

***EFFECT OF TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE:
THE CASE OF COMMERCIAL BANK OF ETHIOPIA EAST ADDIS ABABA DISTRICT.***

*A Thesis Submitted to the School of Graduate Studies of Jimma University in Partial
Fulfillment of the Requirements for the Award of the Degree of Master of Business
Administration (MBA)*

BY

DANIEL ABEBE



**JIMMA UNIVERSITY- ABH CAMPUS COLLEGE
OF BUSINESS & ECONOMICS MBA PROGRAM**

JUNE, 2020

ADDIS ABABA, ETHIOPIA

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Under The Guidance Of

Dr.Shimelis Zewdie

And

Mr. Hagos Berhe



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I hereby declare that this thesis entitled “Effect of training and development on employee Performance: The case of commercial bank of Ethiopia East Addis Ababa district.”, has been carried out by me under the guidance and supervision of Dr. Shimelis Zewde and Ato Hagos Berhe.

The thesis is original and has not been submitted for the award of any degree or diploma to any university or institutions.

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STATEMENT OF DECLARATION

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Effect of Training and Development on Employee Performance: A Case of CBE EAAD of is done with my own effort. I have produced it independently except for the guidance and suggestions of my research advisor. I assure that this study has not been submitted for any scholarly award in this or any other University.

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ABSTRACT

The purpose of this study is to investigate the effects of training and development on employee's performance of Commercial Bank of Ethiopia east Addis Ababa district. Explanatory and Descriptive research design is used to undertake the research. The study used both primary and secondary data sources. The primary data used for this study was collected through self-administered structured interview and questionnaire that was tailored with the help of literature to collect the relevant information from the respondents. The questionnaire included 35 item categorized into 6 parts, which are general information of employee's performance, need assessment, training plan, design and implementation, evaluation and policy and procedure. Survey was carried out at 12 CBE Grade 4 branch respondent employees. A sample of 222 employees was selected. From the sample employees, 22 of them have not been collected. Interview was also conducted with branch managers and trainers. With the support of SPSS statistics V23 software system: - descriptive, correlation and regression analysis was conducted to generate results. Correlation analysis was used in this study to show the relation between dependent and independent variables. Based on this, all variables have positive and significant relationship with employee's performance. Multiple regression analysis was used in establishing the significance of the relationship between training need assessment, training plan, design and implementation and policy and procedure, which in the finding, has positive and significance relationship. The finding suggested that, all variables have strong impact on employees' performance except evaluation which was at moderate range. As the output of the training and development programs must be intensively evaluated in order to enhance the overall performance of the employees, the researcher recommended that, EAAD needs to give due emphasis to the evaluation aspects of a training program.

Keywords: Training; Development; CBE; Ethiopia

Acknowledgements

My special thanks go to Almighty God who is my shepherd all the time that enabled me to pursue my study. I would like Jimma University ABH (Addis Ababa) campus for giving me such opportunity to pursue my Master in Business Administration. My deepest gratitude also goes to my supervisor Dr Shimels Zewdie and Mr. Hagos Brhane for their unreserved support. I also want to acknowledge ABH Partners for their facilitation to conduct this project. I would also want to thank my family member for their moral support and inspiration.

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LIST OF ABBRIVATIONS and ACRONYMS

SPSS - Statistical Package for Social Sciences

CBE - Commercial Bank of Ethiopia

EAAD - East Addis Ababa District

HRM- Human Resource Management

ATM -Automated Teller Machine

HR - Human Resource

JU- Jima University

KSA- Knowledge, Skill, Ability

ANOVA – Analysis of variance

CATS-Customers' Accounts and Transaction Services

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Employees are the most valuable asset of every bank as they can make or break a reputation and can adversely affect profitability. The success of any organization is dependent on its capable human capital, although there are many other factors that play an important role that satisfy and maintain employees.

An organization success depends on knowledge skill and ability of employees particularly as they helps establish a set of core competency that distinguish an organization from its competitors .When employees talents are valuable Rare and difficult to imitate organization can achieve sustainable competitive advantage through people(Brien(2004).

Human resource management (HRM) is a concept which deals with people's practices in organizations (Guest, 1997), that mainly consists of policies, practices, and systems that influence employees' behavior, attitudes, and performance (Delaney and Huselid, 1996; Huseild, 1995). Simply put, HRM is a thought concerns with determining who works for an organization and how those employees in that organization works (Huseild and Becker, 2011; cited in Ahmed Mahrez, 2014:1). Powell and Snellman (2004) in their paper affirm that competition among countries and organizations is no longer determined by who owns more natural or financial resources, but rather who has more innovative and creative ideas. The logic is that, well managed human resource has the potential in bringing undeniable competitive advantage, contributing to organizational objectives such as quality, profits, and customer satisfaction (Huseild and Becker, 2011; cited in Ahmed Mahrez, 2014:1).

At companies with effective HRM, employees and customers tend to be more satisfied, and the companies tend to be more innovative, productive, and develop a more favorable reputation in the community (Garavan et al., 2005). Training and development of employees is one among

the HRM practices, though Chang and Ho (2001) considered training and development as an expensive and unnecessary investment because most organizations are not sure about the actual contribution of training and development toward organizational performance due to lack of evaluation. Yet, most of the literature recognized the undeniable role of training and development of employees to the growth and development of the core activities in which an organizations engages in (Noe, 2002). Training is basically useful to equip employees with timely and relevant skills (Garavan et al., 1999), and in turn improve organizational service quality, decrease labor cost and increase productivity and profitability (Kim, 2006). Theretofore, for organizations to remain competitive, they are required to equip their employees with the relevant skills that will allow them to be creative and innovative members of their organizations, and to permit them to contribute to their overall success and excellence in service delivery (Powell and Snellman, 2004; cited in and Biygautan, 2014).

Training can be defined as a planned effort to enable employees to learn job-related knowledge, skills, and behavior (Aguinis and Kraiger, 2008) and also described training as an educational process where staffs of organizations can learn new information as well as re-learn and reinforce existing knowledge and skill. Dessler (2005) in turn also defined training as a process that applies different methods to strengthen employees' knowledge and skill needed to perform their job effectively. Furthermore, Bramley and Kitson (1994) define training as a planned effort by an organization to increase employee's learning work related competence. Development is a broad ongoing multi-faceted set of activities (training activities among them) aimed at bringing someone or an organization up to another threshold of performance, often to perform some job or a new role in the future McNamara (2008)

Commercial bank of Ethiopia is the largest bank in the country in terms of capital, asset and number of branches. Its vision is becoming one among the world class Banks by the 2025. However, its vision couldn't be achieved with the absence of well skilled and qualified human resources. In order to have such kind of staff, the bank has been providing short and long term trainings.

In this case, this study is to assess how and in what condition the Commercial Bank of Ethiopia has been offering training and development to its employees. Largely, this study was conducted to examine the effect of training and development endeavors of the Bank on its employee's performance.

1.2 Background of the Organization

Commercial Bank of Ethiopia is the leading bank in Ethiopia, established in 1942 and now the bank is leading African bank with assets of 647 billion Birr as on April 30th 2019. This bank is Pioneer to introduce modern banking to the country; it has more than 1400 branches stretched across the country. It also plays a catalytic role in the economic progress & development of the country.

Commercial Bank of Ethiopia becomes the first bank in Ethiopia to introduce ATM service for local users and Currently CBE has more than 20 million account holders and the number of Mobile and Internet Banking users also reached more than 1.7 and 5.2 Million respectively as of APRIL 30, 2019. Active ATM card holders are 3.7 million. It has strong correspondent relationship with more than 50 renowned foreign banks like Commerz Bank A.G., Royal Bank of Canada, City Bank, HSBC Bank (APRIL 30 , 2019).

The bank also operates two branches in South Sudan, and planning to re-opening a branch in Djibouti, and planning to open new branches in Dubai and Washington, DC to serve the Ethiopian Diaspora. Commercial Bank of Ethiopia has a vision to become World Class bank on 2025. In conclusion, now it is on the right truck or position (in relative to the previous years of performance) to maintain the desired level of services needed by its own customers' and the general public in general by using the upcoming technology in the industry.

1.3. Statement of the problem

Training should be designed as part of a policy and strategy. The training strategy is an essential reference for the annual training plan and sets all training activity squarely in the context of strategic goals and organizational needs. The training policy and strategy must meet the

expectations of the senior management team. The training function or training manager must know and understand the expectation and develop a training strategy that meets them. Otherwise it is unlikely that senior management support for, or belief in training will be sustained. The training function needs to help the organization develop a strong training culture, which positions training and development as an important resource to the organization (Antony, 2004).

Despite the strong assumptions that workplace training influences employee outcomes (e.g. motivation, commitment, withdrawal behavior and work performance), there is a limited number of studies in field settings addressing these issues empirically (Dysvik and Kuvaas, 2008). These sentiments are supported by Burgard and Görlitz (2011) who argued that non-monetary returns to training are less often examined in the empirical literature. Similarly Agyemang and Ofei (2013) argue that despite employee engagement and employee commitment and their determinants received a great deal of attention in the last decade in academic circles, the concepts remain new with relatively little academic research conducted on them especially in Sub-Saharan Africa.

Training and development is an important activity to increase the performance of health sector organization (Iftikhar Ahmad and Siraj-ud-din, 2009). Another researcher said that employee performance is the important factor and the building block which increases the performance of overall organization. Employee performance depends on many factors like job satisfaction, knowledge and management but there is relationship between training and development and performance (Chris Amisano, 2010). This shows that employee performance is important for the performance of the organization and the training and development is beneficial for the employee to improve its performance. Thus the purpose of this study is to show the effects of training & development on the employee performance.

The Commercial Bank of Ethiopia has been doing a lot in training and developing its employees. Commercial Bank of Ethiopia has made huge investment on training and development with the objective of improving the skills and knowledge of employees in the banking operation,

developing desirable attitude and behavior of managers and meeting future requirements of skilled manpower.

Thus, this study is conducted to appraise the nature of trainings and development granted by the Commercial Bank of Ethiopia. Moreover, this research was conducted to examine the extent to which the training and development programs of the Bank are effective, responsive to the needs and expectation of its staff, and how this affects staff performance. There has been a concern that training and development activities in organization is not well planned, not systematically implemented, not fairly spread across all departments in the organization and absence of well-established training and development policy. The study seeks to fill the information gap and to show if there is anything done by the bank to make adjustments on how and in what areas training could be offered. it will also help to establish how training has impacted on performance of employee and what improvements have to be done to help equip the employee further to work better for better performance. The study will help the employee to come up with suggestion of what they would like to be incorporated in the training and development programs so as to improve their performance, therefore, sets out to assess the role of training and development on employee performance.

1.5 Objectives of the study

1.5.1. General Objective

The main objective of the study was to appraise the effect of training and development on employee performance of Commercial Bank of Ethiopia under East district.

1.5.2. Specific Objectives

- To assess how Training needs assessment and Training and Development planning affects employee Performance.
- To assess how Training design and implementation affects employee performance.
- To assess how Training and development Evaluation affects employee performance
- To examine extent of which training and development Practices is guided by training and development policies and procedures in CBE East district.

1.6 Research hypothesis

For the purpose of analyzing the relationship between training and development and employee performance, the following hypothesis has been proposed.

H₁: training need assessment has a positive and significant effect on Employee Performance.

H₀: training need assessment do not have a positive and significant effect on Employee Performance.

H₂: Training and development planning has positive and significant effect on employee performance.

H₀: Training and development planning do not have a positive and significant effect on employee performance.

H₃: Training and development design and implementation has positive and significant effect on employee performance.

H₀: Training and development design and implementation do not have a positive and significant effect on employee performance.

H₄: Training and development Evaluation has positive and significant effect on employee performance.

H₀: Training and development Evaluation do not have a positive and significant effect on employee performance.

H₅: Guidance of training and development polices and procedure in CBE has positive and significant effect on employee performance.

H₀: Guidance of training and development polices and procedure in CBE do not have a positive and significant effect on employee performance.

1.7. Significance of the Study

The main significance of the study will be to assess the effect of training and development on employee performance of Commercial Bank of Ethiopia East Addis Ababa district. The study will help add to the available current information on training and development practices of CBE. It will also serve as a source of information for further study that would be made on related topics. Besides, it will contribute a great deal of information to the organization about the effect of its staff training and development programs. In turn, the company may benefit from use of the findings of this study to grasp the role of training and development on its employee's performance, and to determine the areas where improvements through training and development can be done. Besides, other researchers can also use it as a stand point for further study and investigation on the same topic.

1.8. Scope of the Study

This study focus on the effect of training and development programs on employee's performance of the Commercial Bank of Ethiopia Employees under East district. Commercial bank of Ethiopia has fifteen districts and have more than 1400 branches throughout the country(April 2019), while EAAD is one of them, which is located at East Addis Ababa Region. EAAD have more than 109 branches' under city and outline branches and 12 of them are grade 4 branches. because it's too wide to include all population, the researcher uses purposive sampling to take the 12 grade four branches. While conducting this study, only Grade 4 branches are included. This is due to the difficulty to distribute and collect questionnaire from all branches. And also the study is limited on the elements of human resource management, particularly in the concept of training and development.

1.9 Organization of study

This study focuses on the effects of Training and Development on employee's performance; in case commercial bank of Ethiopia East Addis Ababa district. The subsequent part of this thesis organized as follows. Chapter one deals with introductory parts consists of background of

study, statement of the problem, the research objective, scope of the study, and limitation. Chapter two presents reviews theoretical and empirical literature relevant for the paper. Chapter three is discussing with research design and methodology employed to conduct research. Chapter four presents results, analysis and interpretation of the study. Chapters five concludes the research, forward recommendation, and indicate future research direction.

CHAPTER TWO

REVIEW OF RELEVANT LITERATURE

This chapter is going to review both theoretical and empirical literature related to the study. It comprises theories related to the training of employees at working place. It also defines some of the basic concepts used in staff development and training, training objectives, types and methods of training and development, training evaluation. It will further discuss findings of related researches and the knowledge gap to be covered by this study.

2.1 Theoretical Literature Review

2.1.1 Concept of Training and Development

A very important area of the Human Resource Management function is training and development for the effective use of human resources. Training is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. In this study training is viewed as a means of not only fostering the growth of the individual employee but as an integrated part of organizational growth.

Ngirwa (2009), defined training as a “learning process in which employees acquire knowledge, skills, experience and attitudes that they need in order to perform their job better for the achievements of their organizational goals”. This definition shows the bridge between job requirements and employee present specifications. Training can therefore be seen as a systematic process of increasing the knowledge and skills of the staff for doing a specified job by providing a learning experience.

Armstrong, (2008), defined training as the planned and systematic modification of behavior 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. This definition means that for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned, done systematically and tailored towards enhancing performance and productivity. Also training gives the employee or trainee the required skills, technical knowledge and competencies needed to perform his or her present job effectively or to prepare the employee to fit a higher job involving higher responsibilities.

Training not only develops the capabilities of the employee but sharpen their thinking ability and creativity in order to take better decision in time and in more productive manner (David, 2006). Moreover it also enables employees to deal with the customer in an effective manner and respond to their complaints in timely manner (Hollenbeck et al., 2004). In effect therefore through training, the employee is able to take better decisions that culminate to the success of the organization. Also time is used judiciously when it comes to taking decisions by well-trained employee in an organization.

According to Chen et al. (2004), training programs may also help the employee to decrease their anxiety or frustration, originated by their work or job. Therefore employees who have acquired enough training are more likely to be satisfied with their job than those with less training. Rowden (2002), further suggests that training may also be an efficient tool for improving ones job satisfaction, as an employee with a better performance leads to appreciation by the top management, hence the employee feel more adjusted with his job. Rowden and Conine (2005), also agrees with this assertion as they see a well-trained employee as being more able to satisfy customers and shows a greater level of job satisfaction along with superior performance. In summary training can be seen as a planned intervention aimed at enhancing the elements of individual job performance.

Development is concerned with specific programs designed to prepare and groom a worker with particular education and training for higher responsibilities (Onasanya, 2005). Beardwell

and Helen (2001) also view development as the process of becoming increasingly complex, more elaborate and differentiated by virtue of learning and maturation. It is more career than job oriented and is concerned with the longer-term development and potential of the individual. Development covers not only those activities, which improve job performance, but also those which bring about growth of the personality; helps individual in the progress towards maturity and actualization of their potential capacities so that they become not only good employees but better men and women.

As a result of the ever rapid changes in technology and ways of doing business, employees constantly need to be abreast with time to remain productive. Development therefore helps the employee to improve ability to handle a variety of assignments; improve performance at all levels in his or her present job; helps to sustain good performance throughout his or her carrier exploring his or her full potential. According to Itika (2008), development sees the employees as adaptable resources with a variety of skills and places within the organization and it is also concerned with giving the individual the right mix of skills, experiences and contacts to enable them to achieve their full potential.

In summary development may be defined as those processes that are concerned with the enhancement of employees' career in the long-term.

2.1.2 Theories underlining the Concepts of Training and Development

For effective training and development process to take place, learning is a precondition. Following the increasing role of learning theories in educational psychology, there has been an ongoing trend with the educators and trainers to highlight the importance of learning theories in training and development. An understanding of these theories is essential to find out their implications in the field of training and development. A generally accepted definition of learning is any relatively permanent change in behavior that occurs as a result of experience

(Robbins,1998). Training and development programmes are seen as instructor-led and content-based interventions which lead to desired changes in behavior (CIPD, 2005). In training and development programmes, learning is viewed as an intervening variable to cause behavioral change, which is a dependent variable and the experience or practice works as the independent variables

Behavioral Theories

The term "behaviorism" was coined by John Watson (1878–1959). Watson believed that theorizing thoughts, intentions or other subjective experiences was unscientific and insisted that psychology must focus on measurable behaviors. For behaviorism, learning is the acquisition of a new behavior through conditioning (Myers, 2010). According to Myers (2010), there are two types of conditioning namely classical and operant conditioning.

Classic learning process: This is a process of learning by temporal association in which two events that repeatedly occur close together in time become fused in a person's mind and produce the same response. That means learning occurs when a natural reflex responds to stimulus.

i. Operant learning process: This process occurs when a response to a stimulus is reinforced. If a behavior is rewarded, that behavior is repeated. With this process, learning is a function of change in overt behavior. Changes in behavior are the result of an individual's response to events (stimuli) that occur in the environment.

Behaviorists view the learning process as a change in behavior, and will arrange the environment to elicit desired responses through such devices as behavioral objectives, Competency-based learning, and skill development and training (Smith, 2002).

Cognitive Theories

Cognitive theories grew out of Gestalt psychology, developed in Germany in the early 1900s and brought to America in the 1920s. The German word gestalt is roughly equivalent to the

English configuration or pattern and emphasizes the whole of human experience (Yount, 2004). According to Yount (2004), over the years, the Gestalt psychologists provided demonstrations and described principles to explain the way we organize our sensations into perceptions. Gestalt psychologists criticize behaviorists for being too dependent on overt behavior to explain learning. They propose looking at the patterns rather than isolated events. Gestalt views of learning have been incorporated into what have come to be labeled cognitive theories. According to Yount (2004), two key assumptions underlie this cognitive approach: that the memory system is an active organized processor of information and that prior knowledge plays an important role in learning. Cognitive theories look beyond behavior to consider how human memory works to promote learning, and an understanding of short term memory and long term memory is important to educators. Influenced by cognitive theory (Yount et al., 2004). Yount et al. (2004) indicated that this theory views learning as an internal mental process (including insight, information processing, memory and perception) where the educator focuses on building intelligence and cognitive development. The individual learner is more important than the environment.

Constructivism

Constructivism emphasizes the importance of the active involvement of learners in constructing knowledge for themselves, and building new ideas or concepts based upon current knowledge and past experience (Smith, 2002). Constructivism is recognized as a unique learning theory in itself. Behaviorism and cognitive both support the practice of analyzing a task and breaking it down into manageable chunks, establishing objectives, and measuring performance based on those objectives. Constructivism, on the other hand, promotes a more open-ended learning experience where the methods and results of learning are not easily measured and may not be the same for each learner (Smith, 2002). According to Smith (2002), constructivists believe that all humans have the ability to construct knowledge in their own minds through a process of discovery and problem solving. The extent to which this process can take place naturally without structure and teaching is the defining factors amongst those who advocate this learning theory.

Social Learning Theories

Social learning theory plays an important role in training and development. First, the manager, by becoming a role model for his/her coworkers, can improve their behavior. In fact employees are more likely to imitate their superiors than their peers because of their status, experience and reward power. Second, modeling has a considerable role to play in implementing a self-managed approach through self-observation and self-monitoring (Davis and Luthans, 1980). Third, for improving the effectiveness of training, a vicarious or modeling principle has been proposed to be used in four stages, namely, 1) presentation of models displaying the desired behaviors, 2) imitation or rehearsal by the observer of the modeling behaviors; 3) social reinforcement or favorable recognition for adoption of the modeled behaviors by the observer; and 4) transfer of training to encourage the use of learned behaviors back on the job (Goldstein and Sorcher, 1974; Manz and Sims, 1981). Because of the importance in human interaction in management, social learning theory (particularly modeling and role-playing) provides general framework for many aspects of management education. Coaching and monitoring are commonly used management development techniques that attempt to harness social learning in the work place (Rossett,1990).

Beyond the many theories underlying training and development, it is also important to recognize that the theories relate to training and development processes.

2.1.3 Difference between Training and Development

Sometimes a distinction is drawn between training and development, with development being broader in scope and focusing on individuals gaining new capabilities useful for both present and future jobs (Dessler 2009). Employee training is different from management development or executive development. While the former refers to training given to employees in the operational, technical and allied areas, the latter refers to developing an employee in the areas of Training was really used to give employees the job - specific skills, experience, and knowledge they need to do their jobs or improve their job performance as indicated by (Mayiams, 2002) Training is more subjected and limited in terms of range and the overall effect

on and organization. This subject matter of training programs can lose the importance early; it is typically a one-time event, but development in the broadest view of skills and knowledge acquisition, development is an ongoing and topical. Training is a short-term process; individual employees learn technical skills and knowledge for a definite purpose. Development is a long-term educational and theoretical knowledge acquisition for general purpose.

2.1.4 The Relationship between Employees Training and Performance

The main purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both Short-term and long-term benefits for individuals and organizations. (Nassazi, 2013)

According to Olaniyan and Lukas, (2008) performance simply means how employees are able to effectively manage and present their tasks to reveal their quality and good service preferred by their organizations. In this respect, there is direct relationship between employee training, development and employee performance. When employees would be more trained or more developed, then they would eventually be more satisfied with their job, more dedicated and committed with the job and the performance of employees would also be improved. When it happens that employee performance improves, it would also lead to the organization effectiveness. Notwithstanding, sometimes employees see that trainings do not provide them with the requisite and sufficient knowledge and skills needed. The inappropriate training can bring conflicts and misunderstanding between workers and their organizations and which eventually have effect on the organization performance and effectiveness. Employee performance could be related to many factors within the organization such as the knowledge base, management and job satisfaction that would eventually obtained as a result of training they might go through. Training is one of the most important motivators which propels employees and can lead to both short-term and long-term benefits for the individuals and the organization as a whole. Few people these days would argue against the important of training as a major influence on the success of every organization. Employees are very important human resource, but expensive resource.

2.1.5 Training and Development Process

Once training needs have been identified using the various analysis, and then training objectives and priorities must be established. All of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training design is the process of developing a plan of instruction for each training program to be offered to meet training objective (Goldstein & Ford, 2007).

According to Armstrong (2006), training and development program should be done systematic because it is explicitly structured, planned and affected or implemented to achieve the required needs. That is to say that good training and development program should involve the following essential steps: determine training needs assessment, developing objectives developing training methods, identifying the trainees and finally evaluating the effectiveness of training development program.

2.1.5.1 Training Needs Assessment

Training needs could be assessed by examining the fundamental human resources areas: the organization as a whole, the job characteristic and the needs of the individuals. This evaluation will provide solutions to these questions: where is the training need; what specifically must an employee learn in order to be more productive and who need to be trained. According to Plynes (2008), a need can be simply defined as the difference between what is currently being done and what needs to be done .It is extremely difficult to design and affect a training program without carrying out the analysis, as this will bring the solution to a problem that is not related to training deficiency. Training needs to be based on organization need, type and nature of work to be executed and the necessary skills to complete the work. It is very important that every company should make sure that proper assessment is being done to know the current status and conditions of the organization and what it does better and the capability of your employees to do these activities.

i. Organizational Analysis

Bohlander et al., (2001, p. 224-225) & Anderson (2000, p 132) describe organizational level analysis as an examination of the environmental constraints, strategies/goals, organizational climate and resources of the organization to determine where training emphasis should be placed.

At an organizational level, training need analysis tries to answer the question of where the training emphasis should be made of the organizational goals, personnel inventories, and performance data. The review of short and long term goals of the organization and any trends that may affect these goals is done to channel the training towards specific issues of importance to the organization (Bernardin, 2010, p.252). More specifically, training needs analysis helps an organization to focus the training direction towards knowledge and skills that has a big impact on its short and long term objectives .Important source for organizational analysis comes from various operational measures of organizational performance. On a continuing basis, detailed analysis of human resource data can show training weaknesses. Departments or areas with high turnover, high absenteeism, low performance, or other deficiencies can be pinpointed (Mathis and Jackson, 2000, p. 229). This implies that, as a starting point, training need analysis should focus on areas where there are deficiencies on performance and on departments where employee morale and motivation are lower.

ii. Task Analysis

The second way to diagnose training need is through analyses of the tasks performed in the organization. To do these analyses, the duties and responsibilities of the job, together with the knowledge, skills and abilities needed to perform them are the focus areas of training need assessment at the task level (Fisher et al, 1999,p.398). It is imperative that the possible sources of information to conduct training need analysis at task level are job description procedure manuals, and equipment instruction manuals.

Anderson (2000, p.237) describe task analysis as a systematic collection of data about a specific job or group of job to determine what an employee should be taught to achieve optimal performance. Results of a task analysis typically include the appropriate standards of performance, how tasks should be performed to meet these standards, and the knowledge,

skills, abilities, and other characteristics (KSAOs) the employees need to possess in order to meet the standards.

iii. Person Analysis

Person analysis involves determining which employee require training and, equally important which don not (Bohlander, 2001, p.228). In this regard, person analysis is important for several reasons. Thorough analysis helps organizations to avoid the mistake of sending all employees in to training when some do not need it. Training need analysis at the individual level identifies gaps between a person’s current capabilities and those identified as necessary or desirable for his job position.

2.1.5.2 Training objectives and plan.

Once training requirements have been identified using needs analyses, training objectives and priorities can be established by a “gap analysis,” which indicates the distance between where an organization is with its employee capabilities and where it needs to be (Mathis & Jackson, 2011). When the need is realized, it is simple for the training purposes to be recognized. Training purposes are reports that state the preferred employee knowledge, skills, capabilities and other features that employees will have at the end of the training program .Training objectives and priorities are then determined to close the gap. Three types of training objectives can be set:

- Attitude: Creating interest in and awareness of the importance of something
- Knowledge: Imparting cognitive information and details to trainees.
- Skill: Developing behavioral changes in how jobs and various task requirements are performed.

It is not adequate to say we want change in employee knowledge, skills, attitudes, or behavior; we must clarify what is to change and by how much .These goals should be tangible, verifiable, timely, and measurable. They should be clear to both the supervisor and the employee (Decenzo& Robbins, 2010).

2.1.5.3 Training Design & implementation

Once training needs have been identified using the various analysis, and then training objectives and priorities must be established. All of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training design is the process of developing a plan of instruction for each training program to be offered to meet training objective (Goldstein & Ford, 2007). Effective training design considers the learner characteristics, instructional strategies, and how best to get the training from class to the job (training transfer) in order to produce learning. (Mathis & Jackson, 2011)

Once training has been designed, the most important decisions to make are how the training will be delivered. Nadler, 1984 as cited in Nassazi, 2013 noted that all the human resource development activities are meant to either improve performance on the present job of the individual, train new skills for new job or new position in the future and general growth for both individuals and organization do as to able to meet organization's current and future objectives.

Regardless of the method used, ensuring that training is effective the primary goal. (Gilley, Gilley, Quatro, & Dixon, 2009) HRM needs to determine which training methods are the most appropriate for the skill and the employee. It may be necessary to combine several methods (Decenzo & Robbins, 2010).

Methods of training

1. On-the-job training Methods:

According to Greer (2003) under these methods new or inexperienced employees learn through observing peers or managers performing the job and trying to imitate their behavior. These methods do not cost much and are less disruptive as employees are always on the job, training is given on the same machines and experience would be on already approved standards, and above all the trainee is learning while earning.

Some of the commonly used methods are:

1. Coaching:

Coaching is a one-to-one training. It helps in quickly identifying the weak areas and tries to focus on them. It also offers the benefit of transferring theory learning to practice. The biggest problem is that it perpetrates the existing practices and styles (Dessler&Varkkey, 2010).

2. Mentoring:

The focus in this training is on the development of attitude. It is used for managerial employees. Mentoring is always done by a senior inside person. It is also one-to- one interaction, like coaching (Dessler&Varkkey, 2010).

3. Job Rotation:

In which an employee moves from job to job at planned interval to broaden their understanding of all parts of the business and to test their abilities (Dessler&Varkkey, 2010)

4. Apprenticeship:

Is a process by which people become skilled workers, usually through a combination of formal learning and long term on the job training (Dessler&Varkkey, 2010)

2. Off-the-job Training Methods

Off-the-job training methods are conducted in separate from the job environment, study material is supplied, there is full concentration on learning rather than performing, and there is freedom of expression (Geer, 2003). Important methods include:

Types of off the job training

1. Classroom Lectures and Seminars:- Traditional forms of instruction revolve around formal lecture courses and seminars. These help individuals acquire knowledge and develop their conceptual and analytical abilities. Many Organizations offer these in house, through outside vendors, or both. (Decenzo& Robbins, 2010)

2. Simulated training (Vestibule training):- is a method in which trainees learn on the actual or simulated equipment they will use on the job, but are actually trained off the job. It is necessary when it's too costly or dangerous to train employees' on the job. (Dessler&Varkkey, 2010)

3. Multimedia Learning:- can demonstrate technical skills not easily presented by other training methods. This may include videos and DVDs that may be offered online.(Decenzo& Robbins, 2010).

2.1.5.4 Evaluation of Training and Development

Evaluation of training compares the post-training results to the pre-training objectives of managers, trainers, and trainees. Too often, training is conducted with little thought of measuring and evaluating it later to see how well it worked. Because training is both time consuming and costly, it should be evaluated (Mathis & Jackson, 2011).

It is best to consider how training is to be evaluated before it begins. The most well-known and used model for measuring the effectiveness of training programs was developed by Donald L. Kirkpatrick in the late 1950s. Kirkpatrick identified four levels at which training can be evaluated.

Methods of Evaluation

According to Kirkpatrick (2006), training programs can be assessed into four main levels:

i. Reaction to training

One of the simplest and most common approaches to training evaluation is assessing participant's reaction. Happy trainees will be more likely to want to focus on training principle and to utilize the information on the job.

Evaluation of trainees' reactions to the program will answer the following specific questions related to trainees. Did the trainees like the program?, Was the instruction clear and helpful? Do the trainees believe that they learned the material? Did they think it worthwhile?

ii. Learning

Beyond what participants think about the training, it might be a good idea to see whether or not they actually learned anything. Testing knowledge and skills before beginning a training program gives a base line standard on trainees that can be measured again after training to determine improvements. However, in addition to testing trainees before and after training, parallel standards can be measured for individuals in a control group to compare with those in training and not some other factor.

In testing the trainees to determine whether they learned the principles, skills, and facts they were supposed to learn; the following questions will be asked. Did the trainees actually acquire the knowledge and skill that were taught? Can they talk about things they could not talk about before?

iii. Behavior or performance change

Evaluating training at the behavioral level measures the effect of training on job performance through interview of trainees and their co-workers and observations of job performance (Mathis and Jackson, 200, p.234).

iv. Evaluate results

This is the ultimate level of evaluation and provides the basis for assessing the benefits of the training against its costs. The objective is to determine the added value of learning and development program – how they contribute to raising organizational performance significantly above its previous level. The evaluation has to be based on ‘before’ and ‘after’ measures and has to determine the extent to which the fundamental objectives of the training have been achieved in areas such as increasing sales, raising productivity, reducing accidents or increasing customer satisfaction.

Purpose of Employee Training and Development Program.

The purpose of training and development programs in organizations are mainly to improve knowledge and skills, and to change attitudes or behavior. It is one of the most important potential motivators which can lead to many possible benefits for both individuals and the

organization. According to Adams (2002), training makes employees feel that they are part of the organization's family. Training creates the sense of belonging in all employees. It enhances professional development and skills of employees. It also makes knowledgeable workforce with fewer mistakes. McNamara (2010) added that training increasing job satisfaction and employee morality, enhancing the employee motivation, improving the efficiencies in processes and financial gain, raising the ability to obtain new technologies, developing the innovation in strategies and products and reducing employee turnover are other important benefits of training.

Noe (2002) also mentioned other benefits of training such as better prepared employee to achieve the organizational goals, more productive staff that are able to meet the challenges of change in the organization during learning and work on new programs. He believes that with training activities, while the organization will be more successful at attracting and retaining employees, it already has a pool of employees who are prepared to replace the ones leaving. Adeniyi (1995) further opined that for every employee to perform well there is the need for constant training and development. The right employee training, development and education provide big payoffs for the employer in increased productivity, knowledge, loyalty, and contribution to general growth of an organization. The reasons behind employee training and development cannot be overemphasized. One can easily deduce some reasons behind organizations engaging in training and development of their staff. According to Adeniyi (1995) other reasons why organizations organize training and development programs for its employees in the following:

- (i) When needs arise as a result of findings from the outcome of performance appraisal
- (ii) As part of professional development plan.
- (iii) As part of succession planning to help an employee be eligible for a planned change in role in the organization.
- (iv) To imbibe and inculcate a new technology in the organizations system.
- (v) Because of the dynamic nature of the business world and changing technologies.

2.1.6 Training and Development Policy

Policies are formulated to provide guides to action and to set limits to decision making; what should be done in certain circumstances and how particular requirements and issues must be dealt with, Armstrong & Stephens (2005). Policies are therefore set up in such areas as marketing, finance, operations as well as human resource. In human resource, there could policies on training and development, recruitment and selection and salary administration and compensation; just to mention a few. Such organizational policies (human resource policies) are either formally expressed in manuals or informally as haven grown from customs and traditional practices over the years.

Monappa&Saiyadain (2008), define policy in three different contests:

1. Those policies are the basic rules to govern the functioning of a department or unit so that in the implementation of the policy the desired objectives are met. This means the policy is a guide to decision making e. g. what to do when certain situations arise.
2. Those policies that are used as control mechanisms in order to restrain managers from undesirable actions or from mishandling situation
3. Policy guidelines can be used to rationalize decision making whenever standard decisions are involve; i. e. those decisions that are repeated given the same situation .It could be inferred from the above that, policies statements serve as guidelines to action and the establishment of equality or parity among employees of an organization.

This notion is also express by Asare-Bediako (2008) when he defined policy as a guide to actions and decisions of organization members. Policies are thus directives that emanate from top management of the organization and so provide the basis for the general of organization members. For these reasons every organization including CBE would as of necessity need a policy on its human resource management. This would enable supervisors to know what to in circumstances of the nonperformance of their team members, whether to recommend them for training or otherwise. Again this system when it is practice throughout the organization would lead to the accruing of the benefit of management by policies such as

(a) Control (b) Consistency (c) Uniformity and (d) Fairness

Training policies of organizations further highlight the following to its members:

- i. The organization's approach to the training functions and provides guidance for the design and execution of training. It would further provide information to employees on training and development.
- ii. The identification of priority areas in training and prioritize according to real felt needs since resources are scarce and
- iii. It would communicate the organization's intentions with respect to members' career development and give members the opportunity to enhance their career prospects through training.

Taking an opportunity of training programs to enhance ones career prospects could be possible with the existence of training and development policy.

2.1.7 Benefits of Training and Development

Mullins (2007) gives the purpose of training and development – to improve knowledge and skills and to change trainees' attitude. Thus training becomes one of the most important potential motivator and hence the following benefits do accrue from training and development programs:

- i. Increase in the confidence and commitment of staff
- ii. It provides the needed recognition and enhances responsibility which could lead to an increase in pay and promotion. This more so in organization where pay increases and promotion are based on the results of performance appraisals
- iii. With confidence comes the feeling of personal satisfaction and achievement. This could further broaden career progression opportunities
- iv. Training and development improves the availability, quality and skills of staff.

2.1.8 Employee performance

There is no doubt in it that employees are the building blocks of an organization. As put forward by Hameed & Waheed (2011), the most value adding possessions (assets) available to any firm, business, or organization are its workforce. The performance on part of the workforce is the driving force behind the survival of any business firm. Further, they are of the view that well performing employees contribute to the efficiency and success of the organization. So, performance is crucial for the organizations and making strategies to improve performance and measuring it from time to time are a basic step that is to be taken. Without desired performance results, it is of no use continuing to invest in processes and projects

Types Of Performance Measures

Performance measures can be grouped into two basic types: those that relate to results (outputs or outcomes such as competitiveness or financial performance) and those that focus on the determinants of the results (inputs such as quality, flexibility, resource utilization, and innovation). This suggests that performance measurement frameworks can be built around the concepts of results and determinants.

Measures of performance of a business usually embrace five fundamental, but interlinking areas:

- Money, usually measured as profit
- Output/input relationships or productivity
- Customer emphasis such as quality
- Innovation and adaptation to change
- Human resources

Employee performance is all measured using several methods based on the organizational preferences and the performance management system in practice over there. The performance management system defines the performance measures for employees i.e. the criteria to quantify and calculate the level of performance. Kaplan & Norton (1992, as cited in

Glaveli&Karassavidou,2011)tell that the BSCT ransforms the mission and strategic vision of the firms in to such metrics that can aid in measuring and quantifying performance of both the organizations and their workforce. Dessler (2005); Aguinis (2006); and Dessler&Varkkey (2010) have discussed the various methods for measuring the performance of employees: Alternate ranking (ranks employees from best to the worst performer), Graphic rating (rank employees based on the score won in the list of traits included on the rating graph), Paired comparisons (making pairs of employees by decided on certain traits then measuring the individuals' standing on each trait and declaring who is better), Forced distribution (employees are to be ranked on predefined criteria), Critical incidents (manager notes down the incidents of critical importance both good & bad and then evaluate the employee), and Behaviorally anchored rating scale (it uses a combination of rating methods and critical incidents). These methods are selected by supervisors based on the evaluation policies of the organization.

2.2 Empirical Literature Review

Empirical finding are one of the important components of the literature review in the research study .This type of literature contribute a lot to the effectives of the investigation under study by revealing the gap what the researcher wants to find out and how the researcher under take the study which helps the researcher by providing insight about what and how assume the investigation he/she stand for.(Tazebachew ,2011) was conducted a study to determine the impact of training on work performance in public sector organization using federal democratic republic of Ethiopia ministry health .The objective of this study was to investigate the actual training practice and its effect in improving the performance of employee by collecting data through interview and questionnaire augmented by different literature found in organization .The researcher key finding indicated that employees training positively and significantly correlated and influence employees work effectiveness ,efficiency and comment collectively employee performance .

Eunice Jane Amadi(2014),on effects of training and development on employee performance at Safaricom Limited Call Centre at Nairobi. The study shows how this study is useful to

stakeholders who will be able to identify with a growing organization as a result of good performance. This will ensure that they invest in an organization whose performance is promising as a result of effective training and development of its staff. The research uses descriptive survey. This is an ideal methodology when collecting information about people's attitudes, opinions, habits or any of the variety of education or social issues Orodho and Kombo (2002). It is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. Finally, the study attempted to establish a relationship between training and development and individual performance. The findings are that many of the respondents feel motivated by the training offered, and indeed performance has improved after the training in terms of achievement of the KPIs and improvement of their job skills. However, it was established that the respondents do not feel training has offered them opportunity to identify potentials for further and personal development. Armstrong (2003) all organizations are concerned with what should be done to achieve sustainable high level of performance through people. While Price (2005) states that managing employee performance every day is the key to an effective performance improvement. Finally the study recommends, it is vital to monitor and evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention is planned, and to indicate where improvements or changes are required to make the training even more effective.

Jadhav, (2013) studied the training and development programs undertaken by banks for their employees. The main objectives of the present study were to analyze effectiveness of training and development programs for employees to discharge their duties and to study how training and development programs helps to achieve customer satisfaction. For this study primary data was collected through questionnaire filled by the bank employees. A sample of 40 employees is selected by the use of random sampling from different banks like HDFC, ICICI, Vijaya bank, Bank of Baroda, and Dena Bank located in suburban area of Mumbai. It is concluded that private and public Indian banks undertake training and development programs for their employees to increase their efficiency. Banks provide training programs to enhance their knowledge and skills to satisfy the customers. Growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

The study conducted by Ali Jeremiah, *Assessing the effects of training and development on employee performance at AngloGold Ashanti, Obuasi Mine* (2014) Employee training and development is an important tool that equips workers of an organization with various skills and knowledge for effective execution of tasks. The purpose of the study was to investigate the effect of training and development on employee performance at AngloGold Ashanti (AGA), ObuasiMine. The study revealed that training and development have positive impact on employees' performance. The employees agreed that they are able to transfer the knowledge and skills acquired to their working environment. Based on the findings of the study it is recommended that management should have well planned; systematic and coordinated training and development programs throughout the organization and also ensure that there is adequate budget allocation to finance the implementation of training and development programs in the company.

A research conducted by Fey et al., (2000), on the effect of training and development on the employee performance, submitted that, there is a solid positive correlation between both management development and employee training and development program, and organization performance in Russian team - based affiliates of Western corporations. This suggests that, both management and employee development were meaningfully interrelated with organization performance. He added that, an emphasis on employee development, with employments safety, is possible to be common by employees in terms of high level of organizational obligation. Committing funds into employee training and development may also be essential for Western organization struggling to attain a competitive advantage through high value products and services, particular features that were not paid much attention to during previous planned economy. A study was conducted by Sharma and Upneja (2005) to examine the issues persuading financial performance in the small hotels at Arusha in Tanzania. The outcomes of this research submitted that insufficient employee training and development programs was among the factors accountable for low profitability in the hotels thus providing indication to HR professionals on the importance of this constituent in the business sector.

In general, from different literatures and summary of some researchers' findings we can understand that there is a relationship between training and development with employees'

performance .Hence, these research efforts to address the gaps in the literature by discovering the employee training and development on employee performance.

2.3. Conceptual Framework of Effect of Training and Development on Employee Performance

The conceptual model formulates to show association of Training and development on employee performance .In this study employees performance is dependent variable while Training and development need assessment, Training Plan, Training design and implementation, Training Evaluation & Training and development polices are independent variable.

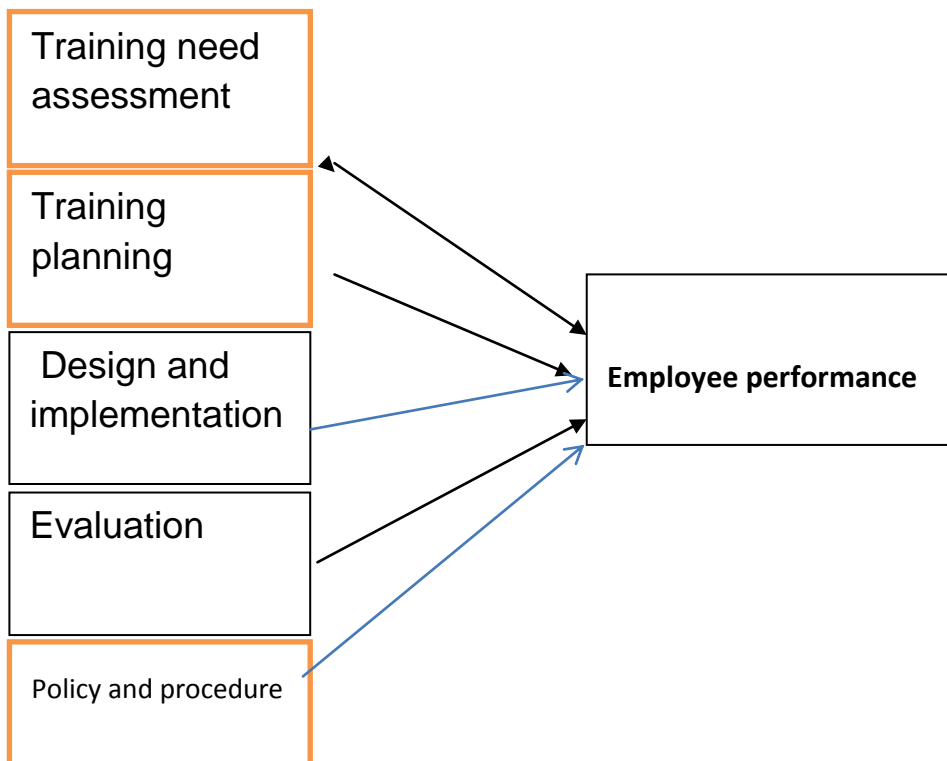


Figure 1- 1 conceptual model

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter basically describes how the study was carried out, the data collection methods used, its analysis and presentation. It is a very important chapter as it provides reasons to why a particular method of research, sampling, data collection and data analysis was chosen; it also gives the design of the study, population and its area of which the research was based. In short this chapter is concerned with research designs, which are the master plan specifying methods and procedures for collecting and analyzing collected data.

3.1 Research Design

The research designs for this study are descriptive research type to describe what it is or what the situation looks like based on the information, different facts and factors regarding the problem during the time of the study. And explanatory research design to explain, understand and predict the cause and effect relationship between variables. The study also used cross-sectional design and survey method. The reason behind using cross-sectional design is that it is a reasonable strategy to prefer cross-sectional to obtain relevant information from cross section of population at a single point of time. Therefore, this study used both descriptive and explanatory method in order to examine effect of Training and development on employees at EAAD.

3.2. Population Sample Size and Sampling Techniques

The population size of the study consists of employees of Commercial bank of Ethiopia found in East Addis Ababa city branches. Due to the geographical dispersion of the branches; the researcher uses stratified sampling to segregate the geographical areas i.e east west south and north in order to determine sample size. The researcher selected Grade 4 branches by using purposive sampling. Considering the fact that Grade4 branches have large number of employees and different level of positions in which many other grade branches didn't provide, different kinds of training and development programs are provided. Simple random sampling

techniques was employed to avoid bias and to give equal chance for all employees .Commercial bank of Ethiopia has fifteen districts throughout the country, while East Addis Ababa District is one of them and have more than 109 branches, 12 of them are grade 4 branches (CATS Procedure of CBE Sep 04 2019).And under this branches there are 500 employees. From the total population, 222 samples were taken. The target population was employees found in East Addis Ababa districts under grade 4 branches of the bank, namely; EAAD.

The sample size determination were done by using Yamane Taro provides a simplified formula to calculate sample sizes (Israel, 1992).

$$n = N / (1 + Ne^2) = 500 / (1 + 500 * .0025) = 500 / (1 + 1.25) = 222$$

n = refers to sample size

N= Total population

e= error term

Table 1 List of branches, their populations and Sample sizes are taken proportionally from each branches.

S/N	List Of Branches	Number of employees	Sample size
1	Africa Avenue	48	21
2	Airport	43	19
3	Bole	41	18
4	Bole Medhanealem	39	17
5	China Africa	42	19
6	ECA	41	18
7	Gerji	40	18

8	HayaHuletMazoria	43	19
9	Meskel Flower	40	18
10	Meskel Square	42	19
11	Megenagna	41	18
12	Urael	40	18
	Total	500	222

(Source: CBE HR Report, Sep 4th,2019)

For the interview, purposive selection technique was applied to select interviewees from the managerial staffs based on their experience, knowledge and involvement in training and development practice of the bank. The number of interviewees was determined based on the sufficiency and quality of data collected.

3.3. Sources of Data and Method of Data Collection

Both secondary and primary data was collected from different sources. The secondary data was collected from each selected branches, annual reports of the bank, plans and policy documents of the bank. The primary sources of this study were employees and managers of the bank under the East Addis Ababa district city branches.

The main emphasis of the study was to examine the effect of staff training and development Practice on employee's performance of Commercial Bank of Ethiopia under East district. Hence, the study's unit of analysis was employees of the bank under East Addis Ababa districts. Therefore, the data essential for the research was gathered mainly from employees through close ended questionnaire and interview for managerial staffs. The main data collection method utilized in this study was questionnaire. According to Leary (2004), Questionnaire is usually inexpensive, easy to administer a large number of employees and less time-consuming and

normally gets more consistent and reliable results than other instruments. The kind of interview used was what is called by Merriam (1998), semi-structured interview. Because of the presence of pitfalls in the use of interviews by way of response bias and reflexivity Yin (1994), though questions are predetermined, the questions for the interview were not asked in any specific order. The interview was designed to allow respondents bring up other issues they felt were of interest to the subject matter. This created the needed friendly and cordial atmosphere which enabled researcher to ask follow-up questions freely. The data needed for the study was also collected from secondary sources through reviewing different documents.

3.4 Data Collection Procedure

The primary data was collected by using interview and questioner as tools. The secondary data also have been collected from the banks procedures, manuals, report and other source document. As suggested in Saunders, et al. (2009, p.363) self-administered questionnaire provide reliable data. After the instrument's validity and reliability is evaluated by the research advisor and experts who have knowledge on the subject matter; the distribution as well as the collection, conducting interviews and the explanation about questionnaire filling and convenience consolation have been accomplished by the researcher so as to avoid contamination with the respondents and there by maintain data reliability

3.5. Data Analysis Method

The primary data was collected through questionnaire and interview .The collected data was analyzed in the form of descriptive, correlation and multiple regressions by using SPSS. The descriptive statistics was employed to quantitatively describe variables using mean, standard deviations, frequency or mode. The correlation analysis was performed to identify the direction and the strength of the relationship between variables using Spearman's correlation analysis. However, as correlation analysis only shows the direction and degree of association between variables, multiple regression analysis was performed to make causal inferences regarding the relationship between variables. And also, responses from the interview were reported in line with the questions forwarded to the interviewees. And then these findings were combined and summarized together with the quantitative data findings to the results accordingly.

3.6 Reliability and Validity of Instruments

3.6.1 Reliability

Internal consistency reliability is a measure of consistency between different items of the same construct. Cronbach's alpha is a reliability measure designed by Lee Cronbach in 1951.

(Bhattacharjee, 2012) Cronbach's alpha is a coefficient of reliability. It is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. For testing the reliability of the data instrument, Cronbach's alpha was calculated to test the reliability of the research instrument.

It is another important test of sound measurement. A measuring instrument is reliable if it provides consistent results Kothari (2004). The two variants of reliability will be assured through standardizing the condition under which the instrument administered (stability aspect) and employing the same design of measurement for the whole sample (equivalence aspect). For this purpose Cronbach's Alpha-values was applied to determine the reliability of the construct as a measurement instrument.

Measurement of Reliability

The value of Cronbach's Alpha for 35 items of Training and development construct was .902 which is above .7. i.e. coefficient α for each scale were found reliable where Cronbach's alpha of constructs were greater than 0.7, revealing satisfactory reliability as all items are developed based on theories and literature.

Table 3.1 Reliability analysis

Construct	Cronbach's Alpha	N of Items
Need assessment	.897	3
Training plan	.923	2
Design and implementation	.952	7
Evaluation	.791	5
Policy and procedure	.943	6
Employee Performance	.947	12
Reliability of Total scale	.902	35

(Source: Analysis of survey data using SPSS V23)

3.6.2 Validity

Validity, often called construct validity, refers to the extent to which a measure adequately represents the underlying construct that it is supposed to measure, (Bhattacharjee, 2012). It is the strength of our conclusions, inferences or propositions. It refers to the extent of accuracy of the results of the study. So that pilot test was distributed to check the validity of questions on further data collection process. To raise the validity of the research, the researcher undertaken the following:

- The questioner was developed based on the literature complained to the research question
- The questionnaire was distributed and collected by the researcher himself.
- Draft questioner was sent to experts and professionals. Then, it was forwarded to the advisor for comments and all comments were included.

3.7 Ethical Consideration

This research work strictly adheres to the ethical principles with respect to the data used in the work. First, revising the literature of all the ideas and concepts taken from other scholars are acknowledged. According to Creswell (2003) “as the researchers’ anticipate data collectors, they need to respect the participants and sites for the research”. The researcher mentions the name of the authors properly at the reference part.

Secondly, the data obtained through questionnaire from employees also remain confidential as stated on the questionnaire. Instructed not to write their names on the questionnaire and assured of that the responses would be used only for academic purpose and kept confidential.

3.8 Model Specification and Description of Study Variable

This study have used linear regression analysis model also the variables incorporated in the study model considered in to dependent and independent variables. In this study employees performance is dependent variable while Training and development need assessment , Training Plan, Training design and implementation, Training Evaluation & Training and development polices are independent variable. For this study, the general form of the multiple regression model given below is used (Aakeret *al.*, 2007).

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_i X_i + e$$

Where:

α is a model parameter that represents the mean value of dependent variable (Y) when the value of independent variable X is zero (It is also called the Y-intercept). β_1 is a model parameter that represents the slope of a line that measures the change in the value of the dependent

variable associated with a one-unit increase in the value of the independent variables X_i , and e is the error term that describes the effect on Y of all factors other than the value of X_i .

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

In this chapter, data gathered through questionnaire and interviews are presented, analyzed and interpreted. The main objective of this study is to assess the effect of training and development on employee performance of EAAD .Using percentages and frequencies with the help of Statistical Package for Social Science (SPSS). For this purpose, 222 questionnaires were distributed to employees of the Commercial Bank of Ethiopia, East District. Among the questionnaires distributed to employees (222 questionnaires), the researcher collected 200 properly filled questionnaires in which the response rate is 90.1 percent. Twenty Two (22) questionnaires missed because in one hand some of them were incomplete on the other hand respondents failed to return back their filled questionnaire to the researcher. Therefore, the presentation and analysis of data is based on the 200 questionnaires returned and interviews conducted with the branch managers and Trainers.

This section is organized and assembled in the following sections.

- 4.1. Response Rate
- 4.2 Demographic characteristics of respondents
- 4.3 Descriptive Statistics
- 4.4 Correlation Analysis
- 4.5 Regression Analysis

4.1. Response Rate

A total of two hundred twenty two (222) questionnaires were distributed to the respondents of commercial bank of Ethiopia staffs and out of these questionnaires a total of 200 questionnaires were successfully completed and returned. The total response rate was 90.1 %. As a result, the analysis of this research is based on the number of questionnaires collected.

Table 4.1: Shows the Response Rate of Questionnaire

Target Number of Respondents	Number of Questionnaire Returned	Response Rate (%)
222	200	90.1

(Source: Own survey, 2019)

4.2 Demographic Back ground of the Respondents

This descriptive analysis is used to look at the data collected and to describe data captured through the questionnaire. It was used to describe the demographic factors for more clarification. It is mainly important to make some general observations about the data gathered for general or demographic questions. Demographic characteristics of the respondents included in the questioners were; age, gender, level of education and work experience of the respondent.

Demographic statistics

Table 4.2 Demographic statistics of the respondents (gender, age, level of education and work experience)

Demographic characteristics	Description	Frequency	Percentage
Gender	Male	110	55
	Female	90	45
Age	Below 25	24	12
	26-35 years	128	64
	36-45 years	40	20
	Above 45 years	8	4
Education	Diploma	24	12
	Degree	172	86
	Masters	4	2
Work experience	1-5 Years	80	40
	6-10 Years	72	36
	11-15 Years	36	18
	ABOVE 15 Years	12	6

(Source: Own survey, 2019)

The demographic data for sex shows that out of the 200 respondents 110 respondents are male and 90 respondents are female. Table 4.2 shows the majority of respondents are males that represented 55 percent, while female represents the remaining 45 percent.

The table 4.2 above discloses that majorities of the respondents who are at the age of 26-35 covering almost 64% followed by age group 36-45(20 percent).and below age 25 years, 24 or 12 %,and remaining 8 or 4 % of the respondents were above 45 years. This shows that the acceptable of training and development between the ages of 26-35 is positive. In different studies shows that age has their own effect on training and development of employee's readiness, acceptable and implement quickly after they took training related to their jobs.

With respect to academic qualification, educational level ranges from college diploma to master's degree. Majority of the respondents, i.e., 86 percent of the respondents (172 out of the total 200 respondents) hold BA degree which represents. While the remaining 4 and 24 of them are masters and diploma holders, respectively. This shows that almost all employees are capable of quickly acceptable training and development and implement to their own jobs.

With regard to service years of respondents in CBE the majority of the respondents are with in less than five year experiences are (40 %). followed by employees worked in CBE within 6-10 year of experience which is 36% of the respondents. 18% of the respondent has the experience of 11-15 years. However, only 6% of the respondents are worked in CBE for more than 15 year service .The largest groups of the respondents are employees with less than 5 years of experience. This revealed that majorities of the respondents are not too experienced in which the organization is believed to provide more training to its employees to escalate their working performance.

4.3 Descriptive Statistics

Descriptive statistics is the term given to the analysis of data that helps to describe, show or summarize data in a meaningful way. Descriptive statistics are very important because if we simply presented the data it would be hard to visualize what the data was showing, especially if there was a lot of it. Descriptive statistics therefore enables us to present the data in a more meaningful way, which allows simpler interpretation of the data. Mean scores 4.51-5.00 excellent or very good, 3.51-4.50 good, 2.51-3.50 average or moderate, 1.51-2.50 fair and 1.00-1.50 is poor Reilly & Pepe (1995).

Table 4.3 Respondents' view on training need assessment practice

S.NO	Statement	SDA (1)	DA (2)	N (3)	A (4)	SA (5)	Mean	Std. Deviation
1	Training need assessment is conducted at the organizational level.	0	0	10	100	90	4.4000	.58456
2	The organization conducts training assessment at task level.	2	14	21	154	9	3.7700	.68516
3	The organization conducts training assessment at the individual employee level.	3	16	24	150	7	3.7100	.72701

(Source: Analysis of Survey Data using SPSS V23, 2019)

Note; -SDA- Strongly Disagree, DA- Disagree, N- Neutral, A-Agree, SA-Strongly Agree

According to table 4.3 the descriptive statistical analysis depict the highest mean value was 4.40, with standard deviation .58, showing that the majority of training need assessment is conducted at the organizational level, whereas the mean value was 3.71 for the question of the organization conducts training assessment at the individual employee level with standard deviation .72 and for the question the organization conducts training assessment at task level with the $M=3.7, SD=.68$. This indicates that, on most cases training programs are organized based on the need assessment of the organization.

Table 4.4 Respondents' Views on training planning practice

S.NO	Statement	SDA (1)	DA (2)	N (3)	A (4)	SA (5)	Mean	Std. Deviation
1	The organization plans training programs respect to its policies.	7	24	7	68	94	4.0900	1.13947
2	Training objectives are clearly designed in respect to knowledge, skill, and attitude in respect to expectation of trainees.	0	2	13	98	87	4.3600	.61831

(Source: Analysis of Survey Data using SPSS V23, 2019)

According to above table 4.4 the mean value, $M=4.09$, $SD=1.139$ values indicates that the majority of the respondents agree with the question; the organization plans training programs with respect to its policies. The result indicates that, the organization plans training programs with respect to its policy. Whereas the strong mean value was 4.36 for the question that training objectives are clearly designed in respect to knowledge, skill, and attitude in respect to expectation of trainees with standard deviation .61. It can be concluded that, the respondents positively agree on the fact that the organization plans its training programs in accordance with knowledge, skills, and attitude of the employee. The finding implies that, the organization has good training planning practice.

Table 4.5 Respondents' opinion on training design and implementation

S.No	Statement	SDA(1)	DA(2)	N(3)	A(4)	SA(5)	Mean	Std. Deviation
1	The organization most often uses on the job training method ,like coaching to train employees	2	20	14	96	68	4.0500	.92291
2	The company uses job rotation as on the job training method.	0	2	10	102	86	4.3700	.59571
3	The company uses apprenticeship as on the job training method.	0	25	14	94	67	4.0150	.95358
4	The company uses E-learning as on the job training method.	3	18	22	153	4	3.6850	.72692
5	The company uses off the job training method like, class room lecture, seminar.	0	1	9	103	87	4.3850	.58178
6	The company uses simulated training as off the job training method.	2	17	27	152	2	3.6750	.68683
7	The company uses multimedia learning as off the job training.	0	25	15	93	67	4.0100	.95628

(Source: Analysis of Survey Data using SPSS V23, 2019)

As the statistical data depicted in table 4.5 The off the job training method like, class room lecture, seminar was the major approach implemented for the organization's training design

and implementation according to the respondents with $M=4.3850$, $SD=.58178$. This indicates that, the organization uses mainly lectures and seminars as the off- the job training method. Many of the employees also agreed that the organization uses on the job training methods like, coaching to train employees, job rotation, and also, apparent ship with a mean and standard deviation values of; $M=4.0500, SD=.9229, M=4.37, SD=.595$, and $M=4.015, SD=.953$ respectively. Indicating, that the organization give much emphasis on on-the job training methods like , coaching, job rotation and apparent ships too. The respondents also implied that, in addition to coaching, the company also uses multimedia learning and simulated training as off the job training method with $M=4.01$, $SD=.956$ and $M=3.6750$, $SD=.686$ respectively. Accordingly it can be concluded that, the organization also uses multimedia learning and simulated training as off the job training method but not as much as class room lectures and seminars. According to table 4.5, the descriptive statistical analysis shows that the range 3.51-4.50 (good) indicating that the organization gave due emphasis on design and implementation of the training programs.

Table 4.6 Respondents' Views on training program evaluation

S.NO	Statement	SDA (1)	DA (2)	N (3)	A (4)	SA (5)	Mean	Std. Deviation
1	Training programs are evaluated during or at the end of programs.	4	71	26	99	0	3.1000	.96157
2	CBE uses Reactions to measure the effectiveness of the training program during evaluation sessions	4	73	37	86	0	3.0250	.93743
3	CBE uses Learning to measure the effectiveness of the training program during evaluation sessions	6	79	30	85	0	2.9700	.97150
4	To measure effectiveness of the training program during evaluation sessions CBE uses Behavior	6	82	39	0	73	3.2600	1.38999

5	CBE uses Result /outcome to measure the effectiveness of the training program during evaluation session	5	76	25	94	0	3.040 0	.97630
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(Source: Analysis of Survey data using SPSS V23, 2019)

Regarding Table 4.6, analysis of the response majority of respondents moderately agree training programs are evaluated during or at the end of programs with the mean value of $M=3.1$, $SD=.96157$. Indicating, the organization evaluates its employees both during and at the end of the training. The employees also agreed that the organization uses reaction as a criteria to evaluate the training program with mean value of; $M=3.025$, $SD=.937$. Showing that the bank moderately uses reaction as criteria to measure the effectiveness of the training during evaluation sessions. The employees also agrees with the fact that the organization uses learning as a criteria to measure the effectiveness of the training during evaluation sessions with mean value of; $M=2.97$, $SD=.97$. Implying, the organization also use learning as an evaluation technique to measure training effectiveness. The response also shows that the organization uses behavior model with mean value of $M=3.26$, $SD=1.3$. Indicating, the organization uses behavior to measure the effectiveness of the training program. Employees also agreed that the organization uses result model as a criteria to measure the effectiveness of the training after the training has been held with the $M=3.04$, $SD=.097$. Indicating, the organization also moderately uses result to measure its training effectiveness. According to table 4.6, the descriptive statistical analysis shows that the range 2.51-3.50 (moderate) was above satisfactory, though it need some improvements. Indicating, that the company should give more emphasis on evaluating whether the employees are using the knowledge they grasp from the training on their work manifestation.

Table 4.7 Respondents' opinion on training policy

S.NO	Statement	SDA (1)	DA (2)	N (3)	A (4)	SA (5)	Mean	Std. Deviation
1	There is a separate department responsible for man power training in the organization.	0	0	10	103	87	4.3850	.58178
2	There is clear training policy in the company.	0	4	42	86	68	4.0900	.79059
3	There is clear training procedure in the company.	0	20	14	96	70	4.0800	.90426
4	Training policy and procedures are congruent / aligned with the corporate goals of the organization.	0	0	40	93	67	4.1350	.72067
5	The training policy is developed with the participation of employees.	2	18	25	152	3	3.6800	.70004
6	Training programs are organized based on the training policy.	2	17	23	153	5	3.7100	.69881

(Source: Analysis of Survey data using SPSS V23, 2019)

The table 4.7 depicts 10 of the respondents are neutral, 87 of respondents strongly agree, and 99 of the respondents agree on the question whether there is a separate department responsible for man power training in the organization, the mean value was $M=4.385, SD=.058$. This indicates that none of the employees disagree on the fact that there is a separate department responsible man power training in the organization. Regarding the second whether the organization has clear training policy, respondents agreed with mean value of $M=4.09, SD=.79$. Implying, the organization has clear policy which is understandable by the employees. And for the third question which was, whether or not the organization have clear training procedure, employees strongly agreed with the mean value of and

M=4.08,SD=.904.Which showed high level of agreement implying that the employees can clearly understand the procedure of the training policy. Regarding the fourth question of training policy and procedures are congruent / aligned with the corporate goals of the Organization was responded with mean value of; M=4.135, SD=.721, indicating the organization design policy and procedure in relation to its goal.For the question training policy is developed with the participation of employees, the respondents agreed with mean value of; M=3.68, SD=.70. This showed that the organization involve its employees at times of training policy development. And for the last question about training programs are organized based on the training policy, the response was high with mean value of; M=3.71, SD=.698, these indicate that the training program of the bank is based on the training policy. The finding implies that, the organization training programs are guided by clear policy and procedure which is developed by considering the employees participation.

TABLE 4.8 Respondents' opinion on Effect of Training on employees' performance

S.No	Statement	SDA (1)	DA (2)	N (3)	A (4)	SA (5)	Mean	Std. Deviation
1	The training I received helped me to enhance high quality of service	0	0	0	126	74	4.3700	.48402
2	In my opinion training helps me to increase productivity and company profit.	0	0	9	89	102	4.4650	.58350
3	The training provided helped my organization to ensure its success with Customer Satisfaction.	0	0	10	118	72	4.3100	.56167
4	. The training I attended equipped me with skill that helped me to minimize errors at work.	0	0	11	98	91	4.4000	.59309
5	The training I have attended helped me to acquire skills in minimizing wastage.	0	9	9	109	73	4.2300	.73471
6	The training I attended offered me an opportunity to learn new skills	0	0	21	98	81	4.3000	.56167
7	I have good relationship with my supervisor and the training reduces lateness and absenteeism	0	20	32	63	85	4.0650	.99283
8	I am satisfied with the productivity and efficiency of my Branch	10	20	8	81	81	4.0150	1.14074
9	The training I attended enabled me to like my job and spend extra hours in doing my job.	0	30	24	74	72	3.9400	1.04010
10	The training I attended motivated me to respect organizational values.	0	0	36	92	72	4.1800	.71425

11	The training I attended enabled me to do my job with confidence.	0	23	15	86	76	4.0750	.95600
12	The training I attended improves my job satisfaction.	0	17	17	94	72	4.1050	.88197

(Source: Analysis of Survey data using SPSS V23, 2019)

In this section, the researcher analyzed the effect of the training and development provided by the company upon the employees overall performance. Based on the replays of the questions whether or not The training they received helped them to enhance high quality of service, they strongly agree with mean values of; $M=4.37$ & $SD=.48402$, for the question on their opinion if training helps them to increase productivity and company profit. They highly agree with $M=4.4650$ & $SD=.58350$. $M=4.31$, $SD=.56167$ was the result for the question asking if the training provided helped their organization to ensure its success with Customer Satisfaction. it can be concluded that the respondents positively agreed on the fact that training helped them to enhance quality of service, improve productivity and helps to ensure its success with Customer Satisfaction. . In addition to that, the employees also strongly affirmed that the training they attained equipped them with the skills in reducing errors at work opportunity to learn new skills, helped them to acquire skills in minimizing wastage and offered them an opportunity to learn new skills with mean values of, $M=4.40$, $SD= .59309$ $M= 4.23$, $SD=.73471$ and $M=4.30$, $SD= .56167$ respectively. In this case, it means that the new skills they learn supported them to easily and quickly accomplish their tasks in a responsible manner. As well, the gathered data also indicates that respondents highly agreed on the fact that training helps them have good relationship with their supervisor and helps them reduces lateness and absenteeism with score of $M= 4.0650$, $SD= .99283$. for the question asking if employees are satisfied with the productivity and efficiency of their Branch they respond with $M= 4.0150$, $SD= 1.14074$. the respondents also confirm that training enable them to them to like their job ad spend extra hours in doing their job, with mean value of, $M= 3.94$, $SD= 1.04$, motivating them to respect the organizational values, with mean value of, $M=4.18$, $SD= .71425$, enabling them to do their job with confidence, with mean value of, $M=4,075$, $SD= .95600$ and improving their job satisfaction, with mean value of, $M=4.1050$, $SD=.88197$ respectively. As the statistical data depicted in table

4.8, majority of the employees acknowledged that their efficiency has improved after they took training compared to their performance before the training.

Table 4.9 Summary of variables

Descriptive Statistics

	Mean	Std. Deviation	N
Training Need Assessment	3.9600	.51614	200
Training Plan	4.2250	.84584	200
Design and Implementation	4.0271	.69653	200
Evaluation	3.0790	.69424	200
Policy and procedure	4.0133	.65171	200
Employees' performance	4.2045	.77038	200

(Source: Analysis of Survey data using SPSS V23, 2019)

Based on data analysis the above table shows better mean result for Training Plan was found (M=4.2, SD=.0.84). Mean value for other variables like Training need assessment (M=3.96,SD=0.51), Policy and procedure (M=4.01,SD=0.65) , Training design and implementation (M=4.02 , SD=0.69) , evaluation(M=3.07 , SD= 0.69).Finally, the interpretation is made through using the grand mean of each independent dimension for the aim of achieving partial research objectives of the study. The interpretation was made based on the following measurement scale intervals or range. Mean scores 4.51-5.00 excellent or very good, 3.51-4.50 good, 2.51-3.50 average or moderate, 1.51-2.50 fair and 1.00-1.50 is poor Reilly &Pepe (1995). This mean value of Training need assessment, Training design and implementation Training plan, policy and procedure range are at a good scale but evaluation is at moderate scale. The researcher concluded from the moderate range of evaluation result was that, after the employees took the training the organization needs to evaluate its employees on working area to measure the effectiveness of the training.

4.4. Correlation Analysis

Correlation analysis was applied to test the “interdependency” of the variables. In this section, the direction and degree of the strength of the relationship among the variables were determined. The Pearson’s Product Movement Correlation Coefficient was computed to determine the relationships between Training need assessment, Training design and implementation Training plan, evaluation, policy and procedure and dependent variable employee performance.

For this study decision rule given by Bartz (1999) was used to describe the strength of association among the variables as follows.

Measure of association	Descriptive adjective
>0.00 to 0.20; <0.00 to -0.20	Very weak or very low
>0.20 to 0.40; <-0.20 to -	Weak or low

0.40	
>0.40 to 0.60; <-0.40 to 0.60	Moderate
>.60 to 0.80; <-0.60 to 0.80	Strong or high
>0.8 to 1 ;<-0.08 to 1	Very strong

Table 4.10 Result of Correlation

		Employee performance
Employee performance	Pearson Correlation	1
	Sig. (2-tailed)	
	N	200
Training need assessment	Pearson Correlation	.715**

	Sig. (2-tailed)	.000
	N	200
Training plan	Pearson Correlation	.794**
	Sig. (2-tailed)	.000
	N	200
Design and implementation	Pearson Correlation	.583**
	Sig. (2-tailed)	.000
	N	200
Evaluation	Pearson Correlation	.432**
	Sig. (2-tailed)	.000
	N	200
Policy and procedure	Pearson Correlation	.575**
	Sig. (2-tailed)	.000
	N	200

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

(Source: Analysis of Survey data using SPSS V23, 2019)

As we can see from the above table independent variables like training need assessment($r=0.715$, $p<0.01$) and training plan ($r=0.794$, $p<0.01$) have strong and significant correlation with the dependent variable (employee performance) while Design and implementation($r=0.583$, $p<0.01$), evaluation($r=0.432$, $p<0.01$), policy and procedure($r=0.575$, $p<0.01$), all have positive and significant correlation with employee performance.

The above table also tells us that training need assessment and policy and procedure have strong correlation coefficient which implies that they have great positive impact on employee's performance as compared to other variables and generally for all explanatory variables the sign of correlation is positive meaning that an increase or decrease in the above explanatory variables will have the same increase or decrease effect in employee's performance.

4.5 Regression analysis

Assumptions of Multiple Regression Model

Regression is a measure of association between two quantitative variables. This form of statistical test is only possible with interval or ratio data (SPSS). The following table below shows the regression analysis of the impact of training on employee performance.

Test for Multi Colinearity

To ensure that the regression results are reliable and unbiased, the assumptions underlying a regression analysis are examined. Hence, before presenting the regression models, it should be inspected for none existence of excessive correlations between the independent variables in the model. The correlation matrix in conjunction with co linearity statistics can be scanned as a preliminary look for multi co linearity in this case. To avoid multi co linearity in the research variables, there should be no substantial correlations ($R > 0.9$), tolerance value below 0.1 and variable inflation factor over 5.

Table 4.11 Test for Multi Colinearity

Model	Collinearity statistics	
	Tolerance	VIF
Training need assessment	.701	1.427
Training plan	.736	1.3591
Design and implementation	.633	1.5791
Evaluation	.620	1.612
Policy and procedure	.711	1.406

(Source: Analysis of Survey data using SPSS V23, 2019)

A VIF of greater than 5 is generally considered the evidence of multi Colinearity. However the VIF of every independent variable in the above Colinearity statistics table is less than 5. Thus, it can be concluded that all variables have low correlation power; as a result there is no multi Colinearity problem in the independent variables.

Normality test

This assumption is used to determine whether the residuals are normally distributed. Normality is used to describe a symmetrical, bell-shaped curve, which has the greatest frequency of scores around in the middle combined with smaller frequencies towards the extremes (Pallant, 2005). This can be tested by looking at the Histogram and P-P plot for the model. To say the Normality assumption of this study is met, the Histogram should be symmetric along the center 0 and the dots at the P-P Plot should be closer to the diagonal line; Normal P-P plot –points should lie in reasonably straight diagonal line from bottom left to top right. In this case Histogram is symmetric and the P-P plot the dots are drawn closer to the diagonal line, indicating that assumption of normality is met.

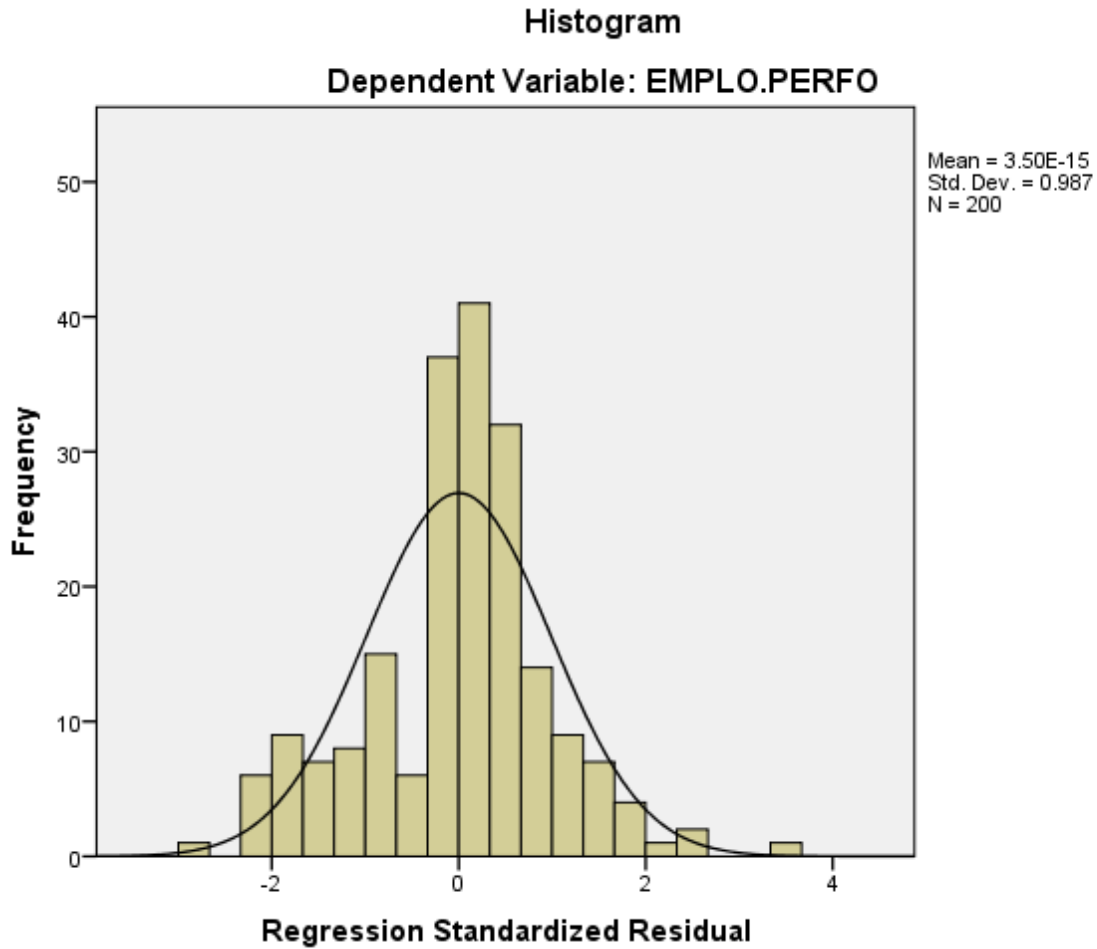
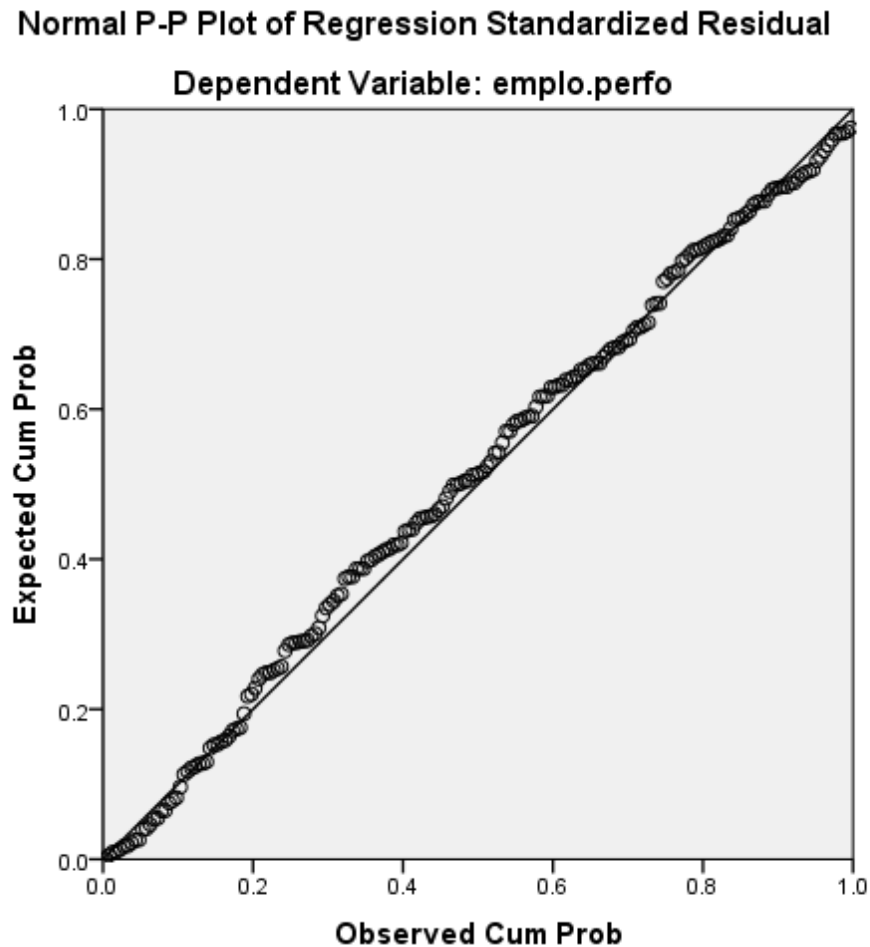


Figure 4.1: Frequency Distribution of Standardized Residuals

(Source: Analysis of Survey data using SPSS V23, 2019)

The figure 4.1 above shows the histogram is bell shaped that indicate the disturbance is normally distributed. In addition as it is clearly observed in the figure most of the frequencies are fairly close to the curve. These shows the residuals (disturbance) of the data are normally distributed. Thus the assumption is not violated.

Figure 4.2. linearity p-p plot



(Source: Analysis of Survey data using SPSS V23, 2019)

Homoscedasticity

As regression models should be assumed to have a constant variance of residuals (homoscedasticity). The next assumption to test out is homoscedasticity, which is the Violation of this assumption is called heteroskedasticity. One way of doing this is to look at the plot which is a scatterplot of standardized residuals against standardized predicted values. The graph

should show a random array of dots that are evenly dispersed around zero. Accordingly Figure 4.3 below shows homoscedasticity of the study.

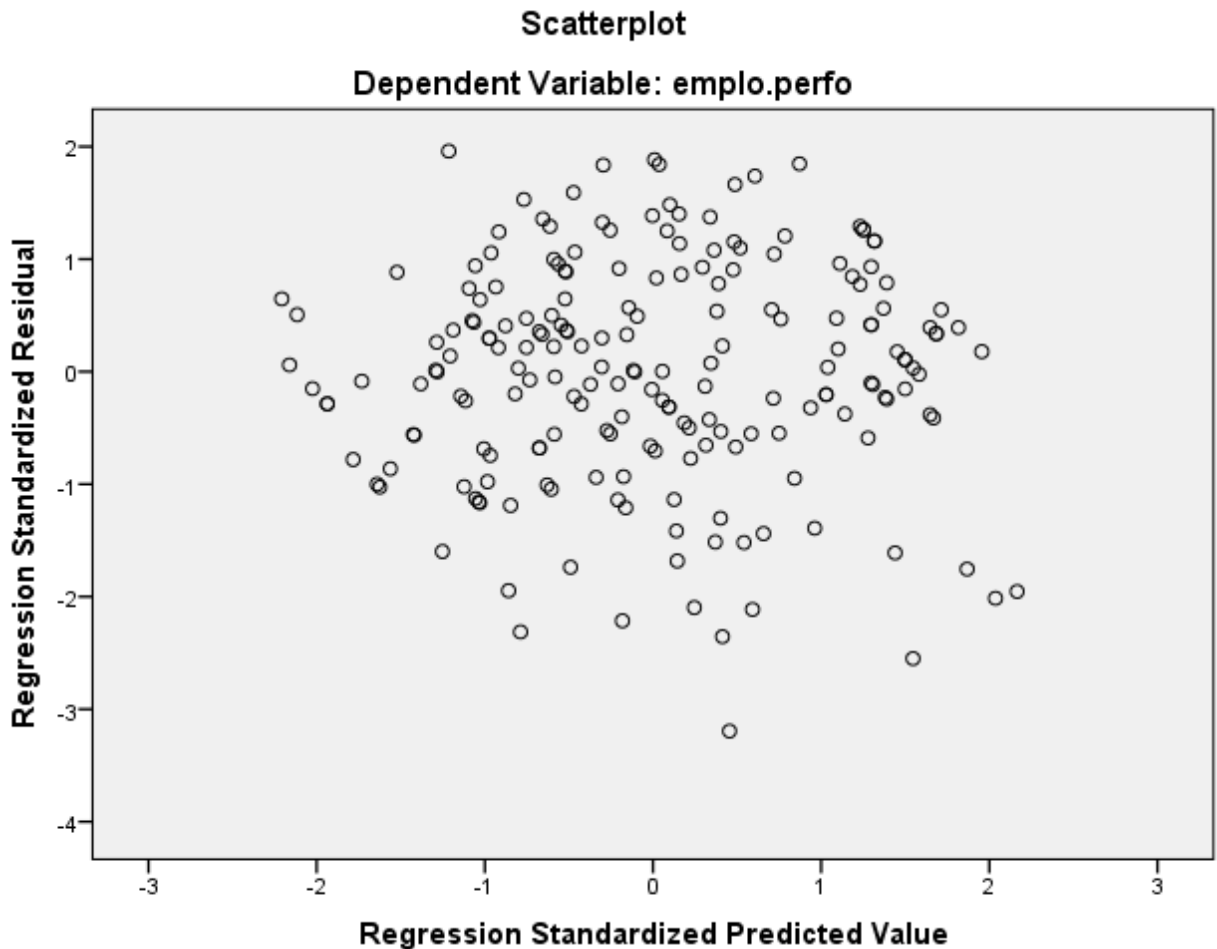


Figure 4. Scatter plot of regression analysis
(Source: Analysis of Survey data using SPSS V23, 2019)

4.5.1 Multiple Regressions Result

According to Coakes and Steed (2007), multiple regressions are an extension of bivariate correlation. They state that the result of regression is an equation that represents the best prediction of a dependent variable from several independent variables. Regression analysis is used when independent variables with the dependent variable.

Table 4.12 Model of summary of multiple regressions

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.842 ^a	.709	.701	.32264

(Source: Analysis of Survey data using SPSS V23, 2019)

- a. Predictors: (Constant), training need assessment ,training plan, Training design and implementation, evaluation and policy and procedure
- b. Dependent Variable Employee performance

As indicated in the model summary table the linear combination of the independent variable was significantly related to the dependent variable, $R=.842$, $R\text{ square}= 0.702$, adjusted $R\text{ square}=0.701$, $F=94.375$ ($p=0.000$).

R value tells that the overall training need assessment ,training plan, Training design and implementation, evaluation and policy and procedure have strong effect on the dependent variable(Employee performance).

R-square value 0.709 indicates that 71 % of variation on dependent variable (Employee performance) is explained by the above variables (training need assessment, training plan, Training design and implementation, evaluation and policy and procedure). And other factors

that are not included in the model may explain the remaining (29%) variation in employees' Performance.

Table 4.13 ANOVA of regression result

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	49.119	5	9.824	94.375	.000 ^b
	Residual	20.194	194	.104		
	Total	69.314	199			

(Source: Analysis of Survey data using SPSS V23, 2019)

- a. Dependent Variable: Employee performance
- b. Predictors: (Constant), training need assessment ,training plan, Training design and implementation, evaluation and policy and procedure

The above ANOVA table indicates the statistical significance of the regression model that was run. Here, p is less than 0.05, and indicates that, overall, the regression model statistically significantly predicts the outcome variable (i.e., it is a good fit for the data).

Table 4.14 Beta coefficient of regression data

Model Summary^b

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.078	.152		.516	.606

Training need assessment	.186	.030	.289	6.238	.000
Training plan	.343	.040	.395	10.948	.000
Design implementation	.134	.048	.135	.712	.477
Evaluation	.113	.044	.127	2.598	.010
Policy and procedure	.174	.034	.235	5.114	.000

(Source: Analysis of Survey data using SPSS V23, 2019)

a. Dependent Variable: Employee performance

Predictors, (constant), training need assessment ,training plan, Training design and implementation, evaluation and policy and procedure ,The regression coefficients explain the average amount of change in the dependent variable due to a unit change in the independent variable holding other explanatory variables constant. For this study, the general form of the multiple regression model given below is used (Aakeret *al.*, 2007).

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Where Y=dependent variable Employee performance

a=y axis intercept (the constant Beta value) b1, b2, b3, b4 and b5=Beta weight for each independent variables X1, X2, X3, X4 and X5= training need assessment ,training plan, Training design and implementation, evaluation and policy and procedure respectively.

e =the error term (0.05)

Testing hypothesis

Based on the above regression result the hypothesis of the study are tested and presented as follows:

Training need assessment

H1: training need assessment has a positive and significant effect on employee Performance.

H0: there is no significant relationship between training need assessment and employees Performance.

As we can see in the above coefficient table training need assessment has a b value .186 ($p < 0.05$). Therefore we can say that training need assessment has a positive and significant effect on employees Performance. This implies we reject the null hypothesis and accept the alternate one.

Training planning

H1: Training planning has positive and significant effect on employee performance of employees.

H0: there is no significant relationship between Training planning and performance of employees.

The beta value of Training planning shows .343 ($p < 0.05$) tells us that there is positive and significant relationship between Training planning and employees Performance. Therefore we reject the null hypothesis and accept the alternate hypothesis of existence of significant relationship with employee performance.

Design and Implementation

H1: There is positive and significant relationship between training design and implementation and employee performance.

H0: there is no significant relationship between training design and implementation employee performance .As we can see in the above coefficient table training design and implementation has a b value.134 ($p < 0.05$). Therefore we can say that design and implementation has a positive and significant effect on employees Performance. This implies we reject the null hypothesis and accept the alternate one.

Evaluation

H1: Evaluation has a positive and significant effect on employee performance.

H0: There is no significant relationship between Evaluation and employee performance.

The beta value of Evaluation shows .113 ($p < 0.05$) tells us that there is positive and significant relationship between Evaluation and employees Performance. Therefore we reject the null hypothesis and accept the alternate hypothesis of existence of significant relationship with employee's performance.

Policy and procedure

H1: Policy and procedure has a positive and significant effect on employee performance.

H0: There is no significant relationship between Policy and procedure and employee performance.

The beta value of Policy and procedure shows .174 ($p < 0.05$) tells us that there is positive and significant relationship between Policy and procedure and employees Performance. Therefore we reject the null hypothesis and accept the alternate hypothesis of existence of significant relationship with employee's performance.

Interview result

1. Do Training and development have effect on employee performance?

The branch managers and trainers were asked to explain whether training has an effect on employee performance and the mechanism they measure its effectiveness. Information obtained through interviews reveals that the organization hasn't adopted sound methods to evaluate the effectiveness of their training programs. Training in these organizations, like in any other organizations, aim at improving the job performances of skills deficiency employees by improving through developing their job related skills. If a given training results in job related skills of the skill-deficiency employees, thus their job performance, it said to be an effective.

2. How does the organization conduct needs assessment before conducting training?

The respondents were asked to explain how the organization conducts needs assessment before actually conducting training. All the management members interviewed agree on the absence of training and development need assessment which considered their branch's specific training needs. But they do not deny the Banks effort and dedication to enhance its employee's skill and knowledge through training. This shows the Bank's training need assessment is based on organizational level assessment by considering the Bank's overall performance, organizational goals etc. regarding employee's selection for training almost all respondents' response shows the selection of employees for training is random and based on their workload. This means an employee who has a heavy workload many not be selected for training even if, he/she has a gap to be filled by that specific training program.

3. Why your organization gave the training? What types of training? And what methods the organization is used?

All of the respondents were responded that the reason why they gave a training for their employees was to upgrade the skills, knowledge, capabilities, and attitude of the employees in the area in which the employees had deficiency, in order to improve the employees' performance in a given task or job that assigned for him/her, to increase productivity, to reduce material wastage, work efficiency, to increase product(quality, quantity, precision (in size, quality)) and to keep safety & health of the employee and others. By keeping in view the above general objective for all respondents specifically respondents had different reasons these were initiated them to provide training for their employees, in addition to the above general

objectives, among them one of the respondents replied that the organization offered training for its employee in order to introduce the workforce with the new technologies, for example core- banking. Two of the respondent replied that in order to improve work efficiency, to familiarize organizational culture for new comers, domestic bank operation, international banking, credit process and procedure, customer handling, supervision, managerial/ communication skill, credit analysis, internal audit, human resource trainer training, employee relation and foreign relation etc. as the respondents said that the organizations mostly use the following method to train their employees such as formal training at different institute , on – the – job training and others depend up on the requirement.

4. Do the organization conduct evaluation of the training effectiveness?

Within this reality the researcher asked the respondent whether the organization conducted evaluation of training effectiveness during and after the program in order to know how much their organization was effective from the training .Management members interviewed were also agreed with the absence of training evolution in the bank but some of them mentioned, occasionally the training century try to know trainees reaction after training programs by distributing formats so as to evaluate the overall training content and trainer’s skill and capabilities which is not enough to say the training program’s effectiveness is assessed the inability to conduct training evaluation based on clear criteria’s effectiveness is assessed.

5. Does Commercial bank of Ethiopia has a training policy in place?

The interview with the branch managers and trainers did indicate that EAAD has a training policy in place. Training policies are the expressions of the training philosophy of the organization and training policies provide guidelines for training, and ensures a company’s training resources are allocated to predetermined requirements (Armstrong, 1996). Moreover, as the branch managers stated in the interview the training policy indicates that it contains some essential elements of training. It outlined the objectives of the policy, spelt out the measures for training needs identification, methods of training implementation, and types of training. However, according to the branch manager the processes involved in training are guided by the policy and procedure of the bank.

6. Do the bank has well organized management training program?

The majority of management members interviewed have agreed on the bank's well organized management training program. According to them in addition to the special management development program the bank tries to develop the skill and knowledge of management members through off- the - job training, seminars and experiences sharing. Management members interviewed were also asked about the attitude of employees towards the training of CBE and the change in behavior they have in their return from the training accordingly, majority of them agreed on employee's positive attitude towards the training and positive change in behavior. But some of the respondents mention employee's negative attitude towards the training some employees, because they consider as opportunity to take rest and it is common to hear employees saying let's go and sleep for these two /three training days. Regarding change in behavior some managers response shows occasionally after some training programs employees reflect rigidity by sticking on the procedure or the material they have thought event in times which require some degree of flexibility.

In addition managers explained that they have received complaints about the time table that sometimes it does not consider the workloads of the employees. And also sometimes there is duplication of same training for one employee .The employees didn't know the training time table ahead of time to get prepared.

CHAPTER FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

This chapter focuses on the summary of the major findings of the research questions, conclusions and recommendations forwarded in light of the relevant literature developed by scholars and responses of research participants. This study was conducted with the purpose of assessing the effects training and development on employee's performance: the case of Commercial Bank of Ethiopia East Addis Ababa district.

5.1 Summary of Findings

The sample size was 222, but only 200 were collected. The questionnaires were composed of multiple question categorized with different sections; CBE's employees' performance, training need assessment, training plan, training design and implementation, evaluation and training policy and procedure. The selected sample employees responded for the closed ended questions. The data gathered through interview also was treated with the data gathered with questionnaire. The findings retrieved from the data presented in section of the paper.

Regarding the training and development programs practiced by the institute, the research result shows;

- There were two methods which have been used in the study, interview and questioner. From both methods it is clear that there is a strong relationship between training and development on employee performance.
- The first research question was to assess that at which level is training need assessment conducted the most in order to increase employees' performance. Thus the descriptive statistical analysis depict the highest mean value was 4.40, with standard deviation .58, showing that the majority of training need assessment is conducted at the organizational level, whereas the mean value was 3.71 for the question of the organization conducts training need assessment at the individual employee level with

standard deviation.72 and for the question the organization conducts training assessment at task level with the $M=3.7, SD=.68$

- The second research question of this study was regarding training planning and policy and procedure. The mean value, $M=4.09, SD=1.139$ values indicates that the majority of the respondents agree with the question; the organization plans training programs with respect to its policies. Whereas the strong mean value was 4.36 for the question that training objectives are clearly designed in respect to knowledge, skill, and attitude in respect to expectation of trainees with standard deviation .61.
- The third research question of this study was to point out the alternative training design and implementation methods. CBE uses both on and off- the- job training methods. The off the job training method like, class room lecture, seminar was the major approach implemented for the organization's training design and implementation according to the respondents with $M=4.3850, SD=.58178$. Many of the employees also agreed that the organization uses on the job training methods like, coaching to train employees, job rotation, and also, apprenticeship with a mean and standard deviation values of; $M=4.0500, SD=.9229, M=4.37, SD=.595,$ and $M=4.015, SD=.953$ respectively. The respondents also implied that, in addition to coaching, the company also uses multimedia learning and simulated training as off the job training method with $M=4.01, SD=.956$ and $M=3.6750, SD=.686$ respectively. The descriptive statistical analysis the researcher gathered showed that the range 3.51-4.50 (good) indicating that the majority of the employees acknowledge that the organization uses different kinds of off-job and on the job trainings.
- The fourth research question of this study was aimed to determine the criteria's and ways of training evaluation, and its effectiveness on the training program. Analysis of the response majority of respondents moderately agree training programs are evaluated during or at the end of programs with the mean value of $M=3.1, SD=.96157$. Another variable identified by the researcher was that, the bank uses reaction ,learning, behavior and result model as a criteria to measure the effectiveness of the training after the training has been held with the mean values of;

M=3.02,SD=.93,M=2.97,SD=.97,M=3.26,SD=1.3,M=3.04 ,SD=.97respectively.This indicates that the respondents are moderately agreed. The descriptive statistical analysis shows that the range 2.51-3.50(moderate) were above satisfactory.

- The fifth research question of this study was aimed to determine how training and development practices are guided by training and development policies and procedures in CBE. depicts 10 of the respondents are neutral, 87 of respondents strongly agree, and 99 of the respondents agree on the question whether there is a separate department responsible for man power training in the organization, the mean value was M=4.385,SD=.058.Regarding the second and third question, table 4.6, shows whether the organization has clear training policy and procedure in the company ,with the mean value of M=4.09,SD=.79 and M=4.08,SD=.90,respectevly.
- The researcher analyzed the effect of the training and development provided by the company upon the employees overall performance. Based on the replays of the questions whether or not the training they received helped them to enhance high quality of service, increase productivity and ensure the organizations success with Customer Satisfaction. They replay with the mean values of; M=4.37,SD=.48402, M=4.4650 ,SD=.58350,and M=4.31 ,SD=.56167 respectively. In addition to that, the employees also strongly affirmed that 1 The training they attended equipped them with skill that helped them to minimize Errors at work. And also they strongly affirmed that The training they have attended helped them to acquire skills in minimizing wastage and The knowledge they acquired from training enabled them to perform their work accurately with mean values of M=4.30, SD= .56167 ,M= 4.23, SD=.73471 ,M=4.40 ,SD= .59309 respectively. As well, the gathered data also indicates that respondents highly agreed on the fact that training increased their performance by enabling them to perform their work accurately. helping them to build good relationship with their supervisor and reduces lateness and absenteeism with mean value of; M= 4.37, SD=.484, satisfied with the productivity and efficiency of their Branch, with mean value of, M= 4.465, SD= .584, enabling them to like their job ad spend extra hours in doing their job, with mean value of, M= 3.94, SD= 1.04, motivating them to respect the organizational values, with mean value of, M=4.18 ,SD= .71425, enabling them to do

their job with confidence, with mean value of, $M=4,075$, $SD= .95600$ and improving their job satisfaction, with mean value of, $M=4.1050$, $SD=.88197$ respectively .

- The correlation between the variables Training and development & Employee Performance is positive. All the variables show strong and moderate correlation with employee performance with values ranging between 0.5 up to 0.7. Furthermore, variables (training need assessment, training plan, training design and implementation, evaluation, policy and procedure. 0.715^{**} , 0.794^{**} , 0.583^{**} , 0.432^{**} , 0.575^{**} respectively. at significant level of 0.000 which is less than ($<$) 0.01.
- R-square value 0.709 indicates that 71 % of variation on dependent variable (Employee performance) is explained by the above variables (training need assessment, training plan, Training design and implementation, evaluation and policy and procedure). And other factors that are not included in the model may explain the remaining (29%) variation in employees' Performance.
- During the interview, the branch managers revealed that the Bank has policy and strategy with enough guidelines to manage the various activities of the program. They also state that the training policy contains some essential elements of training. It outlined the objectives of the policy, spelt out the measures for training needs identification, methods of training implementation, and types of training.
- Information obtained through interviews also revealed that the organization hasn't adopted sound methods to evaluate the effectiveness of their training programs.
- The interview with the branch manager did indicate that EAAD has a training policy in place. Training policies are the expressions of the training philosophy of the organization and training policies provide guidelines for training, and ensures a company's training resources are allocated to predetermined requirements.

5.2 Conclusions

- The results indicated that there is a significant and positive relationship between training and employee performance. Training plays a very important role in determining the performance of an employee. Thus, there is a positive effect of training and development

programs on employee performance. Training and development is vital for the improvement of individual job performance and organizational goal attainment. In this study, the majority of respondents indicated that the contribution of the trainings towards the improvement of employee job performance was very significant.

- Determining training needs assessment is vital for any training program. Without a training needs assessment it is impossible to think of training. Needs assessment serves as the basis for planning and designing a training program, and determining training objectives. Based on the data analyzed, the finding showed good range mean value, $M=3.9$, $SD=.51$. Accordingly, the researcher concluded that the company has properly identified the actual training needs of the employees.
- In order to boost employees' performance, organizations need to make an outstanding training plan. Based on the finding of the research, the researcher concluded that CBE plans its training with respect to its policies and in accordance with knowledge,, skill and attitude of its employees.
- Design and implementation of the training is also an important variable of training program .Based on the findings, the researcher concluded that, the design and implementation of the training policy of CBE is appreciable. Although, the bank need a little nudge regarding the usage of E-learning and simulated training.
- Training evaluation is an important aspect of a training program. It is a part of the planning process and is related to the objectives of the training. In the study it was also identified that there is a bit of weakness in the bank regarding the training evaluation practice in the organization. Thus, the organization needs to give much attention on evaluating the effectiveness of the trainings in boosting employees' performance.
- The finding also found that, the training policy and procedure of the bank is clear and participative. And as well, the bank provides a separate department responsible for man power training. Therefore it can be concluded that CBE give much attention on training's policy and procedure.

- The finding also indicates that all independent variables are at a good scale and moderate scale for evaluation which was (M=3.07, SD= 0.69). From this we can say that training and development practice given by the bank is satisfactory.
- The study showed that majority of EAAD employees has formal academic background in their areas of responsibilities. As the age of the respondents is relatively young, the majority of the employees have below five years' experience in the bank so the study concludes that the bank should give intensive amount of training to increase the performance of the employees.
- The correlation result show that there is positive and significant relationship between training need assessment and employee performance; training plan and employee performance; training design & implementation and employee performance; evaluation and employee performance ;policy & procedure and employee performance. The finding further indicates that the highest relationship is found between training plan and employee performance and the lowest relationship exists between evaluation and employee performance. Therefore, training and development and employee performance has positive and significant relationship in commercial bank of Ethiopia east district.

5.3 Recommendations

By depending upon the reviewed literatures and the study findings the researcher recommended the following:

- As the age of the respondents is relatively young more training programs should be introduced and high emphasis should be given for the selection of the trainees and the delivery mode as it has a significant effect on the output of the training. In addition equal opportunities should be given for all employees to attend the training courses.
- It is an undeniable fact that in recent times many organizations have come to the realization of the importance of the role of training programs as it increases the organization staff efficiency, skills and productivity. Due to this fact, organizations must be clear about the learning requirement of employees. Therefore, both managers and employees must collaborate effectively and communicate the requisite for training. For

instance if a training session is organized then it must be arranged and designed according to their need to enhance their capability to perform (Vemiü, 2007).

- EAAD needs to give due emphasis to the evaluation aspects of a training program. Evaluation is a continuous process. Evaluation when conducted properly helps the organization to measure the effectiveness of the training program. The output of the training must be intensively evaluated in order to enhance the overall performance of the employees. It can be done during a training program and at the end of a training program. Therefore, the organization needs to maintain each training session with regard to the topic, methodology, and other specific aspects of the training. In addition, evaluation should also be made at the end of the training to assess the impact of the training on the behavior, result, learning reaction of the employees, and to determine its effectiveness.
- Trainee selection policy and procedure should be applied consistently.
- Finally as organizational performance highly linked with employee performance and employee performance relies on the training received, organizations should work hard on developing their employee's performance by giving them the right training at the right time.
- In addition to these, managers explained that they have received complaints about the time table that sometimes does not consider the workloads of the employees. And also sometimes there is duplication of same training for one employee .The employees didn't know the training time table ahead of time to get prepared. The bank should give a great attention on these issues.

5.4 Limitations of the Study

During administering the questioners, some of the respondents were not careful while filling the questioners. In addition, small number of management respondents was participated in the interview because of the seasonal work load of the section. Furthermore, as most of the personnel were new to the training and development section, the interview were a bit difficult. There is another independent variable which measures factors related with training and development that affect employee's performance where not addressed.

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Appendices

APPENDIXI: Questionnaire distributed to respondents

Jimma University

School of Graduate Studies

Faculty of business

Masters of Business Administration (MBA) Management

Questionnaire prepared for employees of commercial bank of Ethiopia

Dear respondents;

The purpose of this questionnaire is to collect data regarding the effectiveness of training and development on the employees 'performance of Commercial Bank of Ethiopia, East district. The researcher is conducting this study for partial fulfilment of Masters of Business Administration (MBA) In Management.

Your genuine response for the following questions is extremely important for the successful completion of this study. The information you provided will be used only for academic purpose and will be kept highly confidential. I would like to thank you in advance for cooperation and for sacrificing your time.

Directions for filling the questionnaires

- ✓ Do not write your name
- ✓ Put “**v or x**” mark in the box provided for choice questions
- ✓ For questions that demands your opinion, please try to honestly describe as per the questions on the space provided

Part I: Background Information

1. Sex: FEMALE Male

Diploma Degree Masters

2. Educational level:

Other (Specify).....

3. Age:

26 and below 26-35 36-45
 Above 46

4. Work experience:

Below1 1-5 6-10 11-15 Above 15

Part II: questions related to how Training and development process managed in CBE East district?

Instruction: Please indicate the extent to which you either **agree** or **disagree** with the following Statements by marking a **tick mark √** or **×** in the appropriate column to the right side where

1= strongly disagree 2=Disagree 3=Neutral 4=Agree 5=strongly agree

S.No	QUESTIONS ITEMS	1	2	3	4	5
	TRAINING NEED ASSESSMENT					
1	Training need assessment is conducted at the organizational level.					
2	The organization conducts training assessment at task level.					
3	The organization conducts training assessment at the individual employee level.					
	TRAINING PLANING					

4	The organization plans training programs respect to its policies.					
5	Training objectives are clearly designed in respect to knowledge, skill, and attitude in respect to expectation of trainees.					
	TRAINING DESIGN AND IMPLEMENTATION					
6	The organization most often uses on the job training method ,like coaching to train employees					
7	The company uses job rotation as on the job training method.					
8	The company uses apprenticeship as on the job training method.					
9	The company uses E-learning as on the job training method.					
10	The company uses off the job training method like, class room lecture, seminar.					
11	The company uses simulated training as off the job training method.					
12	The company uses multimedia learning as off the job training.					
	TRAINING EVALUATION					
13	Training programs are evaluated during or at the end of programs.					

14	CBE uses Reactions to measure the effectiveness of the training program during evaluation sessions					
15	CBE uses Learning to measure the effectiveness of the training program during evaluation sessions					
16	To measure effectiveness of the training program during evaluation sessions CBE uses Behavior					
17	CBE uses Result /outcome to measure the effectiveness of the training program during evaluation session					

If any other, please specify

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Part III: questions related to how Training and development Practices guided by training and development policies and procedures in CBE East district?

Instruction: Please indicate the extent to which you either **agree** or **disagree** with the following Statements by marking a **tick mark √** or **×** in the appropriate column to the right side where

1= strongly disagree 2=Disagree 3=Neutral 4=Agree 5=strongly agree

S.No	QUESTIONS ITEMS	1	2	3	4	5
1	There is a separate department responsible for manpower training in the organization.					
2	There is clear training policy in the company.					
3	There is clear training procedure in the company.					
4	Training policy and procedures are congruent / aligned with the corporate goals of the organization.					
5	The training policy is developed with the participation of employees.					
6	Training programs are organized based on the training policy.					

If any other, please specify

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Part IV: questions related to training and development on employees performance

Instruction: Please indicate the extent to which you either **agree** or **disagree** with the following Statements by marking a **tick mark √** or **×** in the appropriate column to the right side where

1= strongly disagree 2=Disagree 3=Neutral 4=Agree 5=strongly agree

S.No	QUESTIONS ITEMS	1	2	3	4	5
1	The training I received helped me to enhance high quality of service					
2	In my opinion training helps me to increase productivity.					
3	The training provided helped my organization to ensure its success with Customer Satisfaction.					
4	The training I attended equipped me with skill that helped me to minimize Errors at work.					
5	The training I have attended helped me to acquire skills in minimizing wastage.					
6	The knowledge I acquired from training enabled me to perform my work accurately.					
7	I have good relationship with my supervisor and the training reduces lateness and absenteeism					
8	I am satisfied with the productivity and efficiency of my Branch.					

9	The training I attended enabled me to like my job and spend extra hours in doing my job.					
10	The training I attended motivated me to respect organizational values.					
11	The training I attended enabled me to do my job with confidence.					
12	The training I attended improves my job satisfaction.					

If any other, please specify

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Appendix II: Interview

Jimma University

School of Graduate Studies

Faculty of business

Masters of Business Administration (MBA) Management

List of interview questions:

1. Do Training and development have effect on employee performance?
2. How does the organization conduct needs assessment before conducting training?
3. Why your organization gave the training? What types of training? And what methods the organization is used?
4. Do the organization conduct evaluation of the training effectiveness?
5. Does Commercial bank of Ethiopia has a training policy in place?
6. Do the bank has well organized management training program?
7. If you have any comment, suggestion and ideas regarding the effect of training and development on employees performance.-----

Thanks in advance for your cooperation!!!