The Effects of Human Resource Development Practices in Enhancing Employee Satisfaction: In Case of Commercial Bank of Ethiopia Jimma District

A Thesis Submitted to the School Graduate Studies of Jimma University in

Partial Fulfillment of the Award of the Degree of Masters of Public

Management Program (MPM)

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CERTIFICATE

This is to certify that the thesis proposal entitles "The Effects of HRD Practices In Enhancing Employee Satisfaction: In Case Of Commercial Bank Of Ethiopia Jimma District", submitted to Jimma University for the award of the Degree of Master of Public Management Programme (MPMP) and is a record of research work carried out by Mrs. Nasir Kemal, under our guidance and supervision.

Therefore, we hereby declare that no part of this thesis proposal has been submitted to any other university or institutions for the award of any degree or diploma.

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Examiner	Signature	Date

DECLARATION

I hereby declare that this thesis ent	itled "The Effects Of HRD	Practices In Enhancing Employe
Satisfaction: In Case Of Commercia	al Bank Of Ethiopia Jimma	a District", has been carried out b
me under the guidance and supervi	sion of Hagos Birhane (Ph	D) and Selamawit Melaku
The thesis is original and has not buniversity or institutions.	peen submitted for the awar	rd of any degree or diploma to an
Researcher's Name	Date	Signature

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TABLE OF CONTENTS

Cont	ents		Pages
CER	ΓIFICA	TE	III
DECI	LARAT	TION	IV
ACK	NOWL	EDGEMENTS	V
TABI	LE OF	CONTENTS	VI
ABST	TRACT		IX
Lists	of Tabl	es	X
ACR	ONYM	S	XI
1.	IN	TRODUCTION	1
	1.1	Background of the Study	1
	1.2	Statement of the Problem	4
	1.3	Objectives of the Study Error! Bookma	ark not defined.
	1.4	Research Question	6
	1.5	Significance of the Study	6
	1.6	Scope of the Study	7
	1.7	Limitation of the study	7
	1.8	Organizational of the Study	7
	1.9	Definition of key terms	8
CHA	PTER T	TWO	9
2.	RE	VIEW OF RELATED LITERATURE	9
	2.1.	Introduction	9
	2.2.	Theoretical Review of HRD	9
	2.2.1.	Definitions of Human Resource Development	9
	2.2.2.	Employee Job satisfaction	11
	2.2.3.	Factors that Affect Employee Satisfaction	12

	2.2.4.	Effects of Reward on Satisfaction	13
	2.2.5.	Determinants of job satisfaction	15
	2.2.6.	The effect of HRD on employee satisfaction	17
	2.3.	Empirical Literature Review	17
	2.3.1.	${\bf Effect\ of\ Training\ and\ Development\ on\ Job\ Satisfaction} \dots$	17
	2.4.	Career Development:	19
	2.5.	Organization Development:	20
	2.5.1.	Types of Organizational Development:	20
	2.6.	Conceptual frame work of the study	21
CHA	APTER T	HREE	23
3.	RES	SEARCH DESIGN AND METHODOLOGY	23
	3.1.	Research Design	23
	3.2.	Research Approach	24
	3.3.	Target Population	rror! Bookmark not defined.
	3.4.	Sampling Technique and sample size	rror! Bookmark not defined.
	3.5.	Method of Data collection	28
	3.6.	Data Analysis	28
	3.7.	Validity and Reliability	29
	3.8	Ethical Values	26
CHA	APTER F	OUR	30
4.	RES	SULT AND DISCUSSIONS	30
	4.1.	The Response Rate	30
	4.1.1.	Demographic Characteristics	30
	4.2.	Employees Satisfaction with Core features of HRD Practic	es34
	4.3.	Inferential Analysis	35
	4.3.1.	Reliability	35
	4.3.2.	Correlation Analysis	36
	4.3.3.	Regression Analysis	37
	4.3.4.	Checking Assumptions	37

	4.3.4.1.	Correlations	37
	4.3.4.2.	Multicollinearity Diagnostics	37
	4.3.4.3.	Normality	38
	4.3.4.4.	Model Results	39
	4.4. In	nterview analysis with HR Department Head	41
	СНАРТЕ	ER FIVE	44
5.	CONCI	LUSIONS AND RECOMMENDATIONS	44
	5.1 Conc	clusions	42
	5.2 Reco	ommendations	46
	5.3 Sugg	gestions for Future Research	47
REFI	ERENCES:	:	X
Anne	ndix I: Oue	estionnaires	XII

ABSTRACT

Employee satisfaction with regard to HRD practices are one of the most important challenges that public service industries are facing in currently competitive market and HRD practices are found to be most important factor for creating satisfaction among employees. Many studies have been conducted to determine predictors of employee satisfaction but these studies not focused at regional level. CBE similar to the other organizations attempt to increase employee job satisfaction. In this regard, HRDP can have a critical role. Among different HRD practices, this study focused on training and development, career development and organizational development. Therefore, the purpose of this study was to assess employees' satisfaction with HRD practices on training and development, career development and organizational development elements in Commercial Bank of Ethiopia (CBE) of Jimma town. the population of the study covered the entire 500 permanent staffs and the sample size of 220 employees were drawn through random sampling method with the combination of simple random sampling technique, self-administered questionnaires and interviews were used as a primary data source while other relevant documents and literature reviews were used as secondary data and analyzed with descriptive statics (mean and frequency) and inferential statics (correlation and regression). Accordingly, the findings revealed that the organization has poor HRD practices that show below average level of employees' satisfaction. The results from Pearson Correlation test demonstrated that there is a significant and positive relationship between predictors and dependent variables while the Multiple Regression analysis revealed that the two variables called training and development and career development are an effective predictors while organization development is not effective predicator of the dependent variable in this model. Moreover, the three HR development variables such as training and development and career development have significant effect on employee satisfaction and organizational development have a less effect on employee job satisfactions.

Key Words: HRDP, Employee Satisfaction, Training and Development, Career Development, Organization Development, CBE.

LISTS OF TABLES

Table 4.1 Respondents by demographic category.	31
Table 4.2: Respondents Specifications, Positions & Departments.	32
Table 4.3: Professional Assignment with in the bank	33
Table 4.4: Employees Training Access	33
Table 4.5: Organizations Off-Job training offer trends.	34
Table 4.6: Statistical data for Dependent and Independent Variables	35
Table 4.7. Pearson Correlation Analysis Result	36
Table 4.8. Statistics of Collinearity	38
Table 4.9. Result of the coefficients Model summary	39
Table 4.10. Result of the coefficients ANOVA	40
Table 4.11 Beta under standardized coefficients	40

ACRONYMS

HR Human Resource

HRD Human Resource Development

HRDP Human Resource Development Practice

HRM Human Resource Management

CBE Commercial Bank Of Ethiopia

OD Organization Development

ES Employee Satisfaction

JDI Job Descriptive Index

MSQ Minnesota Satisfaction Questionnaires

JSS Job Satisfaction Survey

CHAPTER ONE

1. INTRODUCTION

This chapter presents an overview of empirical justifications about the effect of HRD practices in employee satisfaction. It starts from different empirical frameworks which serve as the background of the study followed by the statement of the problem, research question, and objectives of the study, significance of study, scope of the study and organization of the study. In the end of the chapter the key term definition is also concluded.

1.1. Background of the Study

Human Resources Development as a theory is a framework for the expansion of human capital within an organization through the development of both the organization and the individual to achieve performance improvement (Amar, 2012). HRD develops the key competencies that enable individuals in organizations to perform current and future jobs through planned learning activities. Groups within organizations use HRD to initiate and manage change, HRD ensures a match between individual and organizational needs (Amar, 2012).

Human Resource Development (HRD) is an organized learning experience aimed at matching the organizational need for human resource with the individual need for career growth and development. It is a system and process involving organized series of learning activities designed to produce behavioral changes in human resource in such a way that they acquire desired level of competence for present or future role (Edgar, 2005).

Organization as a system used different types of resources, including material and human resources to achieve the intended objective. Among these resources human resources are the engine that helps the organization to meet its goal. The survival of any organization depends on the quality of the human resources. Thus, organizations should develop and train its employees in order to increase the productivity and its efficiency. Helping employees to become effective in their jobs is one of the most fundamentally important tasks in people management that any work organization has to undertake. Employers depend on the quality of their employees' performance to achieve organizational aims and objectives; employees have motivational needs for

Development, recognition, status and achievement that can and should be met through job satisfaction and performance achievements (Tyson, 2006).

At firms' level; training and education are the main areas of human resource development practices. Emphasis on human resource development result in several positive individual and organizational outcomes such as higher performance, high quality individual and organization problem solving, enhancing career plans and employability, sustainable competitive advantage, higher organizational commitment and enhancing organizational retention. To accomplish this undertaking, organizations will need to invest resources to enhance employees' knowledge, skills and competencies (Edgar, 2005).

The focus of Human Resource Development is on developing the most superior workforce which helps the organization for successive growth. All employees are needed to be valued and they should apply collective efforts in the labor market every time. This can only be achieved through proper and systematic implementation of employee training and development programs. Employees are always regarded with development in career enhancing skills which leads to employee motivation and retention. There is no doubt that a well-trained and developed staff will be a valuable asset to the company and thereby will increase the chances of their efficiency and effectiveness in discharging their duties. (Pallavi P, 2013)

Human resource training is regarded as the most important function of human resource management and unless employees are given appropriate and continuous training they will fail. To cope up with changes that take place in an organization training upgrades and updates the knowledge and skills of employees brings behavioral change of employees towards improving employee performance, (Mulugeta, 2003).

Now days the technology is too dynamic and the existing skill of employees become obsolete and incompatible. Hence training is given to fill gaps in employee's skill, (Yaschilal, 2006). Cognizant of the importance of training, many organizations in Ethiopia offer trainings to their employees but these organizations do not conduct to evaluate the impact of training. (Yaschilal, 2006).

Various studies have been conducted in Human Resource Development practices to assess the level of employee satisfaction with HRD of the organization. As the above review states many

authors of the studies finding relates each other, as employee satisfaction in the organization have a positive with training and development activities to enhance employees' knowledge, skills and competencies.

Some other studies conducted around this area findings results in employee satisfaction as a base to achieve organizations intended objective, for successive growth of the organization and effectiveness of the organization, which the findings are not far from other studies, but their studies measurement, methodological system, geographical area of the study, organizational value differ from one study to the other studies.

The purpose of this research will specifically to examine the effect of Human Resource Development practice in enhancing employee satisfaction in commercial bank of Ethiopia branches in Jimma town. The Researcher depend on previous study that going to narrow the gap of employee dissatisfaction with HRD deeply in career growth and organizational development process takes place in the bank in addition to training and development provided by HRD of the bank. Furthermore, the study will attempt to discover whether any significant differences exist in, training and development, career growth and organizational development provided by HRD with employee satisfaction.

1.2. Statement of the Problem

Human resource development activities consists of organized learning and development activities capable of improving individual performance and satisfaction through changes in knowledge, skills, or attitudes. In a broad sense, it includes experiences intended to meet essential job requirements, updated skills that prepare people for career development of any kind, rectify knowledge or skill deficiencies, and evoke new insights or even create new knowledge. Considering this, the Commercial Bank of Ethiopia has been committed towards improving its overall service quality which is re-enforced by its vision. In effect, to know the changes that individuals have acquired from the training and other development practices and to measure the progress under way, standardized tools should be implemented for measuring. Thus, the bank wants quality training and development through enhancing the number and competent internal trainers and the required facilities. To achieve this, current training and development practice and related problems, if any, should be assessed and identified so as to provide effective and efficient practices to enhance employee satisfaction in commercial bank of Ethiopia Jimma district.

Even though training, career development and organization development is intended to enhance employee's satisfaction practically, different problems are observed in the effectiveness of enhancing employee satisfaction the work place. An attempt was made in the organization to explore the gap from learning and development practices by human resource development of the bank. some of practical training and development practices enhanced by HRD and related problems are unfair or uneven distribution of training and development opportunities to employee who perform at the same level or job grade, other trainings and development activities were not given to those who needed it, unwillingness by line managers to release those employees for training and development purposes, and lack of follow up after training on the performance and satisfaction of employees.

Providing an effective human resource development program is required to enhance both firms" competitiveness and employee satisfaction. However, in developing countries most organizations tend to give less emphasis for employees needs in HRD programs (Hooi Lai, 2007).

Recent studies of HRD practices in Ethiopia public organizations show that they do not give much attention to the training and development of employees and the effectiveness of the program. Rather the practice shows that more attention has been paid to the preparation of documentation and written programs than to the actual management (Bahiru, 2011).

The findings of the study to assess employee satisfaction with respect to HRD practices especially training and development trends of the commercial bank of Ethiopia conducted by Beamlaku, (2010) and Zemzem, (2016), reviled that: employees were not satisfied with the HRD commitment of the bank neither in providing training to do their job effectively nor supporting to enhance their educational levels.

However, various researches were conducted with training and development and employee satisfaction, this research focused on the various dimensions and central components of HRD (training and development, career development and organizational development) (Nadler and Wiggs, 1986), practices that affect employee satisfactions of commercial bank of Ethiopia Jimma district.

The other gap of the studies cannot clearly address from the studies conducted before are depending only on training and development variable rather than other variables such as career development, and Organizational development enhanced by HR. This gap may hinder the study to become a solution for a problem in other dimensions. Therefore, the study will try to investigate the gaps by assessing the effect of HRD practice in enhancing employee satisfaction in commercial bank of Ethiopia branches in Jimma town.

1.3 Objectives of the Study

General Objective

• To assess the effect of HRD practices in enhancing the level of employee satisfaction in Commercial bank of Ethiopia branches in Jimma town.

Specifically Objective:

- To investigate the effect of training and development on employee satisfaction
- To examine the effects of career development on employee satisfaction
- To explore the effects of organizational development on employee satisfaction

1.4 Research Question

- What is the effect of training and development on employees' satisfaction?
- What is the effect of career development on employees' satisfaction?
- What are the effects of organizational development on employee satisfaction?

1.5 Significance of the Study

The findings of the study will be expected to be significant for the following organs:

Primarily, the highlights of the findings will contribute to the HRD department of Commercial Bank of Ethiopia by indicating the areas that need improvement. This information may help CBE to consider how it should get the best return out of the money it invests to training and development programs which intends the bank to achieve its objective.

Secondly, the study will be significant to the employees of the bank because this particular type of study had not been previously conducted mainly in commercial bank of Ethiopia Jimma district by getting immediate response from HRD and creating fair growth and development for themselves.

Thirdly, the study will be significant to customer of the bank in getting service Excellency from the satisfied employees of the bank.

Lastly, the study will serve as a benchmark to other organizations that did not implement HRD in their organizations and those organizations want to improve their human resource practice. Finally, this study will be used as indication material or base for future research conductors in the area.

1.6 Scope of the Study

The research was conducted only in one region, Jimma district in particular. The information for this research was limited to the employees' perception towards HRD practices of the commercial bank of Ethiopia (CBE) Jimma District.

Moreover, the amorphous nature of HRD make very difficult to clearly determine the scope and boundaries for HRD. Therefore, given the time and financial constraint, in the study the scope of HRD was limited with training and development, career development and organizational development with respect to employees' satisfaction.

1.7 Limitation of the study

The present study has a number of limitations including external (uncontrollable) variables that deter the smooth implementation of the project in addition to the limitations of the research design itself and sample size.

Respondents' unwillingness to complete and fill the questionnaires and unavailability of relevant HR documents, manuals, policies and additional secondary data within the bank in district level were also the major constraint during the study. The other observed limitations were also the time and financial constraints as well as absence of relevant and up to date literatures were also the core restrictions during the study.

1.8 Organizational of the Study

The first chapter of this study will be organized to cover the background of the study, statement of the problem, about the objectives of the study, Research questions the study aimed to answer, and other contents such as significance of the study and scope of the study will be limited. Definition of key terms pointed in the study will also displayed in this chapter. Chapter two covers the literature review providing, theoretical literature review, empirical literature review, and also the research gap. The third chapter covers research methodology comprises an overview of the chapter, research design, and target population, sampling design and techniques, source of data, method of data collection, data processing and analysis. Chapter four covers the cost the study incur and time schedule the study takes will be displayed in this chapter.

1.9 Definition of key terms

Human resource development: is the integration of individual, career and organization development roles in order to achieve maximum productivity, quality, opportunity and fulfilment of organizations members as they work to accomplish the goals of the organization (Smith & Mills 1991, 6).

Training: is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon 1992).

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).

Employee satisfaction: The attitudes and feelings people have about their job. It is the degree to which an employee has positive emotions towards the job role.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1. Introduction

This chapter will serve as the foundation for the development of the study. It will discuss the relevant literature relating to the effects HRD practices enhancing employee satisfaction. It was specifically focus on theoretical review, past studies on the subject in an effort to highlight the relationship of those researches and this research and a review of some of the literature on the variables of the research. These variables include: HRD's commitment in Providing training and development opportunities (training and development), employees' perception towards opportunities for growth and development (Career Development), employees' perception towards their managers/supervisors' in providing guidance and encouragement (Organizational Development and job satisfaction. These variables form the basis of the research. The chapter also provided the conceptual framework that shows the relationship among the variables of the study.

2.2. Theoretical Review of HRD

2.2.1. Definitions of Human Resource Development

According to Mondy and Noe (1990), human resource development is: "planned and continuous process of helping employees to become better at their tasks, knowledge and experiences through training, education and development programs.

Development is a related process that covers not only those activities which improve job performance but also those that bring about growth of the personality; it aims at helping individuals to progress towards maturity and realization of their potential capacities so that they become not only good employees but better men and women (Ahuja, 1998).

Education is the understanding and interpretation of knowledge. It develops a logical and rational mind that can determine relationships among pertinent variables and thereby understand phenomena. It involves skills and expertise which can be provided by educational institutions (Ahuja, 1998).

According to Harrison (2000) as cited in Armstrong (2006), human resource development: "Involves introducing, directing and guiding processes in such a way that all individuals and teams are equipped with the skills, knowledge and competences they require to undertake current and future tasks required by an organization".

Pfeffer (1998, p.96) proposed that seven HRM practices: employment security, selective hiring of new personnel, self-managed teams and decentralization of decision making as the basic principles of organization design, comparatively high compensation contingent on organizational performance, extensive training, reduced status distinctions and barriers, including dress, language, office arrangements, and wage differences across levels, extensive sharing of financial and performance information throughout the organization are characteristic of successful organizations. Currently, organizations have been faced intensity of competition that increases day by day. Hence, managers must be on constant lookout for ways to maximize the utilization of human resources for improving organizational performance.

Fredrick Herzberg's two factors theory (1966) explains that employees are effected by two factors that is hygiene factors which ensure that employees does not become dissatisfied these are working conditions, quality of supervisor, status, job security, salary, company policies and administration and interpersonal relationships while motivational factors which cause employees become satisfied are achievement, recognition, advancement to higher level task, responsibility, job itself, growth and development. Qasim (2012) has also used Herzberg two factors theory to explain the link between the concepts of human resource management and job satisfaction within an organization.

Adams's Equity theory is concerned with the perception of people about how they are being treated as compared to others (Armstrong, 2001, p.163). Equity theory proposed that employees will be better motivated if they are treated equitably and will be demotivated if they are treated inequitably. Adam state that there two types of equity that is distributive equity which deals with feelings that people feel they are rewarded in accordance with their contribution and in comparison, with others. The other is procedural equity or procedural justice that is concerned with the perception's employees have about the fairness of procedures in such area as performance appraisal, promotion and discipline are being operated. This theory predicts that if

the HRM practices are perceived to be fair and equitably provided they will lead to job satisfaction. Conversely, if HRM practices are perceived to be unfairly and inequitably provided they will lead to job dissatisfaction.

The above stated theories are relevant to this study since they predict a relationship between human resource management practices and employee's satisfaction in organizations

Ijigu (2015), study the effect of HRM practices on employee satisfaction in Ethiopian public banks, the results of this study suggest that HRM practices mainly recruitment and selection, training and development, performance appraisal and compensation package are positively related to employee job satisfaction.

2.2.2. Employee Job satisfaction

The term job satisfactions refer to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006).

Job satisfaction can be defined as a sense of employee achievements and successes. It is generally believed that it is directly related to productivity and work performance, as well as to personal well-being. (Kaliski, 2007).

People can also have different approach to various aspects of their work, such as the type of work they are doing, colleagues, superiors or subordinates and their salary (George and Jones, 2008).

Different motivation style and leadership style can work in different way on every employee, resulting in increased work performance and job satisfaction. Therefore, job satisfaction is an essential element in motivating employees and encouraging them to achieve better results (Raziq and Maulabakhsh, 2015).

Ostroff (1992) says that employee satisfaction is of great importance not only for employees but also for the entire organization. Because satisfied employees are usually happy and motivated to work, consequently the organization can get amazing results from their work, from the other side, those dissatisfied employees will not be encouraged and will be disturbed by their work

routine, they will run away from responsibility and even avoid work (sick leave, days off etc.) (Judge, et al., 2001).

Job satisfaction is considered as one of the main factors of the effectiveness and efficiency of business organizations. In fact, the new managerial paradigm, which insists that employees should be treated primarily as someone who has their own needs and personal desires, is a very good indicator of the importance of job satisfaction in modern enterprises. Analyzing job satisfaction, it can be concluded that a satisfied employee is a happy employee and a happy employee is successful employee (Aziri, 2011).

Among the widely researched and verified relationships are the impact of job satisfaction on commitment to work (Sadler, 1997; Shepherd and Mathews, 2000), and thus on effectiveness, as presented by Yalabik et al. (2013) in their model: "Job satisfaction" influences "Commitment to work" which influences "Work performance".

2.2.3. Factors that Affect Employee Satisfaction

Satisfaction is an important goal for organizations to reach as it has been shown that profitability, productivity, employee retention, and customer satisfaction are linked to Employee Satisfaction (ES). Satisfied, motivated employees will create higher customer satisfaction and in turn positively influence organizational performance. Past research that focused on ES (Becker and Gerhart, 1996; Becker and Huselid, 1998; Wright and Boswell, 2002), as referred by Wan (2007), established the link between human resource development and organizational performance. Other behavioral theories too suggest that the impact of human development management practices on performance is mediated by ES, commitment and well-being (Wan, 2007).

However, studies by Marsden and Richardson (1994) as cited in Wan (2007) revealed that the impact of human capital management practices on ES is rather limited, as evidenced by the way in which new performance related pay schemes have been introduced in many organizations in recent years. Similarly, others studies shows that the impact of HRD itself may be contingent on other factors, such as the age, skill and educational composition of the workforce, or on employees' individual dispositions and orientations to work, or on existing institutional arrangements (Wan, 2007.

What actually constitutes ES and what factors affect it? A comprehensive review of related literature revealed numerous definitions and factors that affect ES. Though there are variations in the definitions of ES, all agreed that it is a multidimensional concept. Locke (1976) defined ES as ". . . a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience". Similarly, Dawis and Lofquist (1984) defined as the result of the worker's appraisal of the degree in which the work environment fulfills the individual's needs.

Theorists and practitioners seem to accept the assumption that nearly everybody seeks satisfaction in his or her work, if a person becomes engaged in work that matches his occupational choices, he is likely to experience job satisfaction. Locke (1976) noted three "schools" of thought about causes of ES: physical economic (physical working conditions), social (supervision and cohesive work groups), and nature of work (mentally challenging tasks, opportunities for mobility within organization, working for supervisors who actively assist their subordinates to address job-related problems and work-related variables).

Research by Goldfarb Consultants (1999) on the private and public sectors in Canada revealed similar results. The study showed that the top five most important factors that influenced ES have more to do with interpersonal relationships (quality of decision makers, communication and relations between managers and employees), atmosphere at the workplace (work ethic, level of innovation and physical environment) and sense of personal achievement (personal growth opportunities and level and range of responsibility) than it has to do with attributes that can be measured (amount of time off, benefits, work hours and salary).

2.2.4. Effects of Reward on Satisfaction

Reward is something that an organization gives to the employees in response of their contribution and performance. A reward can be extrinsic or intrinsic, it can be a cash reward such as bonuses or it can be recognition such as naming a worker an employee of the year. The extrinsic rewards are the most tangible, such as salaries, bonuses, promotions etc., yet these incentives alone are not enough. Employees judge the quality of their job in the intrinsic satisfaction (the personal reward they read from their work). Using intrinsic rewards to increase employee commitment and retention is achievable in any organization. While it is both an art and science, it has basic component of human nature that are fundamental. When these intrinsic

approaches are understood and ingrained in the organization's culture, productive employees remain. It has been asserted that, when pay and benefits are comparable to the market, it is the intangibles that make for a dedicated workforce (Shecht man, 2008).

Reward is something that an organization gives to the employee so that the employees become motivated for future positive behaviour (Ongori, 2008). In a corporate environment, rewards can take several forms. It includes cash bonuses, recognition awards, free merchandise and free trips. It is important to note that the rewards have a lasting impression on the employee and it will continue to substantiate the employee's perception that they are valued (Johnson, 2004).

Recognition and reward programs are an important component of an employee retention plan. The importance of these kinds of program is rooted in theories of positive reinforcement. By saying "thank you" to employees for a job well done or a pat on a shoulder to show appreciation, an organization is reinforcing ideal behavior and encouraging more of the actions that will make it successful (Johnson, 2004). People who feel appreciated are more positive about themselves and their ability to contribute; employees who understand how their efforts contribute to the success of the organization overall are the most engaged, and therefore the least likely to leave.

The Society for Human Resources Management (SHRM) says that rewards are one of the keys to avoiding turnover, especially if they are immediate, appropriate, and personal. The Hay Group and Fortune magazine study of the "Most Admired Companies" also cites rewards and recognition as a key driver of employee retention, as it creates a culture that motivates and supports employees (Hay Group, 2007). In the absence of a structured program and an accompanying workplace philosophy about recognizing good work, it is easier for employees to leave. "People don't quit jobs, they quit relationships," said Ferris, paraphrasing the conclusion of a Gallup study (Murray, 2007).

A valued employee is more likely to stay in employment than unvalued employee is. Sutherland (2004), argues that reward systems ought to be a significant sphere of innovation for employers. The increasing diversity of the workforce, she says, suggests the need for more creative approaches to tailoring the right rewards to the right people. She concluded that recognition and reward are part of a more comprehensive effort at keeping workers or adopting good workplace practices which can contribute to increased retention.

Recognition is one of the most important methods of rewarding people. Employees need to know not only how well they have achieved their objectives or carried out their work, but also that their achievements are appreciated. Recognition needs are linked to the esteem needs of Maslow's hierarchy of needs. Recognition can be provided by positive and immediate feedback and praises where it is well observed (Armstrong & Murlis, 2008).

Rewards are very important for job satisfaction because it fulfills the basic needs as well as helps to attain the higher level of goals. Earnings is the way by which employee get to know how much they are gaining by dedicating their time, effort and skill in a job (Armstrong, 2010). Attractive remuneration packages are one of the very important factors of retention because it fulfils the financial and material desires as well as provide the means of being social by employee's status and position of power in the organization (Pfeffer, 1998). Many researchers demonstrate that there is a great deal of inter-individual difference in understanding the significant of financial rewards for employee retention (Woodruffe, 1999). An organization's reward system can affect the performance of the employees and their desire to remain employed (Robinson & Pillemer, 2007).

2.2.5. Determinants of job satisfaction

As established by Oshagbemi (1999) and Skalli et al (2008), job satisfaction is a result of the combination of satisfaction of several different facets of work. Much work has been done in order to find the determinants of job satisfaction, and the well of information is extensive.

Sang et al (2009) found that aspects of job satisfaction that often have been researched upon are pay, colleagues, supervisors, working conditions, job security, promotion prospects, the company in question and the nature of work. They state that these facets have all proven to be correlating to overall job satisfaction and positively inter-correlated with each other.

Rutherford et al (2009) are using a seven-dimension scale to measure job satisfaction, in which the dimensions are similar to the ones mentioned by Sang et al (2009); overall job, co-workers, supervision, company policy and support, pay, promotion and advancement and customers. In their model of an attractive work, Åteg et al (2004) mention some additional determinants to job

satisfaction, i.e. status and success, the feeling of being important, acknowledgement from management and co-workers as well as the possibility to see the results of one's work.

According to Appelbaum and Kamal (2000) autonomy and group cohesion are positively related to job satisfaction, and contribute to create a positive psychological climate within an organization. Moreover, demographic data and individual aspects like age, gender, work ethics, rank and length of service have proven to correlate to job satisfaction in a moderate manner, (Kiely, 1986; Savery, 1989; Oshagbemi, 2003). In addition, Savery (1989) mentions the clarity of amount of authority and responsibility as an important determinant to job satisfaction, as well as clarity of what management requires for the specific job.

Employee satisfaction measures the degree to which employees are happy with their jobs. Moyes et al. (2008) assert that employee satisfaction describe how pleased an employee is with his or her position of employment. Employee satisfaction is a comprehensive term that comprises job satisfaction of employees and their overall satisfaction with company's policies and procedures.

Smith et al., propose five-facet Job Descriptive Index (JDI) to measure job satisfaction: pay, promotions and promotion opportunities, co-workers, supervision, and the work itself (Smith, et.al., 1969). Locke adds a few more facets into the index: recognition, worked conditions, as well as company and its management.

JDI is a specific questionnaire type of job satisfaction measurement that has been widely used (Locke, 1976). Other job satisfaction questionnaires type measures include: the Minnesota Satisfaction Questionnaire (MSQ), the Job Satisfaction Survey (JSS), and the Faces Scale.

There are several factors that affect job satisfaction: salaries, fringe benefits, achievement, self-independent, recognition, communication, supervision, and several others. The most important factors that determines job satisfaction is leadership style which plays an important role in organized people and social interaction within the organization (SuliemanIbraheem, et.al. 2011).

2.2.6. The effect of HRD on employee satisfaction

Pieninget al. (2013) assert that organizations adopt a range of human resource practices, such as opportunities to contribute ideas, mentoring or support, suitable job design, constructive performance appraisal, and development programs to support employees. When these practices are adopted, employees feel they are supported and trusted by the organization. In return, these employees develop commitment to the organization, which often lead to job satisfaction.

Oyeniyi et al. (2014) examine the effect of HRM practices on job satisfaction of employees of selected banks in Nigeria. The results show that compensation practice, promotion practice, training practice and performance evaluation have a positive effect on job satisfaction among Nigerian banks staff but only supervisory role practice has an inverse effect on job satisfaction.

Steijn (2004) found that HRM practices had positive effect on job satisfaction of the employees of Dutch public sector whereas individual characteristics such as age, gender, and education had insignificant effect on job satisfaction.

2.3. Empirical Literature Review

2.3.1. Effect of Training and Development on Job Satisfaction

Khan et al. (2015) in their study in Pakistan employed explanatory research, using questionnaire to collect data from a sample of 100 respondents. Data were analyzed by using correlation and regression statistical tools. Researchers concluded that there was significant relationship between training and development and job satisfaction.

Chaudhary and Bhaskary (2016) employed exploratory and descriptive research design. A sample of 125 respondents has been randomly selected. Questionnaires were used to collect data. Results concluded that training and development contribute to job satisfaction.

Nagaraju and Archana (2015) studied job satisfaction and training and development using a sample of 237 respondents and self-administered questionnaire. Data were analyzed by using descriptive statistics and paired test tools. Results proposed that training and development affect job satisfaction in organization.

Johanzeb, et al. (2013) studied the effect of training on job satisfaction by using 250 employees. Data were collected by using questionnaires and analyzed by correlation and regression analysis.

The results suggested that there was strong positive relationship between training and employees job satisfaction.

Costen and Salazar (2011) claimed that employees who have chance to get training and development opportunity are more satisfied with their job in organization.

Ijigu (2015), study the effect of HRM practices on employee satisfaction in Ethiopian public banks, the results of this study suggest that HRM practices mainly recruitment and selection, training and development, performance appraisal and compensation package are positively related to employee job satisfaction

Butt et al. (2007) analyzed the effect of human resource practices including promotion on job satisfaction of employees in both private and public sector service organizations in Rawalpindi and Islamabad in Turkey. Their regression results showed a positive and significant relationship between promotion and job satisfaction.

Tassema &Soeters (2006) study on effect of growth and development by descriptive research design and multiple regression analysis the results found that there is a positive relationship among the growth and development practices and employee perceived performance.

Malik et al. (2012) studied the impact of pay and promotion on job satisfaction in higher education institutes of Pakistan. Their findings revealed that promotion had a modest but positive effect on employee job satisfaction

According to Solkhe and Chaudhary (2011) the relationship and impact of HRD climate on job satisfaction the findings indicate that HRD climate has a definite impact on job satisfaction which in turn leads to the increased organizational performance.

According to Raza et al, 2015 with the objective to identify the effect of management support for HRD on employee job satisfaction by descriptive research design and descriptive statistics analysis the results found that Management support for HRD is positively correlated with employee.

2.4. Career Development:

Career development is an educational and experiential program to meet the needs of organizations and appeal to the interests of individuals. Carrier development is continues and unending process in which the individual makes progress through series of training until he achieves his personal level of maximum achievement. (i) Career planning, (ii) Career Management the different type of training, FIP, TTP and Special training. The Executive and administrative worker is getting the training. The corporation is developing the professionalism their employees (Sharma, 2015).

Career development refers to "the outcomes of actions on career plans as viewed from both individual and organizational perspectives" (Gutteridge 1986:52). The outcomes desired by organizations include achieving the best match between people and jobs.

Slavenski and Buckner (1988) divide the career development process into three distinct phases: (1) staffing and orientation, (2) evaluation, and (3) development. Each of these phases is composed of strategies from which the employer may choose to create a customized career development system.

The staffing and orientation phase is composed of providing career information to the job candidate (whether internal or external) and using selection techniques to match potential workers with the right job. The type of career information provided may include knowledge of jobs within the organization and possible career paths for the employee (Harrison, 1989).

According to him, the next phase is the evaluating phase. Two key tasks in this phase are performance review and succession planning. The purpose of performance review, from a career development perspective, is to provide feedback to employees on their skills and knowledge, both to increase job satisfaction and to help them prepare for their next job. Succession planning, at the initiative of the employer, links information from and about individual employees to the human resource needs of the organization.

During the developing phase, more visible career development strategies are employed. Tools used during this phase include career discussions between employee and supervisor, career resource centers, self-assessment and career counseling, and career planning workshops.

Career discussions between employee and supervisor form an integral part of any career development system. Training supervisors for their career discussion role is necessary for success; even more important and difficult is convincing supervisors to apply that training (Harrison, 1989).

2.5. Organization Development:

Organizational development is a systematic planning for change in human and structural processes to facilitate change among individuals, groups, and organizations. It prepares the organization for future responsibilities. It improves the capacity to perform at the current job. It prepares organization to fulfill the objective of the department and organizations. The training and development is two types (i) Management Training, (ii) Supervisory Development. It develops the professional capacity in the employees (Shama, 2015).

2.5.1. Types of Organizational Development:

I. Management Development (Management Training)

The realization of organizational objectives depends to a greater extent on the quality of leadership provided by administrators/managers. To this effect, organizations need to improve supervisory, managerial, and executive skills so that they may lead and motivate employees for the betterment of their organizations. There are many types of development programs for managers/administrators. The most common types are briefly discussed below.

A. Formal Training

Formal training courses of managers can be conducted in classroom using instructors from within the organization or by experts from other institutions. The classroom instruction may be coupled with field assignments. Subjects that are going to be covered may include decision-making, financial management, setting objectives and priorities, motivation techniques, performance appraisal, communication, holding meetings and other managerial topics. Field assignments may consist of controlled exercises in simulated situations or actual work with colleagues who act as coaches, often called monitoring (Holt, 1993).

B. Off-the-job Training

In this program, managers/administrators are removed from their work situation for concentrated programs. With a view to increase the capacities of their leaders, organizations send them to colleges or universities or get them enrolled in seminars, workshops, conferences and other programs conducted by training institutions. The Ethiopian Management Institute is a professional organization serving many organizations with development courses and seminars (Tamrat, 2007).

C. Job Rotation

This involves rotating trainees for one job to other related jobs to broaden their managerial experience. Besides, giving an opportunity to acquire new managerial skills, rotation enables the organization when resignation, retirement, death, transfer or vacations occur.

Advocates of job rotation assets that, this approach broadens the manager's back ground, accelerates the promotion of highly competent individuals, introduces more new ideas into the organization, and increases the effectiveness of the organization (Glueck, 1978).

D. Development Position

In this management development program, organization assigns less experienced administrator to work temporarily as an assistant to more experienced administrator. This learning program involves the implication that experienced administrator will create a condition whereby the assistant acquire knowledge and skill needed for effective performance of the world of managing. It is also a means through which organizations develop employees' managerial skills to provide a pool of competent administrators to meet future needs (Tamrat, 2007).

2.6. Conceptual frame work of the study

This framework highlights HRD practice constraints which compel managers to train and develop their employees in this completion period. Various methods are used to impart necessary skills and knowledge to the employees. For instance, on the job training and off the job training methods are applied to train employees. An employee who gets the necessary knowledge, skills

& capacity in organization and the individual itself for achieving organizational goals and again enhances employees" satisfaction.

Finally, by utilizing on the job training and off the job training methods both employees and the bank are benefited from HRD practices like employee satisfaction, increase career competency on employees and organizational performance, employee retention on the side of the organization. This is mainly to provide the necessary skills/knowledge which will make them to be more effective and efficient in the organization. By so doing organization are better placed to achieve their goals in this era of globalization and employees" satisfaction are enhanced.

Therefore, on the basis of the reviewed literature, a research model was formulated as follows. So, the conceptual framework of the study would be:

Figure 2.6.1: Conceptual Framework



Source: Mushtaq (2014)

Among different HRD practices, this thesis focused on Training and Development, Career Development, Organizational Development with respect to Employees' Satisfaction.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

This study was basically a descriptive study and so descriptive statistics was used to describe and interpret the results of the study and Correlation analysis was used to measure the degree of association between HRD practices (Training and Development, Career Development, and Organizational Development) with employees'.

3.1 Research Design

Descriptive and Explanatory research design was used to get an accurate picture of the situation. Descriptive method of research design helps to clearly describe relevant aspects of the phenomenon of interest about a particular individual, group, or situation (Sekaran, 2003). For the purpose of Describing training and development, career development and organizational development, interview guide and questionnaire were developed and used. Explanatory research designs are a method of research design that is to identify the causes and effect of a phenomenon that are studying and used to elaborate on the unexplored aspects of a particular topic and try to explain the missing pieces.

3.2 Research Approach

The study was conducted using mixed research approach. The rationale for combining both quantitative and qualitative data is important to better understand a research problem by combining both numeric values from quantitative research and the details of qualitative research in order to neutralize limitations of applying any of a single approach. According to Creswell (2011), the mixed research approach uses separate quantitative and qualitative methods as a means to offset the weaknesses inherent within one method with the strengths of the other method.

3.3 Target Population

Since the purpose of study was to explore the effect of HRD practice in enhancing employees' satisfaction the target population will be both non-managerial and managerial employees of Commercial Bank of Ethiopia branches in Jimma town. Therefore, the focus will be at Jimma town branch level employees which have a total of 500 managerial and non-managerial employees.

3.4 Sampling Technique and Sample Size

According to Sekaran (2003), sampling is "the process of selecting a sufficient number of elements from the population, so that a study of the sample and an understanding of its properties or characteristics would make it possible for us to generalize such properties or characteristics to the population elements." The samples are drawn from the total collection of all members (population) about which this study wishes to draw conclusions. The population for this research includes 500 (Five hundred) employees of CBE.

Probability Sampling: when **probability sampling** is used, each member of the population has an equal likelihood of being selected to be part of the sample. From the types of probability sampling, this study finds stratified random sampling is appropriate for selecting samples from the population.

A **stratified random sampling** allows us to take into account the different subgroups of people in the population and helps guarantee that the sample accurately represents the population on specific characteristics. It starts by dividing the population into subsamples or strata. Then samples can be randomly selected from each stratum.

Accordingly, the whole study population was divided in to two strata called non-managerial and managerial employees. Moreover, as a sample 222 employees are decided to be the size of the samples from a total of 500 employees in commercial bank of Ethiopia branches in Jimma town.

The sample of research is calculated by using taro Yamane (Yamane, 1973) formula with 95% confidence level.

The calculation formula of Taro Yamane is presented as follows:

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

Where: N= total population

e = allowable error (%)

 \mathbf{n} = no of sample size required

 $\mathbf{n} = 500/1 + 500(0.05)2$

 $\mathbf{n} = 500/2.25$

n = 222

Therefore, by using the above formula a sample of 222 managerial and non-managerial employees was selected from the target population and 2 of the respondent's questionnaire was uncollected.

The sample of the total population was stratified on the basis of position of employees and branches of commercial bank of Ethiopia in Jimma town. The researcher uses usual method for selection of items for sample from each stratum, resorted to is simple random sampling.

$$nx = \frac{n(P)}{N}$$

Where nx is sample size in each level

n= total sample size in the study

P= population size of staff in each stratum

N= total population of the study

The obtained sample size has been allocated to the two strata proportional to their population size as presented in the following table.

Branches	Branches Employee category		Number of	Proportion	Sample
			Employees	al rate	
	Managerial	Non-managerial			
Jimma main	<u>5</u>	<u>85</u>	90	0.44	40
Hirmata	<u>5</u>	80	<u>85</u>	0.44	38
<u>Abajifar</u>	3	42	<u>45</u>	0.44	20
<u>Jiren</u>	3	38	40	0.45	18
<u>Mentina</u>	2	<u>28</u>	<u>30</u>	0.43	<u>13</u>
Shenen Gibe	2	<u>28</u>	<u>30</u>	0.43	<u>13</u>
Ginjo Gudur	2	<u>28</u>	<u>30</u>	0.43	<u>13</u>
<u>Sedecha</u>	2	<u>28</u>	<u>30</u>	0.43	<u>13</u>
Awetu	2	<u>18</u>	<u>20</u>	0.45	9
Ferenj Arad	2	<u>18</u>	<u>20</u>	0.45	2
<u>Bishishe</u>	2	<u>18</u>	<u>20</u>	0.45	9
<u>Albereka</u>	1	<u>19</u>	<u>20</u>	0.45	2
<u>Alamana</u>	1	<u>19</u>	<u>20</u>	0.45	2
Becho bore	2	<u>18</u>	<u>20</u>	0.45	9
<u>Total</u>	<u>34</u> <u>466</u>		<u>500</u>		222

Table 3.1 Sample Size Determination

Non-probability sampling particularly purposive sampling has been used to select one person from Human resource development department to collect a data through interview questions.

Purposive sampling helps to use his\her judgment to select cases that will best enable the study address the hypotheses or research question(s) and to meet the objective of the research (Sekaran, 2003).

3.5. Method of Data Collection

The study were used both secondary and primary data sources. The primary data were collected using questionnaire and interview. The secondary data was collected from various procedures, books, articles, journals, magazines, bulletins and the banks training and development policy documents.

The interview was conducted in the office of the selected officials and learning and development managers of CBE. The interview was based on well-structured interview guide with all the relevant questions clearly written down before the commencement of the interview sessions. Questions that are not included in the interview guide but considered necessary were also asked during the interview session. The interview responses were written down and recorded during the course of conducting the interview.

In addition, questionnaire consisting of structured or close—ended and open ended questions were used to collect the primary data for the study from selected samples in order to take the opinions of employees on training and development, career development and organizational development practices of the bank and to complement the data which were obtained through distributing to all managers and non-managers. In all 222 questionnaires were distributed to the selected samples and the researcher personally collected all 220 (99.9%) completed questionnaires 2 remaining was uncollected from the respondents at their respective branch of CBE.

The questionnaire comprises two sections: Section I contains demographical questions about the respondents including sex, age, years of work experience, length of service with the company and educational level while, Section II items incorporate HR development practices (training and development, career development and organizational development) questionnaires of 5-point Liker scale that range from 1 (strongly disagree) to 5 (strongly agree) were used.

3.6 Data Analysis

In meeting the objectives stated in the above section, the raw data gathered from primary sources were first checked for completeness, reliability and consistency which were done through analysis of internal reliability and internal consistency then processed (edited, classified, coded, tabulated) and finally analyzed using statistical techniques such as means, standard deviation, percentage, frequency. Pearson correlation and multiple linear regression to analyze the relationships among dependent and independent variables were used to explain and to determine the significant mean differences between and among respondents views on HRD practice with respect to employees' satisfaction. All the above mentioned quantitative techniques were computed using multiple linear regression, the Statistical Package for Social Science (SPSS statistics) version 16.

3.7 Validity and Reliability

Quality and significance of the research can be judged by logical tests including constructing validity and reliability. In this study questionnaires were formed and used on the basis of existing studies and literature to construct the relationship between the HR development variables (training and development, career development and organization development) with job satisfaction using factor and scale analysis to check internal and external validity and reliability, (Crombach Alpha).

This thesis work was conducted by using a structured procedure that confirms the reliability of the study. In this study a job satisfaction assessment model is prepared that is derived from the facts of books and scientific articles. Comprehensive questionnaires are developed for data collection and the way used to contact the respondents is stated. This procedural way to conduct the research confirms the reliability of the study.

The questionnaires and interview gave a coherent evidence for the paper's consistency in data collection.

Colleagues and other persons studied before can be involved in the making of the report to give comments as the work progresses.

The researcher used Making 5% pilot test to the respondents to verify the validity of the study and also made denunciation by other researcher or advisor to give comments on the validity of study.

3.8 Ethical Issues

The researcher was maintained scientific objectivity throughout the study, recognizing the limitations of his competence. Every person involved in the study will be entitled to the right of privacy and dignity of treatment, and no personal harm was caused to subjects in the research. Information obtained will be held in strict confidentiality by the researcher. All assistance, collaboration of others and sources from which information will be drawn is acknowledged. The following ethical considerations are at the base of this research. a) Fairness b) Openness of intent c) Disclosure of methods d) Respect or the integrity of the individuals e) Informed willingness on the part of the subjects to participate voluntarily in the research.

CHAPTER FOUR

4. RESULT AND DISCUSSIONS

4.1. The Response Rate

This section records data gathered and provides specific information about Human Resource Development Practice and employee satisfaction in commercial bank of Ethiopia, Jimma district. The researcher dispatched 222 questionnaires for 222 targeted sample respondents. However, 220 respondents completed and returned the survey questionnaire making 99.1% return rate, 1 was found to be incomplete and 1 was not returned that make a total of 2 could not be used for the study. Since this is within the acceptable rate for a survey (Kothari, 2004), the data analysis was conducted.

4.1.1. Demographic Characteristics

Research such as this demands a high degree of objectivity when drawing conclusions, so measures were taken to ensure that the sample of respondents in the survey. According to the overall sample, Males made up (165, 75%) while females made up of (55, 25%) among the total population of 220 according to table 4.1. below.

Based up on the table 4.1 below, the respondents' distribution of age between 25 and 34 which is the largest and youth working force target group accounts (164, 74.5%), the respondents aged between 35 and 44 were (30, 13.6%) which is the second largest population of the study, the age category between 45 and 54 were (6, 2.7%), while respondents beyond 55 years old were 12 which accounts 5.5% of the total sample populations. From this it is possible to infer that the workforce composition of the respondent are young and adult thus may require a strong HRD programs which addresses the needs of young population job satisfaction.

Regarding the experience with in the bank according to the table below table 4.1 32 which contribute 14.5% of the population have 0-4 years' experience of working in the commercial bank, 143 (65.0%) of the population have worked between 5-9 years, 36 (16.4%) of them have experience of 10-16 years, 7 (3.2%) experienced 21-25 years while only 2 (9%) of the respondents had experience of 16 to 20 years with in the commercial bank of Ethiopia. Hence, the finding implies that majority of the respondents had experience of working in the commercial

bank for few years while few of the respondents had worked for long period of time, so the bank has to do more to keep the experienced workers taking into consideration job satisfaction.

Table 4.1 Respondents by demographic category.

Items	Description	Count	Percent	Valid Percent
М	Male	165	75.0	75.0
Sex	Female	55	25.0	25.0
J 2	Total	220	100.0	100.0
	Under 25	8	3.6	3.6
	25-34	164	74.5	74.5
e ge	35-44	30	13.6	13.6
₹	45-54	6	2.7	2.7
	55 and Above	12	5.5	5.5
	Total	220	100.0	100.0
4)	0-4	32	14.5	14.5
Experience	5-9	143	65.0	65.0
rie	10-15	36	16.4	16.4
bel	16-20	2	.9	.9
	21-25	7	3.2	3.2
	Total	220	100.0	100.0
Ę	BA/BSc Degree	160	72.7	72.7
atio	Master's Degree	58	26.4	26.4
Education	Other (please state	2	.9	.9
	Total	220	100.0	100.0

Source: own servey, 2021.

The table 4.1 above shows that, the largest sample population who involved in the study who BA/BSc degree holders were 160 which contributes 72.7% of the total sample populations, the second large populations who holed Master's degree were 58 which were 26.4% of the total, while only 2 (9%) respondents were other certificate holders. Accordingly, the majority of the population or respondents were young and educated.

The respondents had given differently regarding the question that asks whether the bank assigned them according to their profession.

The above table 4.1. Respondents' educational specification, current position and working department. Accordingly, 73 of the respondents 33.2% specifically graduated in Economics, 21 of them which contribute 9.5% graduated by banking and finance, 31 respondents 14.1%

graduated in accounting, 21 which is 9.5% graduated in accounting and finance, and also 21 which is 9.5% graduated in business administration, while majority of the respondents 51 (23.2%) graduated or specialized in management.

Table 4.2: Respondents Specifications, Positions & Departments.

Items		Count	Percent	Valid Percent
	Economics	73	33.2	33.5
l St	Banking & Finance	21	9.5	9.6
na ioi	Accounting	31	14.1	14.2
Educational Specifications	Accounting & Finance	21	9.5	9.6
uca Sifi	MBA	21	9.5	9.6
Edi	Management	51	23.2	23.4
_ x	System			
	Total	218	99.1	100.0
us	BBO (Grae 9)	162	73.6	74.3
(ioi	Manager Branch Business	51	23.2	23.4
Current Positions	Internal Auditor	2	.9	.9
P	Control Manager	3	1.4	1.4
ent	Total	218	99.1	100.0
Ĭ	System	2	.9	
J J	Total	220	100.0	
	BBO	159	72.3	72.9
Ħ	Manager Branch Business	55	25.0	25.2
ner	CBE	2	.9	.9
Department	Internal Auditor	2	.9	.9
eps	Total	218	99.1	100.0
D	System	2	.9	
	Total	220	100.0	

Source: own servey, 2021.

According to the above table 4.2. Majority of the respondents 159 (72.3%) working in BBO department, 55 (25.2%) of them working in Manager Branch Business, 2 (.9%) are working in CBE, while 2 (.9%) of them in internal auditor departments which is relevant with their educational background. This shows that employees of the bank are currently working in the department which is relevant with their educational background and experience, so there no gap of allocating workers in irrelevant departments.

Table 4.3: Professional Assignment with in the bank

Q8. Do you think you assigned in your profession?						
Distributions Items Frequency Percent						
	Yes	147	66.8			
Frequencies	No	73	33.2			
	Total	220	100.0			
Descriptive		Mean = 1.33	St. Deviation $= .472$			

Source: own servey, 2021.

According to the table 4.3. Above, majority of the respondents 147 (66.8%) reacted positively that they are assigned according to their skills, educational as well as professional status, while 73 (33.2%) showed their opinion indifferently that they did not assigned according to their profession. This shows that the company's HR allocation was good; however, it requires more attention for future implementation. As illustrated in table 4.3, above implies that a mean value of 1.33 and standard deviation of .472 indicates the respondents are satisfied on professional assignment offered by the bank. Hence, the finding indicates that the trends of assigning employees according to their profession are good.

Based upon the questionnaires and the respondent's response for that whether they have training access with in their organization commercial bank of Ethiopia, they responded differently as shown below.

Table 4.4: Employees Training Access

Q9: Have you been given training for the last one year						
Distributions	Items	Frequency	Percent			
	Yes	139	63.2			
Frequencies	No	81	36.8			
	Total	220	100			
Descriptive		Mean = 1.37	St. Deviation $= .483$			

Source: own servey, 2021.

According to the table 4.4., above, majority of the respondents 139 (63.2%) reacted positively that they have accesses to the trainings offered by the bank within the organization, while 81 (36.8%) showed their opinion indifferently that they did not have on job trainings. This shows

that the organizations HR training trend is moderate that still require more attention for future development plan.

Table 4.5: Organizations Off-Job training offer trends.

Q10: Have you ever been sponsored by the bank to attend any training or educational programs outside the bank							
Distributions Items Frequency Percent							
	Yes	28	12.7				
Frequencies	No	192	87.3				
	Total	220	100				
Descriptive		Mean = 1.87	St. Deviation $=$.334				

Source: own servey, 2021.

According to the table 4.5., above, majority of the respondents 192 (87.3%) responded negatively that the bank has no trend regarding staff development specially both on job training and off job training while few of the respondents 28 (12.7%) responded positively that the organization have training trends. This result shows that on job and off job access of employees are not equally offered according to their on job performance.

Shelton (2001) studied the effects of employee development programs on job satisfaction and employees retention aiming on business success. He found that training and development increase employee satisfaction. Other scholar Owens (2006) explored that there is a strong link between training and various outcomes of organization such as job satisfaction. Accordingly, this study founded that the CBE has no commitment to strengthening employees through trainings which is poor; this might be the cause for dissatisfaction and result to turnover. Because, Companies which are providing the training and development programs for their employees are achieving high level of employee satisfaction and low employee turnover (Wagner 2000).

4.2. Employees Satisfaction with Core features of HRD Practices

The investigation focused on five variables: Training and Development, Career Development, Organizational Development and Employee Satisfaction which is communicated by mainly recognition, work commitment, accuracy of the work and achievement. The first four items are independent variables while the last one is dependent.

All independent variables were measured on a 5-point Liker scale although the dependent variable was measured by correlation and regression analysis. The scale used to interpret the variables ranged from 1.0 1.5 corresponding to responses of Strongly Disagree / Extremely Dissatisfied, followed by 1.50 2.49 for Disagree /Dissatisfied, 2.50 –3.49 for Neutral /Not Sure, 3.50 –4.49 for Agree /Satisfied; and finally, 4.50 5.00: Strongly Agree /Extremely Satisfied.

Table 4.6: Statistical data for Dependent and Independent Variables.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Training and Development	220	1.54	4.46	3.0049	.59027
Career Development	220	1.47	4.41	2.9364	.61690
Organizational	220	1.33	4.56	3.0364	.57340
Development	220	1.33	4.30	3.0304	.37340
Employee Satisfaction	220	1.80	3.93	2.7512	.47242
Valid N (list wise)	220				

Source: own servey, 2021.

The descriptive statistics for issues showed in the table 4.6 above that a mean value of 3.0049 and (Std .59027) regarding training and development practices of the bank is neutral which is based up on the responses, the mean value of career development 2.93 also neutral whereas the mean value of organizational development 3.04 Std. .57 proved that respondents satisfaction while the mean value of employee satisfaction in general 2.75 with Std. deviation .47 implies employees' dissatisfaction.

4.3. Inferential Analysis

4.3.1. Reliability

The HRD practice and Job Satisfaction Survey is a 55-items instrument developed to assess employee attitudes about commercial bank of Ethiopia Jimma district HRD practice with respect to job satisfaction. Moreover, nine demographic questions, which address job tenure, age, gender, employment type, and service year, level of education, field of specialization, position and department were also included.

Data from the pilot study were used to establish instrument reliability. Though the survey tools used are standard, the reliability of the final questionnaire when computed based on the pilot

study and the main data, internal consistency of the four scales yield the coefficient of Cronbach alpha were found to be .850 for all elements of HRD practice included in this study excluding demographic questions.

4.3.2. Correlation Analysis

In order to address the research questions made in chapter one, the researcher tried to identify the correlation types and the relationship strengths between dependent variable and independent variables i.e., employee satisfaction and HR development elements (training and development, Growth development, Management Enhancement and Skill Enhancement).

Table 4.7. Pearson Correlation Analysis Result

		Training and Development	Career Development	Organizational Development	Employee Satisfaction		
Training and Development	Pearson Correlation	1					
Career Development	Pearson Correlation	.531**	1				
Organizational Development	Pearson Correlation	.586**	.581**				
Employee Satisfaction	Pearson Correlation	.685**	.713**	.601**	1		
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: own servey, 2021.

According to the collected results correlation - table 4.7 above there is 95% confidence that the relationship of each of the targeted HRD practices related to employee Job satisfaction is significant and positive; P-value is less than 0.01.

All the three HRD practices under study are found to be strongly and positively correlated with dependent variable called job satisfaction. The value (r = .685) suggests that training and development is significantly and positively correlated with job satisfaction, (r = .713) shows career development significantly and positively correlated with job satisfaction, (r = .601) also significantly and positively correlated with organizational development at a moderate relationships with employee job satisfaction as well. Based on the research questions of the study, this research is intended to conduct multiple linear regression analysis for all independent (predictors) with dependent variable. According to Narendra S.(2016), in his study title 'Training and Development and Job Satisfaction in Education Sector' a research conduct Indian university

founded that training and development, performance appraisal and compensation package all are found to be strongly and positively correlated with dependent variable job satisfaction.

4.3.3. Regression Analysis

As of the other statistical tool, the study applied the regression analysis to the study and investigated whether the constructed model is significant or not. In addition, the regression analysis tool in SPSS has calculated the total explained variance of this model from the model summary table 4.7 below in the output of regression analysis, the regression equation has been composed and this equation indicates the mathematical relationship between the dependent variable (employee satisfaction) and independent variables (training and development, growth development, Management Enhancement and Skill enhancement).

4.3.4. Checking Assumptions

4.3.4.1. Correlations

As can be observed from Pearson correlation coefficients in table 4.7 above there is a positive relation between the dependent and independent variables used for the study. According to the finding there was some relationship between the independent variables as mentioned. The correlations were even less than .5 and this means that there is no strong significant relationship between independent variable to distort the level by which the dependent variable is influenced; therefore, all variables will be retained.

4.3.4.2. Multi Collinearity Diagnostics

In order to determine whether the problem of Collinearity or multiple collinearities exists or not, we can examine two diagnostics, tolerance and the variance inflation factor (VIF). A tolerance value of 1 indicates that the variable is not correlated with the other(s), and a value of 0 that it is perfectly correlated. Likewise, a VIF value of more than 2 indicates a close correlation, and a value approaching 1 indicates little or no association.

The results of coefficient table from regression analysis and table 4.8 below which is deduced from the original table for analysis the values of Tolerance and VIF (Variance Inflation Factor) taken into consideration for the analysis. According to the values mentioned in the table, the tolerance value is more than (.10) and the VIF, which is just the inverse of the Tolerance value,

is less than .10 which is the cut-off point, a problem of multi-collinearity does not exist in this study.

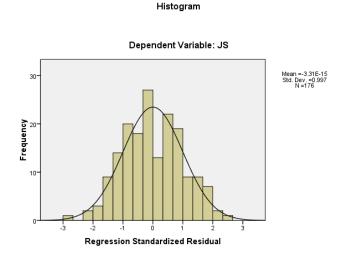
Table 4.8. Statistics of Collinearity

Variables	Collinearity Statistics			
variables	Tolerance	VIF		
Training and Development	.601	1.663		
Career Development	.607	1.647		
Organizational Development	.555	1.801		

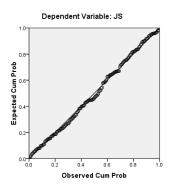
Source: own servey, 2021.

4.3.4.3. Normality

The Results to check normality are available in the figure labeled Normal P-P Plot below. Based on the normal P-P Plot all the points are clearly shown to lie in a reasonable straight diagonal line from the bottom left to top right. This would suggest that there are no major unconventionalities from normality.



Normal P-P Plot of Regression Standardized Residual



4.3.4.4. Model Results

Table 4.9. Result of the coefficients Model summary

	Model Summary									
Model	R	R Square	Adjusted	Std. Error of	Crror of Change Statistics					
			R Square	the Estimate	R Square	F Change	df1	df2	Sig. F	
					Change				Change	
1	.805a	.648	.643	.28230	.648	132.441	3	216	.000	
Predictors:	Predictors: (Constant), Organizational Development, Career Development, Training and Development									

ctors. (Ouristanty, Organizational Development, Ourcer Development, Training and Bet

Source: own servey, 2021.

The results presented in the table 4.9 labeled Model Summary under the heading R Square and ANOVAb. These will tell how much of the variance in the dependent variable is explained by the model. The analysis revealed that R is .805; this explains the correlation between the predicator variables and dependent variable. R Square (R^2) is the square of the measure of correlation and indicates the variance in the dependent variable which is accounted for by the model that indicated 59.3% of variance in employee job satisfaction is explained by the predictor called HRD. The Adjusted R Square value of $(R^2 = .643)$ in the output is to be used to provide a better estimate of the true population. In this case, the three independent variables are reasonably correlated (R = .805).

Table 4.10. Result of the coefficients ANOVA

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.663	3	10.554	132.441	.000 ^b
	Residual	17.213	216	.080		
	Total	48.876	219			

a. Dependent Variable: Employee Satisfaction

Source: own servey, 2021.

In addition, the statistical findings summarized in ANOVA table shows above, regression effect is statistically significant where F (132.441) = 80.758, p <0.01, indicating that prediction of the dependent variable is accomplished effectively. The p < 0.01, shows that the model has a strong significance and explanatory power of prediction. From this it can be also assumed all independent variables contribute jointly to the prediction of employee job satisfaction.

Table 4.11 Beta under standardized coefficients

Coefficients ^a									
Model		Unstandardized Coefficients		Standardized Coefficients	4	Sig.			
		В	Std. Error	Beta	,	oig.			
1	(Constant)	.541	.116		4.662	.000			
	Training and Development	.303	.042	.379	7.270	.000			
	Career Development	.156	.046	.196	3.400	.001			
	Organizational Develpt	.337	.040	.441	8.501	.000			
	Job Satisfaction	.102	.045	.123	2.277	.024			
a. Dep	endent Variable: Employee Sat	isfaction		•	•				

Source: own servey, 2021.

Table 4.11 above (coefficient table) shows which of the variables included in this study contributed to the prediction of the dependent variable, the output box labeled Coefficients to be applied in the column Beta under Standardized Coefficients. The adjusted R2 of 0.643 implies that the 3 elements of HRD variables explained about 64.3 % of the variance in the compliance with employee job satisfaction, as depicted in the table 4.11 (summary table). The Beta values indicated the largest beta coefficient is 0.273 (Sig.000) which is career development, followed by the second largest beta 0.286 (Sig.000) which is training and development and the third large

Predictors: (Constant), Organizational Development, Career Development, Training and Development_b

relatively small beta 0.196 are organization development but with different significance of (Sig 0.001).

From this therefore it is clear to understand that HRD variables make the strongest contribution to explaining the dependent variable (employee job satisfaction). These two variables make the strongest unique contribution to explaining the dependent variable but when looking at significance level; organization development had p>0.01 and low beta value of 0.196 (Sig.0.001) shows that it made relatively least contribution to the prediction of the dependent variable. When looking at the t statistics, when coefficient of t > 1.96 with a significance less than 0.01 (p<0.01), that indicates the independent variable is a significant predictor of the dependent within the sample. This is true for the two variables (training and development and career development) as they hold t statistics value of 4679 and 8.932 respectively and all with p<0.01. However, organization development had t = 1.334 which is less than 1.96 and this result suggest that organization development is not effective predicator of the dependent variable in this model.

It can be further interpreted that every increase in training and development would lead to an increase of employee job satisfaction by 0.286, every increase in career development would increase employee job satisfaction by .607 and finally every increase in organization development would lead to an increase in employee job satisfaction by .057. Therefore the overall result of regression analysis indicates positive relationship between the three HRD elements and employee job satisfaction.

4.4. Interview analysis with HR Department Head

According to the interview conducted the respondents responded that there is very high and equal opportunities, but using this opportunities are dependent on employees interest as well as the budget of the bank.

HRD as his primary job selects the employees for training based on needs of training topic for employee and evaluates how appropriate training is delivered.

Regarding the management towards training and development most of the time view of top management towards training and development of employee are positive and top management of the bank gives high emphasis for training and development to achieve high performance.

Regarding the budget for employee empowerment it was responded by the respondents from the management group that the bank allocate sufficient budget budgeted for the effectiveness of training and training material and also for canteen service.

Because of the training and development department is unavailable at commercial bank of Ethiopia Jimma district level, the researcher was intended to conduct interviewees with HR department head on issues of the selected HR development practices of the district. Accordingly, twelve structured interview questions were forwarded and responses are summarized and illustrated briefly as follows:

According to the HR head respond regarding the question whether the organization has clear and defined strategy and plan related to human resource development, the bank has well strategies and plans for human resource development that the organization implemented to develop and give training for its employees.

The major function of this institution is for technical new employees either he/she come from any university or collage, before joining his regular work or assigned for work he/she is intended to attend work related theoretical and practical trainings at least for three to six months period. Not only new employees but also those who got promotion or job advance in the company have to take relevant training before joining the new assigned job.

The other question forwarded to the head was how the company support employees learning and development needs, he responded that for those who hold under first degree, when they plan to attend education they submit official letter which request company to support the employee. Next, the district verifies and sends to headquarters, Addis Ababa for approval. If it is approved the company will provide him/her financial support. Unfortunately, this opportunity is cancelled by the current management of the company. Accordingly, this cut had raised questions by the employees; till now they are complying. He added that, on behalf of the employees, as a district manager, the district simultaneously requesting the opportunity to restart.

Regarding the bases for the appropriate training for appropriate trainees selection, procedures, described that the training requirements or selection criteria might be available at head office but at this time it is on their hand in case of Jimma district. It is revealed that this shows the HR

department practice in the district is weak all that require having well information regarding their responsibility and communicating employees transparently.

According to the answer from the head for the question that the company gives enough emphasis for the development of all employees in the company, showed that the head agreed that the company emphasizes for the development of all employees in the company, but the response from both management and non-management staffs revealed that the HR development practices of the company is very poor regarding employee training and development, career development and organization development. Emphasis would remain to be the future assignment for the company.

The most important parts of career development practice given attention by the employees are the availability of educational sponsorship or support. The head response for the question whether the company has educational sponsorship or support program that address the needs of employees, responded as "the company was providing free educational sponsorship programs for few higher officials at Addis Ababa for the second degree program. But for the other employees to get this access as I tried to mention under previous question, the employees are required to apply officially by written letter to the company to get permission to attend or to get a chance of sponsorship.

Through our office, this request submitted to the head office to get approval and included in the next year budget plan. If the approval arrives from the head office the employees are assigned to attend the education. (This is a former trend which is two year before). But the company is restructured since three years. The former management provided this opportunity while the existing management rejected the trend. As a result, the ways the existing management is following created complains among the employees.

CHAPTER FIVE

5. CONCLUSIONS AND RECOMMENDATIONS

Based on the data analysed and interpretation in chapter four of the study, the following Conclusions and recommendations are made.

5.1 Conclusions

Different scholars study result showed that among the various factors that plays either negative or positive employee job satisfaction were training and development, career development and organizational developments are central issues with in organizations

The following major findings reviled respondents' negative perception towards the overall HRD climate

- Findings of the study indicates that, however the trends of assigning employees according to their profession were good mean value of 3.0049 and (Std .59027) for training and development confirmed that the employees' are unsatisfactory.
- ➤ For the research question replied that training and development have either positive or negative effect on employees' job satisfaction. In our case it has positive effect with job satisfaction.
- ➤ Regarding career and development, the mean value 2.93 also implies that it has neutral effect on employees satisfaction in commercial bank of Ethiopia, so for the research question that the effect of career development on employee satisfaction would be positive i.e. when there is career development within the organization the satisfaction of the employees increases by some percentage.
- Whereas the mean value of organizational development 3.04 Std.57 proved that respondents satisfaction is moderate which is less than the scaling rate of mean value of 3.8. The mean value of employee satisfaction in general were 2.75 with Std. deviation .47 implies employees' dissatisfied.

Accordingly, when we conclude from the findings, employees of commercial bank of Ethiopia Jimma town branches showed that they were dissatisfied regarding the practice or trends of training and development, career development and organizational development.

According to this study finding, those factors also applicable in Commercial bank of Ethiopia (CBE).

- From the respondents point of views the trainings offered by commercial bank of Ethiopia such as job orientation, seminars, conferences, on/off and job trainings; career development such as mentoring, coaching, transfer, as well as organizational development including leadership styles of the organization, policies, strategies, plans, transparency, technologies and other played vital roles in their job satisfaction.
- Results show that there is a significant correlation between Training and Development, career development, organizational development and Job Satisfaction. The overall goal and objectives of the banks would be achieved if and only if employees are satisfied with the job. This will be achieved through by each HRD practices in the banks should be a source for employees satisfaction and then employees will be loyal and willing to stay in that organizations (Banks) because, job satisfaction of employees will reduce absenteeism and turn over intentions in public banks.
- Moreover, the need and expectations of employees' also play a vital role in increasing employees' satisfaction through by implementing two way communications and then by continually evaluating the human resource development practices of the banks as well.

In light of the above conclusions and existing weakness in the HR development practices at commercial bank of Ethiopia Jimma town, following are the recommendations:

5.2 Recommendations

- Commercial bank of Ethiopia should revise and make an adjustment on certain rules and procedures that hinders the employees not to perform with their maximum effort since it has an effect on employees' level of satisfaction.
- It is recommended that the management of respective commercial banks of Ethiopia should be able to increase the level of commitment in banks by increasing satisfaction with the specified HRD practices.
- Commercial bank of Ethiopia has to create a link between the recruitment and selection practices and employees job satisfaction by preparing job descriptions and specifications; providing orientation, deciding terms and conditions of employment; planning for training and development and should take other necessary measurements as well.
- It is advisable that the organization provide access to the job related training, career development and job promotion award fairly without bias that would help employees improve their knowledge and skills which make them to effectively utilize their ability to perform their job as well as to further enhance their development and growth. Thus, availability of development, growth and access of promotion should be communicated with employees transparently;
- Addressing employees through educational support and financial sponsorship is vital which plays positive role in enhancing employees' job satisfaction.
- Organizations like CBE needs high level professionals in diversified professions such as management, marketing, finance and others. So, it is profitable to address employees need of education to satisfy and retain talented employees; in contrast it is not advisable to limit for the access for only specified employees; and
- The study recommends that the supervisors or team leaders of CBE should embrace career mentoring, provide guidance for their training and career development needs, and coaching to prepare them for other positions as the study found that guidance, coaching and mentoring are among the factors that affected employee job satisfaction to a greater extent in CBE.

5.3 Suggestions for Future Research

The study sample is mainly focused on branch/district office employees of Commercial bank of Ethiopia. So, future researchers can take sample of national and outlying or regional branch employees and managers. Furthermore, the study is basically intended to describe the effects of some HRD practices such as training and development, career development and organization development with employees' job satisfaction. Potential researchers can study by considering further HRD practices. Finally, the study emphasized on public service sector. Others researcher can study on private company's whether or not HRD practices have an effect on employees' job satisfaction.

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Appendix I: Questionnaires

JIMMA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF MANAGEMENT

MASTERS OF PUBLIC MANAGEMENT (MPM) PROGRAM

QUESTIONNAIRE TO BE FILLED BY STAFFS

Research Topic: - The effect of Human Resource Development Practices in Enhancing Employees' Satisfaction

This questionnaire will be designed to collect information about the level of employees' satisfaction with the banks' Human Resource Development practice. The information will be used as a primary data in my case research which I am conducting as a partial requirement of my study at Jimma University in completing MPM program.

There is no need of writing your name. \cdot In all cases where answer options are available please tick ($\sqrt{}$) in the appropriate box. \cdot For questions that demands your opinion, please try to honestly describe as per the questions on the space provided

Thank you again!!!

Section I: Participant Information

1. Sex: Male

Female

2. Which of the following age categories describes you?

Under 25

45-54

25-34

35-44

55 and above

3. Number of y	ears you have worked for the ban	ik (in years)):	
)-4	10-19		30 years or more	
5-9	20-30			
4. Education	al Qualification:			
	High school graduate		BA/BSc Degree	
	College Diploma		Master's Degree	
	Technical school graduate		PhD	
5. Your field o	f specialization for you highest ed	lucational s	tatus	
6. Current posi	tion (job) in the corporation			
7. In which dep	partment are you currently working	ıg?		
3. Do you thinl	k you assigned in your profession	?		
Yes	N o			
9. Have you be	en given training for the last one	year?		
Yes	No			
10.Have you evoank?	ver been sponsored by the bank to	attend any	training or educational	programs outside the
YES		No	0	

Section II: Questions related to HRD practices

Listed below are statements about the practices of Human Resource Development of the bank.

Please indicate your level of agreement or disagreement with the statements so that your answers to these questions will enable the researcher to assess what you think about the practices of human resource development in your bank.

NO.		disagree	Strongly	Disagree	Neutra	Agree	Agree	Strongly
		Ō	<u> </u>	Ö				Y
	TRAINING AND DEVELOPMENT							
1	The bank does a good job of providing the training/skill building I need to improve my job performance.							
2	I have given the training and support I need to do my job effectively							
3	High priority is given to providing appropriate training.							
4	My organization has active programs to upgrade employees' knowledge and skills.							
5	The bank does a good job of supporting employees to improve their Educational level							
6	The bank's training and development programs focus only in some work units.							
7	The bank does a good job of providing opportunities for development and growth for all employees.							
8	I have given opportunities to improve my skills in the bank.							
9	Employees have equal access to job-related training opportunities.							
10.	I am provided with adequate opportunities for promotion.							

11.	The banks training and development programs improves my chance		
	for promotion.		
	CAREER DEVELOPMENT		
12.	My manager provides me with the appropriate guidance for promotion		
13.	My manager assists me to identify my training needs.		
14.	My manager encourages my professional development.		
15.	My manager encourages me to improve my educational level.		
16.	My supervisor advices me how I can develop my career within the bank.		
17.	There are many opportunities and freedom in my work to explore and try out new ideas.		
18	I receive enough support and guidance that I need from my peers and seniors to fulfill my potential.		
19	The employees feel there are real opportunities for career development		
20	Supervisors/ team leaders support employees' effort to learn.		
	ORGANIZATIONAL DEVELOPMENT		
21.	My organization is unable to retain (maintain) experienced and educated employees.		
22	My organization actively collects ideas for improvements from employees.		
23.	Supervisors/ team leaders support employees' effort to learn.		
24.	In my organization there is good competition among employees		
25.	Management of Bank gives work which has developed skills, knowledge, attitude change, new capability of the employe.		
26.	I perceive my career to be growing with my current organization.		
27.	The employees use all their skills and abilities on the job.		

28.	The employees feel they have job security in the organization.			
29.	Employee merit is the basis for promotion rather than seniority.			
30.	Priority is given for seniority in promotion decision in the organization			
31.	The Seminar method of delivery mode is designed at the level of abilities			
	of participants.			
	EMPLOYEE SATISFACTION			
32	I feel satisfied with my chances for salary increases.			
33	The amount of support and guidance I receive from my supervisor			
34	The amount of commitment that the organization has to wards employee			
	promotion and advancement			
35	I am satisfied with my company's coworkers' supportive relationship			
	around work environment.			
36	Employees are not running-off the company since the company is good place to develop employees' profession and career.			
37	I feel very positive and favorable about my job.			
38	The training and development provided by HRD helped me to perform my work quickly and efficiently			
38	I am satisfied with HRD practices in enhancing the skill of the employees.			
39	I am satisfied with my super visors recognition and support in growth and			
	development in the organization			
40	Overall, how satisfied are you with respect to company's HR Development			
	practices.			

Part III. Additional Questions

1. In your opinion, do you think that employees are being benefited from human resource
development practices of the corporation?
Yes
No
2. What is your reason for question No. 2 above?
3. In your opinion, do you think that human resource development opportunities influence employees' job satisfaction in your organization?
Yes
N o
4. In your opinion, what are the real problems that you observe regarding human resource
development practices of the bank?
5. Would you please suggest if there is anything to be changed with regard to the current human
resource development practices of the bank?

Part IV Interview Question

INTERVIEW QUESTIONS WHICH IS GOING TO BE ANSWERED BY HUMAN RESOURCE DEVELOPMENT DEPARTMENT MANAGER

- 1. What opportunities are employees getting in your organization to develop job-related knowledge and skills?
- 2. What are ways of improving employee competency level and organization's performance other than training? How the HRD support employees learning and development?
- 3. How employees are being benefited from HRD of the bank?
- 4. How training and development needs determined in the bank? How your department try to incorporate employees' interest in training and development programs?
- 5. What is your base for selecting appropriate trainees for appropriate training?
- 6. Do you think employees' personally benefited beyond improving their job performance in the training programs? Do you think the banks training programs are improving employees' employability (market value)?
- 7. As to your understanding what is the view of top management towards training and development? Do you think the top management gives enough emphasis for employees' development?
- 8. Does the bank allot sufficient funds to carry out training program effectively?
- 9. Do you think that the banks give enough emphasis for the development of all employees in the bank?
- 10. Does the banks have the right trainers who have adequate technical proficiency and Skills for the right trainees?