

ASSESSMENT OF EMPLOYEE TRAINING AND DEVELOPMENT  
PRACTICE IN COMMERCIAL BANK OF ETHIOPIA IN WOLDYA TOWN

A RESEARCH PAPER SUBMITTED TO THE DEPARTMENT OF  
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## **ABSTRACT**

*This study is entitled an asses the employee training and development practice department of the CBE in Woldya main Adago and gubalafto branches effectively of employees. This study of research design using descriptive type of research design with a mixed approach. The descriptive type of research design helps to shows accurately the characteristics of a particular individual, situation or a group, by using a mixed approach it was able to capitalize the strength of quantitative and qualitative approach and remove any biases that exist in a single research method. Both primary and secondary data collection instruments were used to collect data, Target Population of the study focused on both banks managers and employees was 96. The number of participants for this study was 40 employees. The selections of the respondents were carried out by using purposive sampling method. The analyzed and interpreted by using the quantitative techniques using tables, and percentage statement computations. There are some problems that the banks faced, that task analyses were mostly used in identifying employees need with less emphasis of person analysis, less of service of employees, Evaluations particularly before-training, have not been given much emphasis by the banks, since it is a means to assess the cost/benefit of the human resource training and development program to the banks. Effectiveness of training and development program is not evaluated enough that they have taken so far. Employees are not satisfied with the selection criteria, training methods and training period's adequacy. But, they are satisfied with trainer's capabilities and skills, and training objectives. The banks should attempt, look in to include person analysis in employees training and development needs determination, even for new employees those who are placed in their specialization they needs training and development because the theories that they are learn in the class are different from the practice in the work place, therefore training should be given. To improve the training program should be made focusing on fast response from employees to customers' requests, fast redressed of complaints, prompt service from the employees, and willingness of the employees to help customers.*

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## **Acronym**

CBE= Commercial bank of Ethiopia

HRM= Human resource managem



## CHAPTER ONE

### **1.1 Background of the study**

Training is a learning process that involves the acquisition of skills, concepts, or attitudes to enhance the performance of employees. Training must be directed towards accomplishment of some organizational objectives, such as more efficient production method, improved quality of product or service and reduce operation cost (Lloyd L.Bayers 1997).

Training can be also defined as a planned learning experience designed to bring a permanent change in individual knowledge, skill or attitude (Noe, 2011).

Employee development is a process of changes that involves the containing development of human resource. Human resource training and development ensures the business in the task of supplying people with the required skills and ability (Megginson Leson1981).

Now a day's organizations operate in a complex and changing environment that greatly enhances and influences their growth and expansion. To cope up with this changing environment and technological advancement, organization need to develop and train their employees.

In addition to this, the survival of any organization depends on the quality of human resource of the organization. It is understandable fact that on organization, weather a production oriented or service rendering one, requires a well trained employees in order to attain its specific and general objective with in rapidly changing environment. It is the trained people that mobilize and make use of both human as well as non human resource of the organization to achieve organizational goals (Brum, 2007).

According to Subha,(2011) training and development is any attempt to improve current or future employees performance by increasing an employee's ability to perform through learning usually by changing the employees attitude or increasing his or her skill and knowledge. Training is often viewed as tactically rather than strategically.

But organizational leaders are often not clear about what they want to from training and therefore, fail to connect training with over all organizational goal and strategy (Nietzel, 2006). Training improves the knowledge, skill and attitude of the work force and develops their service (Isiaka, 2011). According to, (Ahmad and Din, 2009). Employee training and

development are based on the premise that staff skills need to be improved for organizations to grow. Therefore, this study was try to assess employee training and development practice in Commercial bank of Ethiopia in Woldya Town.

## **1.2 Statement of the problem**

Training and development of employees involve changes in skill, knowledge, attitude or social behaviour, communication and personality characteristics. Employee training is currently an effective means to achieving successful international competitiveness around the world (Hammed and Waheed, 2011).

A study conducted by selomon (2014) clearly stated that, CBE has a gap needs to fulfil with regard to training practice, such as CBE needs conduct need assessment before conducting any training in the future in order to ensure an effective human resource development.

CBE is not a good status in conducting training evaluation before training conducted. In connection with this it has to focus on conducting a pre, during and post training evaluation for defining the overall training objective of the firm. Otherwise conducting training without defining and redefining the problem will be a waste of time and money. On the other hand CBC has to give due attention to securing and assigning qualified trainers before conducting trainings. Despite this aspect , conduct this research are insufficient specifically, on the assessment of employee training and development practice in Ethiopian banking industry in focus of Commercial bank of Ethiopia. Stockholders reflect some weakness that need attention like, lack of customer oriented service delivery explained in terms of conducting training program in the absence of appropriate needs assessment and analysis, establishing training objective without the participation of client, and rendering generic training programs, there by failing the address the specific needs and problem of client and employees, Lack of appropriate evaluation and feedback in well established manner. So, that the concern initiates the researcher to investigate assessment of training and development practice on employee at the bank. However, generally a well planned and established training practice policy. Such as inadequate need assessment, inappropriate training objective, using outdated training method, lack of super close vision and follow up and evaluation at each stage process of training, lack of strategic alignment between training and development function to its business strategy are some of the major problem that in most organization in Ethiopia.

Those gaps have a great impact on achieving the training objective of the company. Therefore, this initiates me to conduct on effect of training and development practice at CBE. Therefore this study was goes to assess whether the aforementioned problems are exist or not and reanalyze those on the assessment of training and development practice on CBE. So that this study will contribute in minimizing this gap in literature and there by establish the basis to understand some aspect of human resource program abed training and development in particular.

### **Basic research question**

- How employees are selected for training in the bank?
- What were the training methods used for conducting the training and development?
- To what extent employee training and development was necessary to do their job?
- To what extent employees are satisfied with the training and development program of the bank?

## **1.3 Objective of the study**

### 1.3.1 General objective

General objective of the study was to assess the employee training and development practice in commercial bank of Ethiopia in Woldya Town.

### 1.3.2 Specific objective

- To identify the training and development activities in the bank that is needed to do their job.
- To describe training method used for conducting the training and development.
- To determine principal weakness or strength of training and development of the bank.
- Know the overall employees satisfaction with the training and development program that they have received.

### **1.4 Significance of the study**

- ✓ The finding of the study will initiated other researcher to undertake a better and a detailed study in the area.
- ✓ It is expected that the study was inform the management and employees in the importance of training to their staff.
- ✓ It was enable the researcher to acquire experience and knowledge to do other future researches and give opportunity to the researcher in order to familiar with real world operation.
- ✓ It will help to remain training and development programs of employees practiced of the company about the strength and weakness of the system and help to take corrective action.
- ✓ To provide adequate information about training and development that will enhance the growth of the organization.

### **1.5 Scope of the study**

Among 19 government and private banks in Ethiopia, the study was focus on government banks such as Commercial bank of Ethiopia, found in Amhara region specifically in Woldya Town. Namely Weldya main, Adago and Gubalafto branch. That are located the northern part and it is far from 521 km from Addis Ababa. The researcher was collect the data, process the data, analysis and present in the form of percentage and tabulation. The researcher would be use primary and secondary source to examine problems. It also uses simple random sampling and concerning permanent employees of the organization.

The required data would be collected on February 10/2/2016; the interpretation of the study was on the begging of March up to end of March. So, that the study was end up at the end of May.

Therefore, due to the time and financial constraint, the study was focus on selected branch of Commercial bank of Ethiopia in Woldia Town.

## 1.6 Limitation of the study

There was a difficulty to collect the data because the data was collected from three banks and Limited resource inaccessibility to internet and inadequate computer facility.

Lack of cooperation from organizational respondents those who are concerned in giving information with regard to the study under the consideration.

During data analysis some respondents gave less attention to the question and it resulted data lose.

## 1.7 Operational Definitions

**Training:** Training is the strategic and systematic adjustment of behaviour through learning events, programs and instructions, which enable individuals to achieve the levels of knowledge, skill and competence needed to carry out their work effectively (Armstrong, 2008).

**Development:** is places emphasis on the growth of the individual, it relates to acquiring a very broad range of skills through planned activities and experience.

**Training Process Practice:** A good training program should involve the following fundamental steps: determining training needs assessment, developing training objectives, developing training methods, identifying the trainees and trainers, implementation of training program finally, evaluating the effectiveness of training development program.

**Training Needs Assessments:** a need can be defined simply as the difference between what is currently being done and what needs to be done. It is impossible to design and implement a training program without carrying out the analysis as this will result in providing the solution to a problem that is not related to a training deficiency (Pynes, 2008).

**Training Objectives:** Training objectives are statements that specify the desired employee knowledge, skills, abilities and other characteristics that employees will possess at the end of

training and the objectives should be specific, achievable, measurable and time-targeted (Bunch, 2007).

**Training Methods:** It is a method used to train employees or training method program helps the employee to adjust to rapid changes in job requirements and keeps them updated to new technologies and methods (Lloyd and Leslie, 1994).

**Training Implementation:** The kind of delivering on time the training program. This should aim at enabling organizations to achieve their objectives. Hence, the program should be set up after having clear-cut objectives in mind (Vemic, 2007).

**Training Evaluation:** Evaluation of the training program is necessary to determine whether the training is accomplished (Bramley, 1995; Sims, 1998).

**Knowledge:** Employees can acquire different knowledge at a different time and place in the existence of training and ultimately the knowledge helps employees in performing their work (Tiwana, 2001).

**Skill:** Skills are defined as the ability to do something and after having the required training program employee are doing their job appropriately ([www.nbrii.com](http://www.nbrii.com)).

**Attitude:** employees' behavior changed due to training and they are established ways of responding to people and situations that they are learned, based on the beliefs, values and assumptions we hold (Robbins, 2003).

## **1.8 Organization of the paper**

The report of the study was divided into five chapters:

**Chapter One: Introduction:** The study is divided into sub-sections, the background information, statement of the problem, objectives of the study, research questions, significant of the study, scope of the study, operational definitions of terms and organization of the study.

**Chapter Two: Literature Review:** this section was focus on reviewing related literatures. Include a brief main purpose of literature review, which had a great help towards

identification of the theories and ideas that explored such as data subsequently relate to the study.

**Chapter Three: Research Methodologies:** The study was divided into sub-sections, and specifies the design, methodology (area of study, population, sampling techniques and data collection methods) and analysis of this study.

**Chapter Four: Data Presentation, Analysis and Interpretation:** It is divided into sub-sections, examines the overall findings towards the process and effect of training practice on employee Development and the CBE, and will lay out the researcher's analysis on the organization's responses to the effect and role of such training and development on its employees.

**Chapter Five: Summary, Conclusion and Recommendations:** Finally this section present a summary of findings, major observations and set recommendations on how to enhance the employee performance and organizational effectiveness through training, in the CBE in general, limitations of the study and suggestion will be guidance for further research.

## CHAPTER TWO

### 2. Review of Related Literature

#### 2.1 Overview of Training and Development

The evolution of training started since the Stone Age where people used to transfer their skill and knowledge. Then many evolutions followed that but were not of any significance. However, vocational training started during the industrial revolution when apprentices were given direct order in the operation of machines. Through time rapid technological change occur, newer skills and knowledge for that reason gave rise to the need for training and development. This has sincerely reorganized to keep employees updated and effective in their present job or for a future assignment. Training and development needs may be defined in terms of a simple equation: Training and development need=desired performance - actual performance (McClelland, 2002).

There must be consistently kept up to date if the organization is to survive and develop. And new technologies exert a continual need for employee training in business firms and other organizations to be engaged in providing their employees with training and development opportunities. Nowadays, organizations are spending a significant amount of money for the purposes of employee training. Since, the most valuable asset of the organization in a 21<sup>st</sup> century is its workers knowledge and their productivity (Cribb, 2005).

The employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge. In appreciation of this fact, organization like educational institution, conduct final training and development programs for the different levels of their employee. Training and development offers competitive advantage to a firm by removing performance deficiencies; making employees stay long; minimized accidents, scraps and damage; and meeting future employee need (Hameed & Waheed, 2011).

According to Vemic (2007) training consists of planned programs undertaken to improve employee knowledge, skills, attitudes and social behavior so that the performance of the organization improves considerably. Unfortunately too much emphasis is often placed on the techniques and methods of training to be used is not enough rather first defining what the employee should learn in relation to desired job behaviors. Furthermore, very few organizations place much emphasis on assessing the need and outcomes of training activities.



Isiaka (2011) sees the word development in relation to the process of helping managerial employees who perform non routine jobs to improve their management, administrative and decision-making abilities and competence.

Now a day, the interest of investment in training and development has been increasing (Haslinda, & Mahyuddin, 2009). The mainstream training and human resource literature has neglected the issue of how companies assess the effectiveness of training and development investments and in particular employee training and development effectiveness other than simply conducting training.

## **2.2 Distinction between Training and Development**

Even if mostly literatures are used training and development interchangeably it has its own difference in concept (Armstrong, 2006). These differences are stated below.

## **2.3 Why Training and Development is needed?**

### **2.3.1 Non-Management Employees Training**

Only recruiting, selecting, orienting and then placing employees in jobs do not ensure success in the human resource management activities rather it is supporting by well training program (Xiao, 2010).

Training can bring tangible benefits to both the organization and employees. Hence, the major purposes of training are (Switzer, et al., 2005):

- It establishes a sound relationship between the worker and his/her job;
- It upgrades skills and prevents obsolescence;
- It develops healthy and constructive attitudes;
- It prepares employees for future assignments;
- It increases productivity;

### **2.3.2 Management Development**

Development places emphasis on the growth of the individual it relates to acquiring a very broad range of skills through planned activities and experiences. Management of people,

handling work relationships, and leadership are typical of broad ranges of soft skills that are developed success in all these areas requires maturity of judgment (Garavan, et al., 1999).

According to Isiaka (2011), Management development is concerned with developing the skills of the manager over his or her career with the firm. Management development is a dynamic process, and ideas and practices are constantly being challenged. The most common management development of the company contains.

Planning

leadership skills

Communication and other soft skill training.

Management development is designed to improve the overall effectiveness of managers in their present positions and to prepare them for greater responsibility when they are promoted (Garavan,et al., 1999).

To effectively discharge this and other managerial responsibilities organizations must provide an opportunity for managers to improve their knowledge and skills through management development program. Effective management development program helps managers at all levels to learn to perform their jobs better. Moreover, among the many good reasons for conducting development program the following are the major ones (Hameed & Waheed, 2011):

- To stimulate a more creative and innovative approach to problem solving and decision making;
- To broaden the manager's vision and understanding in preparation for additional responsibility;
- To give the managers the opportunity to discuss ideas and problems with other people;

## **2.4 Training and Development Process**

In today's changing environment, employees at all levels need additional training and development opportunity to develop their working ability and management thinking (Swanson & Holton III, 2009). In this respect, organizations are required to be engaged in continuous employees training and management development programs Osinski's, 1996) below, the steps in the human resource training and development process are:

1. Identifying training and development needs;

2. Establishing training and development objectives;
3. Selecting training and development methods;
4. Implementing the actual training and development program;
5. Conducting evaluation and follow-up.

## **2.5 Steps in Employee Training and Development process**

### **2.5.1 Need assessment**

The first step in human resource training and development process is to identify the employees training and development needs. Since training and development is a need oriented effort, determining the level, type and duration of training and development is the primer important at this stage of the process. The assessment begins with a need which can be identified in several ways but described as a gap between what is (Miller & Osinski, 1996).

The need assessment includes:

- Organization and its goals and objectives
- Jobs and related tasks that need to be learned;

The dominant framework for identifying organization's employee training needs has been three category needs analysis approach (Miller & Osinski, 1996).

- A. Organizational analysis
- B. Task (job) analysis
- C. Person analysis

#### **A. Organizational analysis**

Organizational analysis is the process of identifying job-related knowledge and skills that are needed to support the organizations short-range and long-range goals (Miller & Osinski, 1996).

This implies that organization's strategic goals and plans must carefully be examined in line with the human resource planning. In this approach, information related to organizational structure, size, growth, objectives and other factors is gathered to effectively determine where and how training and development programs should be conducted. Organizational training needs analysis also involves systematically assessing manager, peer, and technological support for transfer of training or workplace application of training.

## **B. Task analysis**

This approach refers to the determination of skill and knowledge the job requires. Examines tasks performed and the knowledge, skills, attitudes and other behavioral aspects required to determine what employees must do to perform successfully. In collecting job information as input into training decisions the job analysis must include (McClelland, 2002):

- A detailed examination of each task component of the job
- The performance standard of the job

## **C. Person analysis**

Another training and development need analysis approach is person analysis. Here the concentration is on the individual employee. It is used to analyze the substantive knowledge and skill possessed by the employee (Miller & Osinski, 1996). This approach deals with two basic questions. These are:

- Who needs to be trained?
- What kind of training is needed?

### **2.5.2 Establish Training and Development Objectives**

Once training and development needs are clearly identified, the next process is to establish objectives. An objective is a specific outcome that the training or the development program is intended to achieve. In most cases, training and development objectives are set for the trainees (Swanson & Holton III, 2009).

Training objectives must be specific, measurable, achievable and time-targeted. Objectives with such characteristics serve a number of purposes. According to (Bunch, 2007) they assist in developing the criteria to be used in evaluating the training outcome. The objective must indicate the standard of performance required, expressed in terms of number, degree and accuracy. Having indicated the required performance standard, it is important for the trainer to make sure that the individual trainee is made aware from the onset of these standards and how their individual capabilities can be developed to achieve the required performance standards. (Bhargava, 2010).

### **2.5.3 Select methods of Training and Development**

Training and development is one of the most important tools available to organizations.

Management can make use of training programs to enable the organizations achieve their objectives. This is possible by developing the skills and competencies of their employees (Haslinda & Mahyuddin, 2009).

The most common methods training and development are discussed below,

### **A. Off-the-job Training**

This program takes place outside the managerial and non managerial employees work environment (Monday, et al., 2009). These can be course work at local colleges or other training establishments like that of the Ethiopian Management Institute which have been specially equipped and staffed for both managerial and vocational training. There are different types of off-the job training programs. The most common ones are discussed below.

- Lecture method of training
- Case study

### **B. On-the-job training**

On-the-job training is conducted on the actual job to develop the skills of managerial and non managerial employees (Monday, 2009). The employee is placed into the real work situation and shown the job and the tricks of the trade by experienced worker or the supervisor. According to Olaniyan and Ojo (2008) on-the-job training includes several steps:

- The trainee receives an overview of the job, its purpose, and its desired outcomes, with an emphasis on the relevance of the training;
- The trainer demonstrates the job to give the employee a model to copy;

There are different types of on-the job training methods. The most common ones are briefly discussed below (Saiyadain, 1995).

- Coaching
- Job rotation
- Apprenticeship

### **2.5.4 Implementing Training and Development program**

Employee training and development program should aim at enabling organizations to achieve their objectives. Hence, the program should be set up after having clear-cut objectives in mind. In every program decisions have to be made as to who should be trained, who are the instructors, where and when the program is to be conducted and what are the material requirements. Moreover, according to Vemic (2007) providing answers to questions like what

skills are going to be taught, what kind of employee training and development is sought, what long or short term objectives are proposed will determine the design and details of the programs. Since human resource development program decisions are based on cost considerations, the management must believe that the program will:

- Increase the skill and knowledge of employees;
- Motivate employees to learn and attain their personal goals;
- Provide feedback to improve the program;
- The implementation process of training and development is also contains:
- Selection of participants;
- Staff scheduling; and

### **2.5.5 Evaluation of Training and Development**

Evaluation is the final phase of the training and development program. It is a means to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been trained. As Balogun (2011) noted, the concept of evaluation is most commonly interpreted in determining the effectiveness of a program in relation to its objectives. Evaluation is like brushing your teeth after every meal everyone advocates it but few actually do it. Evaluation can be done for various purposes. It may be done:

- To increase effectiveness of the program while it is going on;
- To increase the effectiveness of the program to be held next time;
- To help participants to get feedback for their improvement and efficiency;
- To find out to what extent the objectives are achieved.

## **2.6 Process of Training and Development Evaluation**

**2.6.1 Before Training:** The learner's skills and knowledge are assessed before the training program. During the start of training, candidates generally perceive it as a waste of resources because at most of the times candidates are unaware of the objectives and learning outcomes of the program. Once aware, they are asked to give their opinions on the methods used and whether those methods confirm to the candidates preferences and learning style (Ahmad & Din, 2009).

**2.6.2 During Training:** It is the phase at which instruction is started. This phase usually consist of short tests at regular intervals (Balogun, 2011).

**2.6.3 After Training:** It is the phase when learner's skills and knowledge are assessed again to measure the effectiveness of the training. This phase is designed to determine whether training has had the desired effect at individual department and organizational levels.

There are various evaluation techniques for this phase (Balogun, 2011).

## **2.7 Factors to be consider in Training and Development**

The operation of a successful program requires that due consideration given to a number of factors (Haslinda & Mahyuddin, 2009):

### **2.7.1 Planning the program**

Along with a good organization, a careful planning is the most important prerequisite of training. When such aspects as where, who, how, what, and when are pre planned in a training program, the result will be fewer mistakes and better trainees when the program gets under way (Noe, 2011).

### **2.7.2 Organization of training**

A training program has a much better chance of being effective if it is well organized (Abdullah, 2009). To begin with; first, one person or unit in the organization should be made responsible for training.

### **2.7.3 Selection of Trainees and Trainers**

Another basic factor in training is to select trainable employees. In as much as, training costs, money, expenditures are warranted only for those from whom the greatest returns will be received. The selection and training of trainers is also significant and it is an excellent opportunity for supervisors who become skilled in training methods (Abdullah, 2009).

### **2.7.4 Rules of Training**

It is desirable here to note some rules that should be followed if a training program is to be effective. (Haslinda & Mahyuddin, 2009).

## **2.8 Effective Training and Development**

Effective training will indicate not only finding out whether the training was well done but also asking what it achieved and whether it was worthwhile for the organization to be sponsoring it. Therefore, to ensure the training is effective, the human resource and training literatures stress that the organizations need to adopt a systematic approach to training which often include identifying needs, delivery and evaluation. Inarguably, a careful implementation of each element of training and development process (need assessment up to

evaluation) is needed to make it effective. From the employee perspective, training is unlikely to be effective unless it is related to high level of motivation, better ability to perform their job, and hopefully also makes them feel positive toward their work (Balogun , 2011).Action on the following lines needs to be initiated to make training practice effective (Noe, 2011):

- Ensure that the management commits itself to allocate major resources and adequate time to training. This is what high-performing organizations do;
- Ensure that training contributes to competitive strategies of the firm. Different strategies need different employee skills for implementation. Let training help employees' at all levels acquire the needed skills;
- Ensure that a comprehensive and systematic approach to training exists, and training and retraining are done at all levels on a continuous and ongoing basis;
- Make learning one of the fundamental values of the company. Let this philosophy percolate down to all employees in the organization;

## **2.9 Consequences in the Absence of Training and Development**

Failure to conduct employee training and development can contribute to (Neitzel, 2006):

- Constraints on business development;
- Higher labor turnover;
- Increased overtime working;
- Higher rates of pay, overtime premiums and supplements;
- Higher recruitment costs, including advertising, time and incentives.

### **2.10. Empirical Literature Review**

In this section, the researcher will tries to discuss the empirical findings on training practice in Ethiopia particularly on the banking sector. By citing some important findings of researches then refocus to the Ethiopian case.

According to Solomon (2014) the banking sector, which is the backbone of the country's economy and the better in terms of focus on human resources, also, shares problems of ineffective training practice. One positive aspect in this regard is that, many banks like some of the big institutions in other sectors have shown some sort of commitment towards training



by establishing a separate unit solely responsible for training. However; their practice can be said deficient and ineffective owing to the following: Training is often taken as the only training approach, while other development approaches are ignored. Almost all banks, for example, do not have management succession planning and planned development schemes; Training programs have common shortcomings such as inappropriate need identification, poor design, and absence of effective evaluation mechanism or criteria; The training practice in these banks is not integrated with other HR functions such as recruitment, reward and performance appraisal:

Building on the above problems common to all banks, CBE's training practice has the following problems: lack of formalized training policy; less learner (trainees) participation in setting up training programs; weak training needs assessment; lack of competent trainers. However, the management of the Bank has shown commitment to invest on training activities (Solomon, 2014).

According to Neelam, et al (2012) demonstrates the result produced by linear regression on the data collected from 76 respondents through questionnaires. After applying the linear regression on the collected data to check the cause and effect relationship between the Training and Development (independent variable) and Employees Performance and Productivity (dependent variable) on the analysis result has been shown. The probability of f-statistic shows the significance of the research. According to the standard if the p value is  $< 0.05$  so than it is significant. In this study the data demonstrates the p value is 0.000 which is  $< 0.05$  thus the model of the research is statistically significant. So the independent variable of the study, Training and Development, has significant relationship with dependent variable of the study, Employees' Performance and productivity. The un-standardized value of the data illustrates obviously that independent variable Training and Development has a positive impact on Employees Performance and Productivity in this study. One major limitation of this study was that it was based only on UBL (United Banks Limited) and other banks were not included. Another limitation was that due to the time constraint only UBL of Peshawar region were studied other branch of UBL in the district were not included.

As the increase of concentration on administrative management during these years, HRM plays a more important role in managing an organization, such as the effects of HRM on innovation, 'new way of working principles 'for working relations and enhancing employees' capability. Training and Development is an important aspect of HRM. It is important for

organization to get skilled and capable employees for better performance, and employees will be than competent when they have the knowledge and skill of doing the task. Training and Development would provide opportunities to the employees to make a better career life and get better position in organization. In doing so, organizations efficiency would be increased. On the other hand, employees are the resources and assets of an organization if they are skilled and trained would perform better than those who are unskilled and untrained (Neelam, et al 2012).

A study conducted by Benedicta, (2010) entitled with the impact of training on employee performance at HFC Bank. The bank has training programs for its workers. Specifically, it has an in house training program which was introduced from the inception of the bank. All employees no matter their qualification, age or rank consistently go through in-house training. Training has been effective with its core objective being to improve individual and organizational performance as can be seen from the improvement in returns per unit invested in expenditure as well a consistent increase in income and profit. The training program is structured, planned and systematic and has resulted in improvement in skills, efficiency and performance as well as the acquisition of new skills and knowledge. Training has had an effect on the performance of the firm with increased profits and income as well as an increase in income per unit of expenditure invested. HFC Bank however, should consider the possibility of other training programs besides its In house one so as to ensure that the bank is abreast with developments in the sector and globally as well as providing options for its employees and providing the benefit of choice.

Since it was discovered that not all employees were motivated with the current training programs an increasing of available options can help to tackle this. Competition in the banking sector in Ghana continues to increase with the continuous emergence of new players. Thus, it is important for banks to invest if they intend to stay ahead of their competitors. Quality of human resource impacts the competitive edge of businesses in the service sector. As the banking sector continues to evolve, especially after the current financial crisis, it is important that banks place their employees in a position to enable them adjust to changing trends. One way of doing this is through frequent training (Benedicta, 2010).

The structure of training programs, their objectives and benefits discussed in the analysis affirms the theories identified in the literature. Training programs are planned and systematic

as also identified by the theories in the literature. It was also established in the literature that the fundamental objective of training is to achieve both individual and organizational performance. This was affirmed in the results as respondents identified that the basic objective of their training is to improve both employee and organizational performance (Benedicta, 2010).

Ekta and Nisha (2003) from their conclusion forwarded that training of private sector banks is better than public sector banks. Public Sector Banks have to do effective measure to improve their training. Public sector banks have to hire trainers externally who have good experience of teaching. They have to change their training strategy like more and more training session are provided, training should not be too lengthy and fast ,it should be short and slow so that every employee can understand easily. Revision should be done after every training session. Words used in training should be in easy and understanding, group discussion should be done after every training session, power point presentation should provided for further reference, study material should not be in difficult language. Therefore, this study will attempt to address the gaps in the literature by exploring the assessment of employee training and development practice on employee, in CBE and also attempt to highlight some of the issues which effects value to both employees and the organization.

## CHAPTER THREE

### 3. Research Methodology

#### 3.1 Research area description and population

The population of study was the permanent employees of Commercial bank of Ethiopia. That found at different level of position in office, this is due to fact that the raised issues was concerned with population encompassed in an organization.

Even though the study is assessed employee training and development practice of CBE, managers and non managers (staff) employees, was considered as population for the purpose of this study. The researcher taken the populations from three banks, from the main branch 66 and from the sub branch 17 and 13 respectively. So, that the total numbers of employees from those banks are 96, and the researcher was use 40 employees as a sample.

#### 3.2 Research design

The primary focus of this study was describing the employee training and development practice. To achieve this objective, the researcher was analyzing the data using descriptive data analysis method with mixed approach. The descriptive type of research design helps to show accurately the characteristics of a particular individual situation or group. The mixed method is considered to be very efficient in answering research questions compare to the quantitative and qualitative approach when used in isolation. Therefore, by using this approach it is able to capitalize the strength of quantitative and qualitative approach and remove any biases that exist in a single research method. So, the descriptive was describe, summarizes and present quantitative and qualitative data that is presented in tabulation and percentage.

#### 3.3 Sampling technique and Sample size

Target population of this study focus on the staff members in the employee training and development department and human resource department managers in the bank.

To collect the necessary data and to conduct the study the researcher uses probability sampling, because to make census study in all existing population of an organization, it will be very difficult due to time and cost constraint.

Accordingly, the organization have a total employees of 96 the researcher was use 40 employees as a sample by using simple random sampling to avoid personal biases from the researcher side.

A total of 40 questionnaires was distributed and 34 questionnaires are returned i.e. 85% of the total distributed questionnaires used for the analysis and the remaining 6 questionnaires are not included in the analysis, i.e.(15%) not consider the analysis.

Given  $N=96$

$$C= 90\%$$

$$Z=1.64$$

$$E=0.1$$

$$P=.5q=.5$$

Where,  $N$ =Total number of population

$C$ =confidence interval

$P$ =estimated proportion of success

$q$ =estimated proportion of failure

$E$ =sampling error

$$n=z^2 \cdot p \cdot q \cdot N / e^2 (N-1) + z^2 \cdot p \cdot q,$$

$$n = 1.64^2 \times 0.5 \times 0.5 \times 96 / 0.1^2 (96-1) + 1.64^2 \times 0.5 \times 0.5$$

$$n=40$$

C.R.Kothari, (2004).

### **3.4 Source of data and Type of data**

The study was use both primary and secondary data source, Primary source of data obtained from respondent by distributing structured questionnaires and interview using manager of the company. While secondary source of data is gathered from different written material, books and internets. The closed ended and open-ended questionnaires used. The close ended question includes “no” or “yes”, and licker scale such as strongly agree, agree, neutral, disagree, strongly disagree, very satisfied, satisfied, neutral, dissatisfied and very dissatisfied. For open ended question enough space provided so that respondent write his/her thinking and answers.

### **3.5 method of data collection**

Both primary and secondary data collection method is used to achieve the objective of the study, primary data is collected through questionnaires and interviews which is important to get new information from the respondent. The questioner was preparing in both open ended and close ended form. The type of questionnaires that distributed for employees are interview questionnaires. While unstructured personal interview, used to collect information from human resource management department.

This interview gives greater flexibility and opportunity to get information in depth and broader manner. Secondary data was collect by using published and unpublished source of document, such as written material about organization, books and internets.

### **3.6 Method of data processing, Analyzing and presentation**

Once the data are collected, it was processed by the basic data processing methods, such as editing, coding and classifying to make suitable for further analysis. Descriptive analysis method of data analyzing technique is used, because it describes data in both tabulation and percentage. After all relevant data processed, and analyzed the result is presented by tabulation and percentage. Based on these data recommendation and conclusion can be made.

## CHAPTER FOUR

### **4. Data Presentation, Analysis, and Interpretation**

#### **4.1 Introduction**

The primary focus of this study is to assess training and development practice in commercial bank of Ethiopia in Woldya town. And finally a summarized analysis is done to assess the three banks with regard to the employees training and development practices. The first part of the questionnaire consists of demographic characteristics of the respondents are presented at subsequent tables for each banks. The second part of the questionnaire presents the training and development procedures that include is the banks of methods of employees training and development practices. The third part of the questionnaire presents training and development, employee's job performance, the fourth third part of the questionnaire presents the satisfaction of employees in training program in banks, and The last part of the questionnaire deals with the challenges to select employees for training in banks.

#### **4.2 Demographic characteristics of the Respondents**

Forty (40) questionnaires are distributed form both the management and non- management of CBE three branches namely Woldya main, Adago and Gubalafto branches with 40 questionnaires in those branches distributed. A total of 34 questionnaires are returned i.e. 85% of the total distributed questionnaires used for the analysis and the remaining 6 questionnaires are not included in the analysis, i.e.(15%)

**Table 4.1 General characteristics of the Respondents**

<b>Respondents gender distribution</b>		
<b>A. Gender</b>	<b>Frequency</b>	<b>Percentage</b>
Male	25	73.5
Female	9	26.5
Total	34	100%
<b>B. Age group</b>		
Less than 25	14	41.2
26-35	15	44.1
36-40	3	8.82
41-54	2	5.88
Above 55	-	-
Total	34	100%
<b>C. Educational Status</b>		
Masters	4	11.76
First Degree	29	85.3
Diploma	1	2.94
Total	34	100%
<b>D. Service year in Banks</b>		
Less than 3 years	17	50
3 – 5years	11	32.36
6 – 8 years	4	11.76
Above13 years	2	5.88
Total	34	100%

Source: own survey2015/6



As can observe from the above table 4.1 information 73.5% employees are male and the rest 26.5% are female. This shows that majority of the respondents are males. The age of majority respondents the greater part (44.1%) of the respondents exists within the age category of 26-35 years and the second are (41.2%) within the age category of less than 25 years. The remaining (8.82%) are found between the ages of 36-41 and (5.88%) between 41-54. This indicates that there is a potential advantage for working by young employees especially to achieve future objective of the company's employees training and development and the young employees are more eager to work and try to create a new idea.

When we see the level of education that, 4 respondents (11.76%) have master holders, whereas (85.3%) respondents are first degree holders and (2.94%) respondents is college diploma holder. There are no grade 12 complete and PHD holders at all among the respondent .This indicates that most of the banks employees are educated and have good understanding of quality banking service. In addition, to all respondents are expected to more understand all of the questionnaires and respond correctly.

With respect to the experience of respondents, in order to understand the training and development experience with the banking service respondents collected form the largest groups of respondents 17 (50%) have a working experience less than 3 years of the current job. The second portion 11 (32.36%) of respondents have served in the sector between 3-5 years and the third respondents 4 (11.76%) have served in the banks between 6-8 years and 2.94% above 13 have served in the sector respectively. This indicates that the respondents have a less experience in using the banks. Also, short years of experience shows that, there is a relatively high employee turnover as a result increases cost of hiring new employees and shortage times.

### **4.3 Training and Development Procedures**

#### **Methods of employees training and development**

Management can make use of training programs to enable the organizations achieve their objectives. This is possible by developing the skills and competencies of their employees (Haslinda & Mahyuddin, 2009). To this effect, organizations need to improve supervisory, managerial, executive skills and non- managerial employees so that they may lead and motivate employees for the betterment of their organizations. The most common methods training and development are on-the –job and off –the- job (Haslinda & Mahyuddin, 2009

**Table 4.2 methods of employees training and development**

<b>Methods</b>	<b>Frequency</b>	<b>Percentage</b>
On –the-job	9	26.47
Off-the-job	10	29.41
Both	15	44.12
Total	34	100
<b>The existence of periodic management development needs analysis.</b>		
Yes	29	85.3
No	5	14.7
I do not know	-	-
Total	34	100

Source: own survey

As indicated in table 4.2 we can find both methods, on-the –job and off –the- job of training and development. Most of the respondents 15 (44.12%) have taken both training and development methods which takes places at the work place, 9 (26.47%) have taken on the job training and the rest of 10(29.41%) have taken off –the-job training and development by banks itself.

The highest 29 (85.3%) of participants are respondent that the both banks are periodically analyzed management development need by taking in to consideration of management and employees have a good skills and knowledge and the rest respondents 5 (14.7%) reply the banks are not analyzing the development need periodically. The implication of the data presented in the table above is the emphasis of the banks in providing its employees both training method move frequency, and the periodic of development need assessment implies that, the presence of problems in the banks with respect to management training and development need assessment periodically in identifying the lack of employees’ skill and knowledge. Other ways of improving employee competency level and organization’s performance other than training the banks. In the CBE management development and employee training program are the best ways by which employee’s ability and productivity can be improved. CBE is using different methods to enhance the competency level and employees and organization performance.

#### 4.4 Training and Development, employee's performance

To ensure the training is effective, the human resource and training literatures stress that the organizations need to adopt a systematic approach to training which often include identifying needs, delivery and evaluation. Ensure that the management commits itself to allocate major resources and adequate time to training. This is what high-performing organizations do (Balogun, 2011).

**Table 4.3 the contents Relevance, Measurement, Evaluates, and Effectiveness of Training and Management Development in improving current job Performance in Banks.**

<b>Currently job relevant</b>	<b>Frequency</b>	<b>Percentage</b>
High relevant	20	58.82
Less relevant	5	14.70
Moderately relevant	9	26.47
Not relevant	-	-
Total	34	100
<b>Effectiveness of management development program evaluated or not.</b>		
Yes	30	88.2
No	4	11.8
Total	34	100
<b>measurement criteria used in evaluation</b>		
Reaction	11	32.4
Learning	9	26.47
Job behavior	8	23.4
Ultimate value	6	17.64
Total	34	100

Source: own survey

As the below table 3.3 show that 20 (58.82%) of the respondents are responded that management development they took so far was high relevant in improving their current job performance and 9 (26.47%) of responds that it was moderately relevant since it contributes to the improvement of the job performance. The rest 5 (14.7%) of the respondents responded

that less relevant respectively. Thus management development program in the banks is encountering in its positive contribution to the job performance. Therefore the majority of 58.82 % of participants responded that the presence of management development is high relevant.

Evaluation is the final phase of human resource development program. It is means to verify whether employees in the program do the jobs for which they have been trained. As shown in above that, 30(88.2%) of both management and non managers employees (staff) responded that the banks are conducted evaluation to assess the effectiveness of the management development program the effectiveness of the management development program the other 4(11.8%) responded as no evaluation takes place. This implies that there are not problems in three banks in relation to evolution of human resource development and they have clear evaluation program.

In evaluating the worth of specific human resource development programs measurement criteria should be identified and sued with the aim of the increasing effectiveness of the program while it is going on and helping trainees to get feedback for their improvement and efficiency. As indicated in the table 4.3 that reaction 11 (32.4%), both reaction and learning 9 (26.47%) are the two commonly used measurement criteria as majority of the respondents respond and job behaviour and ultimate value are also used by the banks to some extent. The banks are benefited from the training and development in terms of goal achievement, survival or growth (learning and reaction are considered by banks in evaluating the worth of management development program).

Every employee's competency is assessed and their gap is identified based on the need assessment the appropriate training is discussed for employees. Right trainees are selected by taking in to consideration their past and current job performance. Performance evolution the nature of jobs they are assigned.

**Table 4.4 Employees have taken training duration, realization of training, need of skill, knowledge before taking training.**

<b>Employees have taken training duration.</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	34	100
No	0	-
Total	34	100
<b>Realization of training of trainers</b>		
Yes	34	100
No	0	-
Total	34	100
<b>The need of skill, knowledge and performance of employees before taking training.</b>		
Need improvement	34	100
Do not need improvement	-	-
Total	34	100

Source: own survey

As can be seen from table 4.4, all 34 (100%) respondents have taken training in the banks employees. all 34 (100%) of the respondents have clearly reveals that the training given by the banks to its employees has positive impact on improving their job performance. All respondents have any significance positive change on their performance due to the training. It assert the all of respondents have positive attitude and perception towards the training program, and all 34(100%) of the respondents said that their skills, knowledge, attitude, perception and performance needs improvement through training. This implies the banks more updating the skills and knowledge of the employees, every employee's competency is assessed and their gap is identified based on the need assessment the appropriate training is discussed for employees. Right trainees are selected by taking in to consideration their past and current job performance. Also, the interviewers said training and development objectives are established for trainee this means the trainees know in advance.

**Table 4.5 Employees training of the main factor for the improving performance, evaluation process in banks.**

<b>Employees training of the main factor for the improving performance.</b>	Frequency	Percentage
Yes	34	100
No	-	
Total	34	100
<b>Training development evaluation process</b>		
Before training	11	32.4
After training	16	47
During training	7	20.6
Total	34	100

Source: own survey

As can be observed from the above table 4.5 all 46(100%) of the respondents believe that individual training is the key factor for improving the performance of the banks in this respect, the banks are required to be enjoying in continuous employee training in order to take advantage of the improved performance of the trained individual.

Having this information, questionnaires related to evaluation process are distributed to both managers and non-managers and their respondents are presented in the above table reveals that the maximum of 16(47%) of respondents are replied training and development evaluation is carried out after training whereas a minimum of 7(20.6%) of participants, and replied that evaluation is conducted before training process.

The CBE is providing different training materials on hard copy and soft copy to participate and hard copy and soft copy are the basic facilities available to carry out training and development programs. Factors considered in selecting appropriate methods of training and development program. In selecting structural methods these are objectives of the training participants' job title, education and nature or types of the training.

#### 4.6 Satisfaction of employees in training program in banks

The management must believe that the program any employee's participation will be increase the skill and knowledge of employees motivate employees to learn and attain their personal goals; provide feedback to improve the program the implementation process of training and development is also contains, and selection of participants;

<b>Satisfaction of employees in training program</b>		
Very satisfied	12	35.3
Satisfied	22	64.7
Neutral	-	-
Dissatisfied	-	-
Very dissatisfied	-	-
Total	34	100%

Source: own survey

The majority of 22(64.7%) of the respondents are satisfied and minimum of 12(35.3%) of the respondents are very much satisfied respectively. It indicates that less emphasis before training evolution, in identifying cost benefits analysis, and the satisfaction level of the respondents regarding to be consider in training program process providing by banks. In general the majority of the respondents of the base bones are satisfied. In general, the majority of the respondents of the banks satisfied with the selection criteria, training methods and training period's adequacy of the factories, which are a sign for the banks to improve those elements and satisfied with trainer's capabilities and skills, and training objectives that indicates a good attempt with a type of improvement in the areas. Also respondents are very little satisfied with training program content, appropriateness of training facilities and training evaluation and the training policy of the factories.

## **Interview analysis**

Based upon the qualitative data the following data were gathered on managers of each Branch:

The interview with the managers indicates that, the assessments were carried out within the context of the bank's overall HRD Strategy Development implementation process. The objective was to identify employee development needs requirements across specified employee categories, and to recommend strategies to ensure that identified skills gaps are efficiently and effectively bridged. For the purposes of the Technical competency assessments, CBE Line Managers were required to complete assessments for all their direct reports. Employees' current proficiency levels were evaluated within the context of the proficiency requirements for the technical skills associated with each job role.

The training objectives of CBE interview with the managers indicates that, the objective were specific, measurable and achievable or attainable. The specific training objectives were on specific topics and content to meet the competency level of employees. The measurable training objectives done based on proper follow-up and to independently analyze their effects, meaning CBE are following such strategy in order to measure the outcomes of the training in effective manner .On the other hand training program is achievable because of the CBE training objective are specific to some topics and measurable in terms of continuous follow-up action for the intended outcomes and it allocates the necessary funds for the training and development program.

Generally, there are two broad types of training and development methods CBE uses namely On-the-job and Off-the-job training methods. As the interview indicates that, the type of training method to be selected will be determined by the nature of the job itself, the competencies to be acquired, and the availability of appropriately skilled staff to provide the training and budget. On-the-job training is extremely popular in CBE and is often conducted by a member of staff within the organization. The type of training is often by the provision of basic instructions or via observation. It can be cost effective and quick as the staff member does not have to leave the organization to undertake the training nor does the company have to pay for the services of a trainer. Some other on-the-job training methods of CBE include the use of apprenticeships or self-directed training programs. Off-the-job training provides for



a vast number of choices as to the form the training takes: conferences, seminars, classroom training and simulation training

The interview with the managers indicates that, after selecting the right training methods CBE focuses was who should be the trainer and trainees. Trainees selected based on CBE strategy which is designed with the Frankfurt institution in 2012 that is about their competency level in the job and the requirements of the work itself. With regard to the selection of trainers CBE uses different methods. First, based on trainers experience in specific topic or content of training program, second, based on their capability about the training with that of other trainers, thirdly, acknowledgement in their previous work, and the least but not the last motivational or inspirational and communication skill they have will be the most important criteria to select the right trainers in CBE. However, leadership styles of training program will demand trainers from abroad or foreign country and also if trainees are subject to leadership types of training they will go abroad to some extent. Therefore, the CBE are using proper selection of trainers and trainees for the desired training programs.

Interview with the managers indicates that, since CBE human resource development program decisions are based on cost considerations, the management believed that the implementation of training program will: Increase the skill and knowledge of employees; Motivate employees to learn and attain their personal goals; Provide feedback to improve the program; The implementation process of training and development is also contains: Selection of participants; Staff scheduling; Conducting or facilitating training. Therefore CBE implement training program to achieve the objectives of the bank and to create competent and creative employees in the bank industry.

The interview result indicates that, evaluation is the final phase of the training and development program. It is a means to verify the Success of the program, i.e. whether employees in the program do the jobs for which they have been trained. Evaluation can be done for various purposes. It may be done: To increase effectiveness of the program while it is going on; to increase the effectiveness of the program to be held next time; to help participants to get feedback for their improvement and efficiency; to find out to what extent the objectives are achieved. By those reasons CBE uses pre-test evaluation before taking the training and post-test training evaluation methods were used after training is implemented to see or judge their level of understanding about the training. While, CBE did not evaluating employees during training is conducted.

Training is a tool which helps organizations to gain a competitive edge. According to Krietner (1995) in his book *The Good Manager's Guide*, no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. There is therefore the need for organizations to train their human resource to be able to learn in order to acquire more skills, knowledge and attitudes to beat competitive. And the bank provide the required materials in order to make the training effective. The interview with the managers indicates there, CBE therefore aimed at to increase or updating the employee's competency and capability through continuous formal training. Since we are living in dynamic and competitive business environment one way to sustain our competitiveness is continuous employee training with regard to technological change is mandatory. So that CBE are applying many training program in a year so as to increase employee's knowledge, skills and attitudes.

The interview result indicates that, training is a key element for improved organizational performance through the increasing level of individual competences. This means that training will help employees to master knowledge, skills, behaviours, sense of self worth and confidence upon which they are able to perform efficiently to improve on the performance of employees and CBE as a whole. Due to training employee can acquired different types of knowledge, skills and attitudinal change at work and in the social setting as well. So that this personal development will ultimately leads to increase their performance in the bank and also to cope up with that of their environment in general.

## CHAPTER FIVE

### **5. Summary of finding, conclusion and recommendation**

Based on the data presented and analyzed in chapter four of the study the following summary of finding, Conclusion and recommendation are drawn.

The study has been conducted in the banks of Woldya main, Adago and Gubalafto branches to assess employee training and development practices to undertake the study are both primary and secondary data collection. Based on this the researcher has found the major summary of findings.

#### **5.1 Summary of Finding**

All questionnaire distributed have most returned, all respondents or employees are more male, all respondents has experienced less than 3 years in the banks, organization analysis and task analysis are mostly used in identifying employees training and development need, and trainees are selected based on their academic qualification, annual performance appraisal, by the immediate supervisor and departmental managers.

The banks are more periodically analyzed management development need by taking in to consideration management as a need oriented effort, mostly, methods used by the banks to implement training and development program are both on-the-job and off-the- job training methods, and most of the time evaluations are implemented after training and development program conducted.

The banks participants responded have more high relevant the training and management development ,besides to this, employees are not satisfied with the selection criteria, training methods and training period's adequacy, as the study reveals that some employees are found inappropriate position and specialization.

## 5.2 Conclusion

Regarding the training and development need assessment of the banks, organization analysis and task analysis are mostly used in identifying employees need with less emphasis of person analysis. Trainees are selected based on their academic qualification, less of service, annual performance appraisal, the perception of immediate non- management (staff), departmental manager and the decision committee.

That is, lack of more satisfied of employees (staff) with the selection criteria, training methods and training period's adequacy. Besides to this, some employees are found inappropriate position and specialization in banks have not included female employees,

Mostly, methods used by the banks to implement training and development program are both on the- job and off- the- job training methods.

Evaluations, particularly before-training, have not been given much emphasis by the banks, since it is a means to assess the cost/benefit of the human resource training and development program to the banks. Most of the time evaluations are implemented after training and development program conducted.

The management development that they have taken so far is moderately relevant in improving their current job performance. Even though, effectiveness of training and development program is not evaluated enough that they have taken so far. Besides to this, employees are not satisfied with the selection criteria, training methods and training period's adequacy. However, they are satisfied with trainer's capabilities and skills, and training objectives, and as the study reveals that some employees are found inappropriate position, with specialization.

### 5.3 Recommendations

Based on the findings, the following recommendations are forwarded to improve or at least to minimize currently encountered problems in the banks with related to employee training and development programs.

- ❖ In banks, absence female's worker in the training and development program that is advisable inclusive, but of the presence of less importance. That is, it is better to take in to consideration of all managerial and non managerial (staff), particularly in abroad training,
- ❖ Banks are also use of on- the- job and off-the-job training both methods, but use off-the-job methods, because the banks may lose the advantage that comes from off- the-job training methods, before-training evaluation should be given much emphasis by the banks, since it is a means to assess the cost/benefit of the human resource training and development program to the banks, and give attention in integrate appropriate selection criteria, training and development methods and adequate training periods.
- ❖ Be engaged in analyzing employees training and development need periodically by taking it in to consideration as one of important banks for the banks as well as for the employees.
- ❖ Look in to include person analysis in employees training and development needs determination, even for new employees those who are placed in their specialization they needs training and development because the theories that they are learn in the class are different from the practice in the work place, therefore training should be given.
- ❖ Banks give better emphasis on employee training and development, advisable to continue in the future, that more amount of respondents are satisfied, and it is appropriate to use different techniques and approach to become all employees to make them very satisfied.

- ❖ In, additional, to improve the training program that is advisable to made focusing on fast response from employees to customers' requests, fast redressed of complaints, prompt service from the employees, and willingness of the employees to help customers.

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## **Appendices**

### **JIMMA UNIVERSITY**

#### **College of Business and Economics**

#### **Department of Management**

#### **Research questionnaire**

This questionnaire is prepared by Birhan Tesfaye, who is Bachelor of Arts Management Program student at Jimma University. The purpose of this questionnaire is to gather data in order to study “**Assessment of *Employee Training and Development Practice***”. Please cooperate by filling the questionnaire. Because your frank, genuine, and on time response is vital for the success of my study. Besides, the data gathered by this questionnaire is purely for academic purpose and your response will be secured secretly. Thus, the researcher kindly requests you to respond each item carefully.

Please note that:

1. No need of writing your name.
2. Please fill the answer by putting “√” mark.
3. Please give more attention and return the completed questionnaire as much as possible.
4. If you need further explanation, you can contact me on through the address shown below.

**Birhan Tesfaye**

Mobile: +251912847784

**Thank you in advance, for your cooperation**

## **Interview Questions**

### **Part one: Filled by Human Resource Department Head of Selected Commercial bank of**

#### **Ethiopia**

1. What are ways of improving employee competency level and organization's Performance other than home training in the company?
2. Does the company allot sufficient funds to carry out training and development programs effective?
3. Does the company provide the required training materials?
4. Does the training have the right trainers who have adequate technical proficiency and skills for the right trainees?
5. What is your base for selecting appropriate trainees for appropriate training?
6. Have you ever established training and development objectives for the trainees?
7. What factors do you consider in selecting instructional methods and media for training and development program?

## **Questionnaires**

### **Part two: personal information filled by both managers and non-managers employees**

#### **(Staffs)**

1. Gender

Male  Female

2. In which age group are you?

< 25

25 to 35

36 to 40

41 to 54

55 and above

3. What is your current educational status?

PHD and above

Secondary Degree (Master)

First Degree

College Diploma

Grade 12 complete and below

4. Service years in the company?

Less than 3 years

3 to 5 years

6 to 8 years

More than 8 years

5. Which of the following types of employee training method have you taken?

On – the – job

Off – the – job

Both

6. Does your organization analyze managers development needs periodically?

Yes  No  I don't know

If your answer for question no.6 is yes or no, please explain.

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7. To what extent the contents of T & D that you have taken are relevant for your current job?

Highly relevant     less relevant     moderately relevant     not relevant

8. Does your organization evaluate the effectiveness of management development program?

Yes  No

If your answer for question no.8 is yes, please explain.

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9. What measurement criteria are used in evaluating the worth of a specific program?

Reaction     Learning     Job behaviour     ultimate value

10. Have you taken any form of training program prepared by the company?

Yes  No

If your answer for question no.10 is yes, please explain.

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11. Have you realized any change on your performance after taking any form of training in the company?

Yes  No

If your answer for question no.11 is yes, please explain.

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12. What did your skills, knowledge and performance look before you have taken training including indication in the company?

Needs improvement     Do not need improvement

13. Do you believe that individual's training is the critical factor in increasing organizational performance?

Yes     No

If your answer for question no.13 is yes, please explain.

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14. In which of the following steps of training and development evaluation that you have used

Before training     after training     during training

15. What is the satisfied of employees training programs to know your work?

Very satisfied     Satisfied     Neutral     Dissatisfied     Very dissatisfied

