.05$) indicated that Training objective has a positive and significant effect on employee performance. Therefore the hypothesis is accepted.

H₃: Training Design has a positive effect on employee performance.

The unstandardized beta coefficient with ($\beta_2 = 0.099$, $p < 0.05$) indicated that Training Design has a positive and significant effect on employee performance. Therefore, the hypothesis is accepted.

H4: Training Delivery has a positive relation with employee performance.

The unstandardized beta coefficient with ($\beta_4 = 0.161$, $p < 0.05$) indicated that .161 has a positive and significant effect on employee performance. Therefore the hypothesis is accepted.

H5: Training Evaluation has positive and significant effects on employee performance.

The unstandardized beta coefficient with ($\beta_3 = 0.222$, $p < 0.05$) indicated that Training Evaluation has a positive and significant effect on employee performance. Therefore the hypothesis is accepted.

Table 16: Summary of Hypothesis Testing

Hypothesis	P-value	β -Value	Expected effect	Result	Decision
H1: Training Needs Assessment has positive and significant effects on employee performance.	0.000	.157	Positive	Positive	Accepted
H2: Training objective has positive and significant effects on employee performance.	0.000	.438	Positive	Positive	Accepted
H3: Training Design has positive and significant effects on employee performance.	0.017	.106	Positive	Positive	Accepted
H4: Training Delivery has positive and significant effects on employee performance.	0.000	.137	Positive	Positive	Accepted
H5: Training Evaluation has positive and significant effects on employee performance.	0.000	.201	Positive	Positive	Accepted

Source: Researcher survey, 2025

CHAPTER FIVE

FINDING SUMMARY, CONCLUSION, AND RECOMMENDATION

In this section, summary of major findings, conclusions and suggested recommendations are illustrated in detail.

5.1. Summary of Major Finding

5.1.1. Descriptive

This study aims to identify which factors related to employee training have the most significant impact on the performance of employees at the NIB Head Office. A total of 311 questionnaires were distributed, with 296 completed and returned. Descriptive analysis indicated that the majority of NIB employees are female, and most respondents are in the age range of 30 to 39, representing the adult demographic. In terms of education, 53.4% of respondents hold a bachelor's degree. The descriptive statistics show that the impact of employee training on performance is rated positively, with a mean score of 3.70 on a 5-point Likert scale. This indicates that aspects such as training needs assessment, training design, training delivery, training evaluation, and training objectives all play a role in enhancing employee performance.

5.1.2. Correlation

The correlation coefficients between employee performance and the various aspects of training—such as training needs assessment, training design, training delivery, training evaluation, and training objectives—are all positive, with values of 0.659, 0.679, 0.575, 0.745, and 0.805, respectively. These positive correlations indicate that the dimensions of employee training are essential in influencing employee performance. The fact that all five factors show a positive relationship with performance suggests that investing in employee training—through actions like assessing training needs, effective training design, efficient delivery, regular evaluations, and clearly defined training objectives—can enhance performance and boost overall organizational productivity.

5.1.3 Regression

The R-square value for the regression model stands at 0.756, indicating that the explanatory variables examined in this study—training needs assessment, training design, training delivery, training evaluation, and training objectives—account for roughly 75.6% of the variation in organizational productivity levels. The remaining 24.4% of the variation in employee performance related to training at NIB's Head Office is attributed to other factors not included in the model. However, it is important to note that not all dimensions of employee training correlate equally with performance levels. The multiple linear regression analysis shows that the various training dimension factors impact employee performance to differing extents: training needs assessment contributes 15.7%, training design 10.6%, training delivery 13.7%, training evaluation 2.1%, and training objectives 43.8% to organizational productivity. Consequently, the hypothesis of this study is accepted, with results deemed significant at a 5% level of confidence.

The main aim of this study was to investigate the impact of training practices on employee performance at Nib International Bank, and it successfully met its five research objectives. Based on the findings, several conclusions can be drawn:

Employees at Nib International Bank demonstrate an average performance level regarding training needs assessment, indicating dissatisfaction with the current program's needs evaluation. Similarly, the average mean score for training objectives suggests a lack of satisfaction in this area as well. The relevance of training content received a low mean score, indicating that improvements are necessary. The selection of training methods yielded a moderate score, while evaluation and feedback were rated with a mean score of 3.68, reflecting a moderate level of effectiveness.

Pearson correlation and regression analysis findings indicate that the independent variables—training needs assessment, feedback evaluation, training methods, and training programs—have a statistically significant positive effect on employee performance at Nib International Bank. However, the selection of relevant training content showed a negative and insignificant relationship with employee performance.

The coefficient of determination (R^2) is 78.1%, suggesting that these independent variables explain 78.1% of the total variation in employee performance. The remaining 21.9% of the variation is attributed to other factors not considered in this study.

5.2 Conclusion

This study aimed to investigate the effect of employee training on employee performance in the case of NIB Head Office. From the findings, researcher conclude that employee training has a significant impact on employee performance, specifically in the case of NIB at Head Office. Within the company Training need assessment, training objective, training design, training delivery and training evaluation were all at a good level, indicating a high level of employee performance,. This suggests that while NIB has created an environment that fosters employee performance in many aspects.

The purpose of the study was also to analyze the relationship and effect of employee training on employee performance. From the finding, the student conclude that employee training have positive relationship with their performance. From the training dimension factors training objective highly affect employee performance. As a result, it is feasible to conclude that training dimensions elements such as Training need assessment, training objective, training design, training delivery and training evaluation had a positive effect on the employee performance of NIB Head Office.

5.3 Recommendation

It is a well-established fact that many banks have recently recognized the significance of training programs in enhancing the efficiency, skills, and productivity of their staff. To fully leverage the advantages of such initiatives, Nib International Bank should implement the following measures in the workplace.

- NIB's Head Office should prioritize these training dimensions to further improve employee performance.
- The identification of training needs should be conducted more professionally, involving collaboration between line managers, the individuals concerned, and HR personnel. All parties must reach a consensus on the specific skills and attitudes that require improvement for better work performance.

- It is essential to evaluate training to determine its effectiveness in achieving the desired learning outcomes outlined during the planning phase. This evaluation will also highlight areas for improvement or modification to enhance training effectiveness.
- Orientation and training programs are crucial for new hires and existing employees to fulfill the bank's objectives. Providing training enhances employees' abilities and skills.
- Training objectives must be clearly articulated in a format that employees can easily understand, ensuring they can achieve the intended outcomes. Additionally, training content should be tailored to meet the specific needs of workers in their respective roles.

5.4 Future Research

The study found a significant connection between training practices and employee performance. However, there are still many other factors that could play a role in this relationship. Therefore, it would be advantageous for future researchers to explore this area further by incorporating additional variables such as employee capability, engagement, inspiration, motivation, job satisfaction, and working conditions alongside training practices. This could lead to more compelling findings that underscore the critical importance of training. Additionally, upcoming researchers are encouraged to empirically evaluate more sophisticated models across various contexts and frameworks.

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APPENDICES



ST.MARY'S UNIVERSITY

SCHOOL OF POST-GRADUATE STUDIES

Dear Participants,

This questionnaire is designed to collect primary data that support my research on the ‘**Effect of Training on Employee Performance in Case of NIB International Bank** “that I am conducting as a partial fulfillment of the requirements for the Masters of Business Administration.

The research findings will be used only for academic purposes authorized by ST. MARY’S UNIVERSITY.

Sincerely

ISRAEL ADDIS

Thanks for your cooperation

Please put a tick mark (☐) in the BOX which most closely represents your situation.

Please mark one item only per question.

Part One: Demographic Information of the Respondents.

Gender 1. Male ☐ 2. Female ☐

Age 1. 18-29 ☐ 2. 30-39 ☐ 3. 40-49 ☐ 4. 50 and above ☐

Educational Qualification 1. Diploma ☐ 2. First Degree ☐ 3. Master ☐
4. PhD ☐

Work Experience 1. 5 and below ☐ 2. 6-10 years ☐ 3. 11-20 years ☐ 4. above 20 years ☐

Part Two: Opinion Survey on the Effect of Training on Employee Performance

Please read each statement carefully and indicate your level of agreement with each statement on a scale of 1 to 5.

Strongly Disagree (SD) =1, Disagree (DA) =2, Neutral (N) =3, Agree (A) =4, strongly Agree (SA) =5

2.1 Training Needs Assessment

No	Statements	Scale				
		1	2	3	4	5
1	NIB effectively identifies the skills and knowledge gaps within the Bank.					
2	The Bank takes into account the specific needs and priorities of different departments and roles.					
3	The training needs assessment process of the Bank involves employees identifying their own training needs.					
4	The Bank effectively communicates the results of the training needs assessment to employees					

2.2. Objective of training

No	Statements	Scale				
		1	2	3	4	5
1	Training objectives helps participants to be focused and to					

	learn best.					
2	Training objectives clarify for trainees precisely what their goals are after training.					
3	The objectives of the training were achieved					
4	The training content was appropriate for my specific work.					

2.3 Training Design

No	Statements	Scale				
		1	2	3	4	5
1	The training programs of the Bank are well-designed and meet employees' learning needs.					
2	The training content is relevant to employees' job responsibilities					
3	The training programs provide me with opportunities to apply my learning on the job.					
4	The training materials used are engaging and easy to understand.					

2.4 Training Delivery

No	Statements	Scale				
		1	2	3	4	5
1.	The trainers effectively communicate the training content.					
2	I feel engaged and motivated during the training sessions.					
3	The training materials provided were helpful and easy to understand.					
4	The bank provides me with adequate time and resources to participate in training.					
5	I feel that my feedback on training programs is valued and considered					

2.5 Training Evaluation

No	Statements	Scale				
		1	2	3	4	5
1	The bank's training evaluation methods accurately measure the effectiveness of training programs.					
2	The results of training evaluations are effectively communicated to employees and managers					
3	Training evaluations are conducted in a timely and efficient manner.					
4	The bank's training evaluation process is fair and unbiased.					
5	Employees believe that the bank's training evaluation practices are beneficial to their professional development.					

2.6 Employee Performance

No	Statements	Scale				
		1	2	3	4	5
1	The training programs of the Bank have significantly improved my job performance.					
2	The bank provides adequate support and resources to help me succeed in my role.					
3	The skills and knowledge acquired through training have directly translated into better results in my work					
4	I feel more confident in my abilities to perform my job duties after completing relevant training programs.					

THANK YOU FOR YOUR HONEST RESPONSE