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SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF EMPLOYEE TRAINING PRACTICE IN
NIB INTERNATIONAL BANK S.C.**

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THESIS ON
ASSESSMENT OF EMPLOYEE TRAINING PRACTICE IN
NIB INTERNATIONAL BANK S.C.

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DECLARATION

I, the undersigned, declare that this thesis is my own original work and prepared under the guidance of Temesgen Belayneh (PhD). All material source used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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Endorsement

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

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Dedication

This thesis is dedicated to my father Ato Alemayehu Terefe (Gashiye).

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List of Acronyms

ANOVA-Analysis of variance

CBS-Core Banking System

HRD-Human Resource Development

HRM-Human Resource Management

NIB-Nib International Bank

SPSS-Statistical Package for Social Scientists

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Abstract

The success of any organization depends up on the efforts of the human beings employed in it. If every employee is suited to her/his job, does it efficiently and enthusiastically, and actively promotes the interest of the business, it will prosper to the fullest extent allowed by external influences. Every organization would like to ensure that each of its employees is fully equipped to perform the various tasks assigned to him at any given point of time. Therefore, development of employees' capabilities to perform future expected roles is the most important function of organizations, which helps the companies to be a competent and profitable in the industry. On development of employees' capabilities, training can contribute directly or indirectly by maximizing employees' capabilities. Through training, the employee competencies can develop and enable them to implement the job related work efficiently, and achieve firm objectives in a competitive manner. The main emphasis of this study is to assess how it looks like the training practice of NIB. The study achieved the objective of the research through the help of questionnaires for employees and interviews with human resources managers of NIB international bank s.c. To further clarification on the subject matter, reviewing of related literature had a great place. So the researcher used theoretical and empirical review on the research matter. For greatly accomplished the study, both primary and secondary source of data were used and the descriptive methods of research design and stratified sampling techniques were effectively describe the research objective. Moreover, to attain the objective of the study the researcher raised various related question to participants i.e. Training facility, training towards employees performance, follow up on training result and satisfaction on training. As a result, after thoroughly present and analyzing the data obtained from respondents the researcher presented and interprets the response through tabular & percentage. The findings from the study clearly stated and main of them were employees were not satisfied on training, there is shortage of training in the bank and lack of follow up on the training effect on employees job. Based on the findings and conclusion the researcher provides the recommendation to the bank's Human Resource Management (HRM). Some of the recommendation were the bank should deliver effective and timely training to employees, should made follow up on the effect of training on job and should allot sufficient amount of budget to train this valuable asset.

Chapter One

1. Introduction

1.1 Background of the Study

The effective management and development of people is now seen as critical to gaining improvements in organizational performance. This is potentially good news for those involved in human resource management (HRM) because it means that there is greater interest in our subject than ever before. Other managers-who might in the past have been scathing about the HR profession and its contribution-are being forced to take notice of research that suggest that 'people really do make the difference'. The fact that it is a particular approach to HRM based on the 'high commitment' models gives it even greater credence, as it centers on the notion that investing in human resources makes good business sense. Perhaps this finally paves the way for HR professionals to argue convincingly that 'people really are the organization most important resource'. Having arrived at this point, it could be argued that the main task is now to work out how to turn the principles into practice.(Marchington and Wilkinson,2002,3)

Training and development activities are designed for the employees' and organizational development to cope with the challenges of the recent age. It aims to increase and refine the knowledge and skills of employees' for better performance. Training has direct relationship with the employees' performance. The training focuses on formal and systematic modification of behavior through learning which occurs as result of education, instruction, development and planned experience (Armstrong, 2000).Training has acquired a strategic value for the organizations (Boudreau et al., 2001) and service quality depends on employee customer care effectiveness (Tsaur and Lin, 2004). So organizations must reduce the gap between desired and actual performance (Sahinidis and Bouris, 2008). Tzeng (2004) suggested that education and training are essential for improving performance. Organizations make heavy investment to upgrade employee skills in order to attain job performance, job satisfaction and job involvement. These skills can be improved by providing necessary technical/non-technical training and coaching (Abbas and Yaqoob, 2009). Similarly, it is reported that cognitive-behavioral training has a positive effect on employee well-being, job satisfaction and productivity). (Imran, Ahmad, Gomez and Ali,2009)

Training today also plays a key role in the performance management process. This is the integrated process employers use to make sure employees` are working toward organizational goals. It means taking an integrated, goal-oriented approach to assigning, training, assessing, and rewarding employees`` performance. Taking a performance management approach to training means that the training effort must make sense in terms of what the company wants each employee to contribute to achieving the companies` goals. (Dessler 2005, 270)

The objectives of training differ according to the employees` belonging to different levels of organizations. The basic objective of training, however, is to establish a match between employee and his job. This training is designed to improve knowledge, skills, and attitude and, thus, equip the individual to be more effective in his present job or prepare him for a future assignment. However, individuals growth should not be taken as an end. From the point of view of an organization, individual growth is a means to organizational effectiveness. The primary concern of an organization is to exist to persist. The viability depends on the efficiency that an organization achieves in meeting its goals and thus retains its market share (Saiyda, 2004, 238).

Employees are the most valuable intangible asset to every companies for achieving its goal. To be effective on work the capable employee are needed. One of the major ways to increase employee`s capability in their work is training and development. The researcher were interested to made study on the training practice of NIB to have a better understanding on the bank`s training, to know employees and companies aspect towards their training in NIB and need to show the gap on the bank`s training practice. And based on findings, the researcher need to provide suggestion to concerned body for using it as an input on their decision towards the bank`s training.

1.2 Back ground of the organization

Nib International Bank S.CO.(NIB) was established on 26 May 1999 under license no. LBB/007/99 in accordance with the Commercial Code of Ethiopia and the Proclamation for Licensing and Supervision of Banking Business Proclamation no. 84/1994 with the paid up Capital of birr 27.6 million and authorized capital of Birr 150 million by 717 Shareholders. The Bank commenced the operation in 28 October 1999 by 27 employees`. Currently, the

authorized and paid up Capital reached to Birr 2.0 billion and 1.2 billion respectively. Shareholders' and employees' number increased to 3,925 & 2,529 respectively. The Bank has 123 branches spread throughout the country.

Vision

To become an Icon of Excellence and the leading commercial bank in Ethiopia.

Mission

To provide customer focused, efficient and effective full-fledged commercial banking services by deploying qualified, honest, motivated staff and state-of-the art technology and thereby optimize stakeholders' interest.

1.3 Statement of the Problem

Training today has become an integral part of any company's operations. The need of the hour has rightly forced all enterprises to make this happen so that an adequate supply of personnel becomes available for survival, progress and growth. Since competition is increasing and technology accelerating there is a shortage of adequately educated trained manpower. It means that companies must organize a total training system to utilize two possible sources of manpower. The first one is upgrade the present employee to accept more responsibility within the company by using a properly designed training system and the second is harness the locally available net manpower into a training system which will make each individual a productive employee in the shortest possible time at the least cost. (Ghosh and Kumar, 2003, 154)

Training must be justified by the increase in capabilities of employees and the value that training produces in greater organizational results. Companies spend lots of money every year for training, the main problem is that not how much companies spend for training of their employees, but it is how much companies are effective from training? Which leads to the need to systematic analysis for the effectiveness of training programmes? As such, finding a way to evaluate training programmes is very important. This could be conducted by eliciting feedback from employees, either through questionnaires or interviews, through observation whereby the employees is observed before and after the training course to evaluate whether it has had any impact on the way they do their job.

For the benefit of effective training explained above, Nib international bank s.c. provided training to its employees` through in-house and external trainers. In order to know about the effect of training on employee`s performance the bank prepared questionnaire on its training procedure manual. But as the human resource management department annual performance report and yearly bulletin of the bank shows that, the bank could not follow up the effect of training on employee`s performance.i.e attention was not given on the report up on the effect of training on employees` performance and no gap analysis was mentioned after giving training to show whether employees` performance is increased or not due to training facilitation. Due to this fact, there may be difficulty occurrence to know that the result of training on employees` increased capacity, in terms of gauging what has been learned, whether workers have been able to apply their new skills in their jobs, whether work processes have become more effective, or whether levels of service have improved as a result of training. If these sorts of issues are not properly applied, there is always a gap on way of knowing importance of training to its employee`s performance. When an organization not recognized the importance of training effect on performance it will leads to the improper management of training. In presence of poor training management the bank will leads to decrease employee`s efficiency and less companies` productivity. When an employee is inefficient on her/his work, the expected job from employees` will not be practically applied. This can also reflected on employees`-customers relation and both parties will be dissatisfied. Then it creates a negative consequence on employee`s career development & organization profit, good will, acceptance and even future existence of the company also.

1.4 Basic Research Questions

The research tried to address the following questions through the relevant review of different studies, reports, sites and books, on the topic under consideration:

- What looks like the training procedure and practice of NIB bank?
- Is there adequate training delivery schedule in the bank?
- To what extent does effect of training on employee`s performance and satisfaction?
- What is the role of training on achievement of organizational goals?
- Does the training evaluation technique of the bank effectively measure the effect of training on employee`s performance?

1.5 Objective of the Study

1.5.1 General Objective

The general objective of the study is to describe the assessment of employee training practice in NIB international bank s.c.

1.5.2 Specific Objectives

The specific objectives of the study will attend the following points:

- To point out the training procedure and training practice of the bank.
- To assess availability of enough training delivery in the bank.
- To determine the influence of effect of training on employee's performance and satisfaction.
- To look at the role of training on achievement of organizational goals.
- To explore whether training evaluation technique of the bank effectively measure the training effect on employee performance or not.
- To give recommendation on what should be adopted by the bank to meet its organizational goal related to its employees capability towards their assignments.

1.6 Significance of the Study

The study findings reflect the contemporary issues of training regarding increasing NIB`s staff performance, and analyzed the benefit of training towards increasing employees` work effectiveness. The study will help the bank to fill the gap which is specified by the problem. It also suggests and shows ways to solve the problem and will also support as a reference for management to effectively manage the training, for employees` it will improve their awareness towards training, for planners it will assist them to effectively plan the training schedules, for policymaker the study will contribute on creating policy on training effect and also help researchers as a basis for further study on the area.

1.7 Definition of terms

Human Resource-is a key to determining organizational success. The effectiveness and success of an organization therefore lies on the people who form and work within the organization. (Armstrong, 2010)

Human Resource management-The overall purpose of HRM (or people management) is to

ensure that the organization is able to achieve success through people and it aims to increase organizational effectiveness and capability to achieve its goals by making the best use of the resources available to it. (Armstrong, 2010).

Training- Training and development enhances efficiency and develops a systematic way of performing duties and assigned tasks. Moreover it bridges the gap between job requirement and employees` present specification. (Topno, 2012)

1.8 Delimitation/Scope of the Study

1.8.1 Study Delimitation

The study focus on training, particularly on the assessment of employee training practice in NIB international bank s.c.

1.8.2 Area delimitation

The study was conducted in Nib international bank s.c Head office and selected city branches, which are located in Addis Ababa. The sample were limited to employees` who are working in Nib international bank s.c. for the post of managerial and non-managerial staff. To have had results timely and on manageable way the study focus only in Addis Ababa.

1.9 Organization of the paper

The paper contains five chapters. Chapter one discussed about introduction and it included the back ground of the study and the organization, statement of the problem, raised the research question with their objective and significant and scope of the study also included, Chapter two focus on review of related literature and it provided the theoretical and empirical view , the third chapter described about the research method, data source, population, sampling technique and size, data collection method , analysis and reliability. The fourth chapter discussed about data presentation, analysis and interpretation and the last chapter five for this study focuses on summary, conclusion and Recommendation.

Chapter Two

Review of related literature

2.1 Theoretical review

2.1.1 Human resource Management

As per Coyle et.al (2013) human resource management is the process of analyzing and managing an organizations human resource needs to ensure satisfaction of its strategic objectives` (Hellriegel, Jackson, Slocum and Staude, 2009) and Dessler (2007) also stated that ‘The policies and practices involved in carrying out the “people “or human resource aspects of a management position, including recruitment, screening, training and appraising’

2.1.2 Human resource development

Saiyadain (2004, 255-256) On its review said, Human resource development (HRD) is a process which consists of a series of activities conducted to design behavioral changes in a specific period.Lippitt (1978) points out that HRD as a system depends on:

1. Work itself which generates a higher degree of responsibility for the employees`
2. The individual personal and professional growth
3. The improved quality output as a result of increased responsibility
4. Organization as an open system

Focus on all these aspects is what HRD is all about. Rao(1985) defines HRD as a process in which the employees` of an organization are continuously helped in a planned way to:

- A. Acquire a sharpen capabilities required to perform various tasks and functions associated with their present and future expected roles;
- B. Develop their general enabling capabilities as individuals so that they are able to discover and exploit their own inner potential for their own and/or organizational development purpose; and
- C. Develop an organizational culture where superior-subordinate relationships, team work, and collaboration among different sub-units are strong and contribute to the organizational health, dynamism and pride of employees`.

2.1.3 Training

According to Dessler (2005, 270). Training refers to the methods used to give new or present employees` the skills they need to perform their jobs. Training might mean showing a new web designer the intricacies of your site, a new supervisor how to fill out the firms weekly payroll timesheet. Training is a hall mark of good management, and task managers ignore at their peril. Having high-potential employees` doesn`t guarantee they will succeed. Instead, they must know what you want them to do and how you want them to do it. If they don't, they will do the jobs their way, not yours. Or they will improvise, or worse, do nothing productive at all. Good training is vital.

Kapur (2004, 187) described that “according to Milton Hall, Employee training is the process of aiding employees` to gain effectiveness in their present and future work through development of appropriate habits of thought and action, skill, knowledge and attitudes. Training aims at increasing the effectiveness with which the functions of an organization are carried out by increasing the effectiveness of its personnel”.

As per Bloisi (2007, 218) training is defined as a planned process to modify attitude, knowledge or skill behavior through learning experience to achieve effective performance in an activity or range of activities. Its purpose in the work situation is to develop the abilities of the individual and to satisfy the current and future needs of the organization

2.1.3.1 Role of training in HRD

Ghosh and Kumar (2003, 162-167) recognizing the importance of the Human Resource Development (HRD) for managerial and corporate excellence some organizations have set up a new and integrated function of HRD headed by very senior executives. A few other organizations however continue to limit it to training and hence have namely renamed the training divisions and process that aim at development of employees` and their relationships in and with the organization. One such important component of HRD is training. HRD managers have a very important and much larger role to perform as agents of organizational change and renewal. While training plays an important role in HRD, we must not equate HRD with training and limit HRD to training only. In order to appreciate

the argument it is necessary to understand what training can do and what it cannot. Here, training is used to include all forms of planned and formalized class room instruction. Field-training, induction training, apprentice training and formalized on the job coaching are also included in this. But HRD treats the entire organization as learning space for its employees` and make use of performance appraisal, job rotation, counseling, potential appraisal, training and development, organizational development, career planning, rewards, etc. HRD has the responsibility of designing these systems, introducing them and monitoring their implementation.

2.1.3.2 Objective of training

As per Kapur (2004, 199-200) defined objective of training as:

i. Acquisition of manpower

- Human resource planning
- Recruitment
- Induction and socialization

ii. Development of employees`

- Performance evaluation and its review from time to time
- Training and development of employees` and trainees
- Career planning

iii. Motivation of employees`

- Compensation, pay packet and perks (knowledge dissemination)
- Benefits-Monetary and non-monetary (Rewards related to pace of learning)
- Discipline (Education leads to positive attitudes)

Iv. Maintenance of people

- Safe and healthy working conditions(Awareness)
- Employee relations and industrial Relations(Training can help in awareness of employees` through courses and seminars)

v. Evaluation of the organization: its cultural values and systems

- Personnel policies audit (Training can facilitate it)
- Research for organization development. Trainer can work as facilitator and change agent.

2.1.3.3 Designing effective Training Programs

Bloisi (2007, 218) wrote that to be effective, training needs to follow the following systematic process:

- i. Assessing needs**-identifies the type of training needed; this may be through an organization analysis, a person analysis or a task analysis.
- ii. Trainee acceptance**-involves the employee accepting the need for training, and having the motivation and basic skills to be able to master the training content.
- iii. Learning environment**- refers to identifying whether the factors are available to enable learning to occur. This will identify the learning aim and objectives to be achieved, the material available, feedback, evaluation processes and other administrative processes.
- iv. Training methods**-identify how the training will take place, such as on or off the job. The training method needs to be appropriate for the learning environment.

2.1.3.4 Training methods

According to Olaniyan and Ojo (2008) the method of training can be classified

- a) On the job training/coaching -This relates to formal training on the job. A worker becomes experienced on the job over time due to modification of job behaviors at the point of training or acquisition of skills.
- b) Induction/orientation - This is carried out for new entrants on the job to make them familiar with the total corporate requirements like norms, ethics, values, rules and regulations.
- c) Apprenticeship - A method of training where an unskilled person understudies a skilled person.
- d) Demonstration-Teaching by example, whereby the skilled worker performs the job and the unskilled closely observes so as to understand the job.
- e) Vestibule - This is done through industrial attachment for the purpose of skills and technology transfer. It is therefore achieved through placement of an individual within another area of relevant work or organization. The effect is the acquisition of practical and specialized skills or it is a type of training which occurs in special facilities that replicate the equipment and work demands of jobs (Mathis, et al, 2008).
- f) Formal Training - A practical and theoretical teaching process which could be done within or outside an organization. When training is carried out inside an organization, it is called an in-house training. Off-house training is carried out in professionalized training areas like: Universities, Polytechnics and Professional Institutes.

2.1.3.5 Effect of training

Mathis and Jackson (2006, 264-265) brought on by changes in the competitive environment and technology, this evolution is altering the way training is done. It has affected four areas in particular: i.Organizational competitiveness, ii. Knowledge management, iii.Revenue and iv.Performance

- i. Organizational Competitiveness and Training**-More employers are recognizing that training their human resources is vital. Companies and others recognize that training and HR development efforts are integral to competitive business success. In a sense, for those companies, training is similar to the continuous improvement. The nature of technological innovation and changes is such that if employees` are not trained all the time, they fall behind and the company becomes less competitive.
- ii. Knowledge Management and Training**-For much of history, competitive advantage among organizations was measured in terms of physical capital.However, as the information age has evolved, “intelegence”became the raw material that many organizations make and sell through their "knowledge worker." According to Peter Druker, 1994, The key to continued growth and leadership in the new economy is not electronics of computers but the cognitive skills of the "knowledge workers"(Kumar, 2011, 435)
- iii. Training as a revenue source**-Some organizations have identified that training can be source of business revenue. For instance, Microsoft and other technology firms bundle training with products and services sold to customers. Also, manufacturer’s industrial equipment offer customers training on machine upgrades and new features. Customers of many of these firms pay for additional training either by course, by participant, or as part of equipment or software purchases. Not only are the costs of the trainer’s salary, travel, and other expenses covered, but the suppliers make a profit on the training through the fees paid by customers. As a side benefit, customer satisfaction and loyalty increase if customer knows how to use the products and services purchased. Thus, customer training aids customer retention and enhances future sales revenues.

iv. Integration of performance and training- Mathis and Jackson (2006,264-266) believed that performance, training,and employee learning must be integrated to be effective. First,as training progressively moves "closer to the job" in order to produce "real time" learning, the linkage between training and job performance is vital.Second,organizations are seeking more authentic(and hence more effective) training experiences for their trainees, using real business problems to advance employee learning.Rtaher than separating the training experience from the context of actual job performance, trainers incorporate everyday business issues as learning examples, thus increasing the realism of training exercises and scenarios.

2.1.4 Organization and employees`

Kumar (2011, 305) describe organizational resources can be tangible or intangible. Tangible resources do not offer competitive advantage to the organization, as they can be easily duplicated by competitive organizations. Intangible resources however, can be sources of competitive advantage for an organization, as these assets are by nature inimitable. For any organization, the strongest intangible resources are organizational capabilities, which obviously represent an aggregate of individual employees` capabilities.

2.1.4.1 Employee performance

Nassazi (2013, 13) is defined employee performance as the outcome or contribution of employees` to make them attain goals (Herbert, John & Lee 2000) while performance may be used to define what an organization has accomplished with respect to the process, results, relevance and success. Afshan et al. (2012) define performance as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed. Employee performance can be manifested in improvement in production, easiness in using the new technology, highly motivated workers.

2.1.4.2 Training and organizational strategy

Mathis and Jackson (2006, 267-268) described training as represents a significant expenditure in most organizations. But it is too often viewed tactically rather than strategically, as upper management is often not clear what it wants from training and therefore fails to connect training with the strategy and goals of the organization. Ideally, the upper management group understands that the training function can provide valuable intelligence about the necessary core skills. If the training unit understands the strategic direction of the organization; it can find creative ways to move people in the direction of

the various strategies.

Training that is seen as being aligned with the direction that the organization is going gets higher usage and providing support for people to get that training is viewed by employees` as positive for the strategies of organization. If a company is trying to distinguish itself from its competition through quality of its customer service, then significant customer service training is needed to support the strategic direction of the firm. If another firm differentiates itself from competitors with products or services that customers perceive as distinctive and unique, then training resources should be shifted to keeping employees` abreast of the latest advertising and marketing ideas.

2.1.4.3 The relationship between Training and employees` performance

(Enlaga and Imran (2013) define there is a strong positive relationship between human resource management practices and organizational performance. (Purcell et al., 2003). According to Guest (1997) mentioned in his study that training and development programs , as one of the vital human resource management practice, positively affects the quality of the workers knowledge, skills and capability and thus results in higher employee performance on job. This relation ultimately contributes to supreme organizational performance. The result of Farooq.M,&Aslam. M. K (2011) study depicts the positive correlation between training and employee performance. Thus, we can predict from this finding that it is not possible for the firm to gain higher returns without best utilization of its human resource, and it can only happen when firm is able to meet its employee`s job related needs in timely fashion. Training is the only ways of identifying the deprived need of employees` and then building their required competence level so that they may perform well to achieve organizational goals. However, Implementing training programs as a solution to covering performance issues such as filling the gap between the standard and the actual performance is an effective way of improving employee performance (Swart et al., 2005).According to Swart et al., (2005), bridging the performance gap refers to implementing a relevant training intervention for the sake of developing particular skills and abilities of the workers and enhancing employee performance. He further elaborate the concept by stating that training facilitate organization to recognize that its workers are not performing well and thus their knowledge, skills and attitudes needs to be molded

according to the firm needs. There might be various reasons for poor performance of the employees` such as workers may not feel motivated anymore to use their competencies, or may be not confident enough on their capabilities, or they may be facing work- life conflict. All the above aspects must be considered by the firm while selecting most appropriate training intervention that helps organization to solve all problems and enhance employee motivational level to participate and meet firm expectations by showing desired performance.

2.1.4.4 Managing the training process

Mejia, Balkin and Cardy (2012,261-274) defined that Poor, inappropriate or inadequate training can be a source of frustration for everyone involved. To maximize the benefit of training, managers must closely monitor the training process. The training process consists of the following three phases:

1. Needs assessment,
2. Development and conduct of training and
3. Evaluation

The needs assessment phase involves identifying the problem or needs that the training must address. In the development and conduct phase, the most appropriate type of training is designed and offered to the workforce. In the evaluation phase, the training program`s effectiveness is assessed.

1. The need Assessment phase

The overall purpose of the needs assessment is to determine if training is needed, and if so, to provide information required to design the training program. Needs assessment consists of three levels of analysis: Organizational, task and person.

- i.** Organizational analysis-examines broad factors such as the organization`s culture, mission, business climate, long and short term goals, and structure. Its purpose is to identify both overall organizational needs and the level of support for training. Some issues to be addressed in this analysis are the external environment and the organization`s goal and values. An analysis of external environment may indicate a shortage of skilled workers and changes in technology. Training can help the

organization to meet these challenges.

- ii. Task analysis-is an examination of the job to be performed. A recent carefully conducted job analysis should provide all the information needed to understand the job requirements. These duties and tasks are used to identify the knowledge, skills, and abilities (KSA) required to perform the job adequately.
- iii. Person analysis-determines which employees` need training by examining how well employees` are carrying out the tasks that make up their jobs. Training is often necessary when there is a discrepancy between a worker`s performance and organization and the organization`s expectations or standards. Often a person analysis entails examining workers performance ratings and then identifying individual workers or groups of workers who are weak in certain skills. The source of most performance rating is the supervisor.

2.The training and conduct phase

The training program that results from assessment should be direct response to an organizational problem or need. Training approaches vary by location, presentation and type.

- i. Location option-Training can be carried out either on the job or off the job. In the very common on-the-job training (OJT) approach, the trainee works in the actual work setting, usually under the guidance of an experienced worker, supervisor, or a trainer. Job rotation, apprenticeships, and internships are all forms of OJT.

Job rotation-allows employees` to gain experience in different kinds of narrowly defined jobs in the organization.

Apprenticeships-OJT programs typically associated with the skilled trades derive from the medieval practice of having the young learn a trade from an experienced worker.

Internships-are opportunities for students to gain real-world job experience, often during summer vacations from school.

- ii. Presentation options-Trainers use a variety of presentation techniques in training sessions. The most common presentation techniques are slides and videotapes, tele training, computers, simulations, virtual reality, classroom instruction and others.
- iii. Types of training-in today`s organization commonly used: skills, retraining, cross

functional, team, creativity, literacy, diversity, crisis and customer service.

- Skill training-is often approached as a separate task that provides the needed knowledge to employees`. Specific training objectives are generated, and training content is developed to achieve those objectives.
- Retraining-a subset of skill training, retraining gives employees` the skills they need to keep pace with their job`s changes requirements. For instance, however proficient garment workers may be at a traditional skill such as sewing, they will need retraining when the company invests in computerized sewing equipment.

3 The evaluation phase

Bloisi (2007, 237) agree that the effectiveness of the training is assessed here. Training is about improving performance, and therefore training programmes need to be measured to ensure that this is what they have done. Training evaluation should look at four basic categories:

1. Reaction-The trainee`s views on the program.Did they find it useful? Was it worthwhile?
2. Learning-Have they learned the skills they were supposed to learn? Will they now able to do their job better?
3. Behavior-Has this now changed due to the training programmes? Are they able to work more effectively with colleagues and customers?
4. Results-Are the trainees now more productive? Has performance improved? Is it of better quality?

Companies which fail to evaluate training will never know if the training has been effective. Training has an expense and managers need to know that they are getting a return on their investment.

2.1.5 Follow up on Training

Nair and Latha (2004, 160-161) described the objectives of follow up of training program are:

Ensure that the trainee has learnt what he is supposed to have learned and that he had learnt the same correctly.

Ensure that the trainee update his knowledge and skill continuously so that he does not lag behind the contemporary knowledge and skill on the area or subject.

Follow up of training program of the employees`/workers consist of the following steps:

- i. Putting trainee on the job under the direct supervision of an experimental supervisor. In this phase, the trainees work is closely watched with a view to ensue he/she applies his/her newly acquired knowledge and skill on the job and also he/she does not make any mistake inadvertently.
- ii. Having generally satisfied with the performance of the trained worker, the supervisor gradually“relaxes”his supervision on him.
- iii. Put “trainee “on his own. In this phase supervisor checks his performance “once in a while”.
- iv. Discontinue the supervision once the supervisor gains confidence that the worker has become competent in his/her newly acquired skill and knowledge.
- v. Take up the case of updating his/her knowledge and skill on following occasions:
 - At periodic intervals,
 - As and when changes in technology and method improvements are reported.
 - When new lines of products/services are taken up.

2.2 Empirical review

2.2.1 Empirical review at abroad

Nassazi.,(2013) conducted a study title“Effects of training on employee performance evidence from Uganda” the purpose of this thesis was to evaluate the effects of training on employee performance, using the telecommunication industry in Uganda as case study. In order to understand the study aim, four goals were developed and these focused particularly on identifying the training programs’ existing in the industry, the objective of the training offered, the methods employed and finally the effects of training and development on employee performance. The findings reported in this study suggest that training and development have an impact on the performance of employees` with regards to their jobs.

Different scholars wrote about training in the real world, organizational growth and development is affected by a number of factors. Employee training plays a vital role in improving performance as well as increasing productivity. This in turn leads to placing organizations in the better positions to face competition and stay at the top. This therefore implies an existence of a significant difference between the organizations that train their employees` and organizations that do not. Some studies have proceeded by looking at

performance in terms of employee performance in particular (Purcell, Kinnie & Hutchinson 2003; Harrison 2000) while others have extended to a general outlook of organizational performance (Guest 1997; Swart et al. 2005). In one way or another, the two are related in the sense that employee performance is a function of organizational performance since employee performance influences general organizational performance. In relation to the above, Wright & Geroy (2001) note that employee competencies change through effective training programs. It therefore not only improves the overall performance of the employees` to effectively perform their current jobs but also enhances the knowledge, skills and an attitude of the workers necessary for the future job, thus contributing to superior organizational performance.

2.2.2 Empirical review in Ethiopia

Studies which were conducted in our country raised various issues related to employees` training practice. The study which was written by Yodahe Kitachew (2015) conducted a study` "The effect of employee training practice in Habesha steel mills plc, Ethiopia" The study need to made a research on the influence of training on employees` job and presented various related issues for training .Some issues which were discussed in the study are employee training and productivity, effect of employee training on productivity and performance and effectiveness of employees` productivity. On his findings he observed that employees` believe that there was no effective training method that allows increasing the company productivity and them respond that the training was not prepared based on the requirements of the job being performed. The study also made conclusion and recommendation, and suggested that the factory should provide a comprehensive range of trainings programs to all staff aimed specifically to meet their needs and to develop their skill and training must be systematic and aimed at producing changes. Another thesis by Mesfinsileshi (2014) titled "Effect of employee training on employees` performance at Addis international bank s.c." made an assessment on current training practice of the bank, training objective of the bank , training method of the bank and effects of training on employees` performance. And to have better understanding he used questionnaire to employee and responses shows that the training have an impact on the performance of employees` with regards to their job and majority of participants were in need of further training. And the researcher give a suggestion on findings as, knowledgeable supervisors needed to identify training opportunities and he also suggested that the company should give further training to employees` to improve the benefit that got from training.

2.3 Training Practice of NIB bank

2.3.1 Training Policy

NIB international bank s.c recognizes its human capital as a strategic resource and strives to equip with the necessary knowledge, skill, and attitude so that they perform their jobs with a maximum attainable effort, moral and confidence towards achieving the utmost satisfaction of key stakeholders.

2.3.2 Training objectives

The bank shall encourage, sponsor and develop appropriate training scheme in order to:

1. Carry out induction training program for new entrants and to promote a sense of belongingness of employees` to the bank.
2. Let employees` know various policies and procedures and other useful information of the bank to improve performance.
3. Keep all staff members abreast with new technologies and specialized developments.

2.3.3 Training procedure

The bank runs its training program in accordance with the training need assessment, training design and material development, training participant's registration, pre-training preparations, training delivery, training evaluation, certification, training coordination, Training records, trainers, trainer`s fee, training material development and revitalization and training facility.

2.3.4 Methods of training in NIB

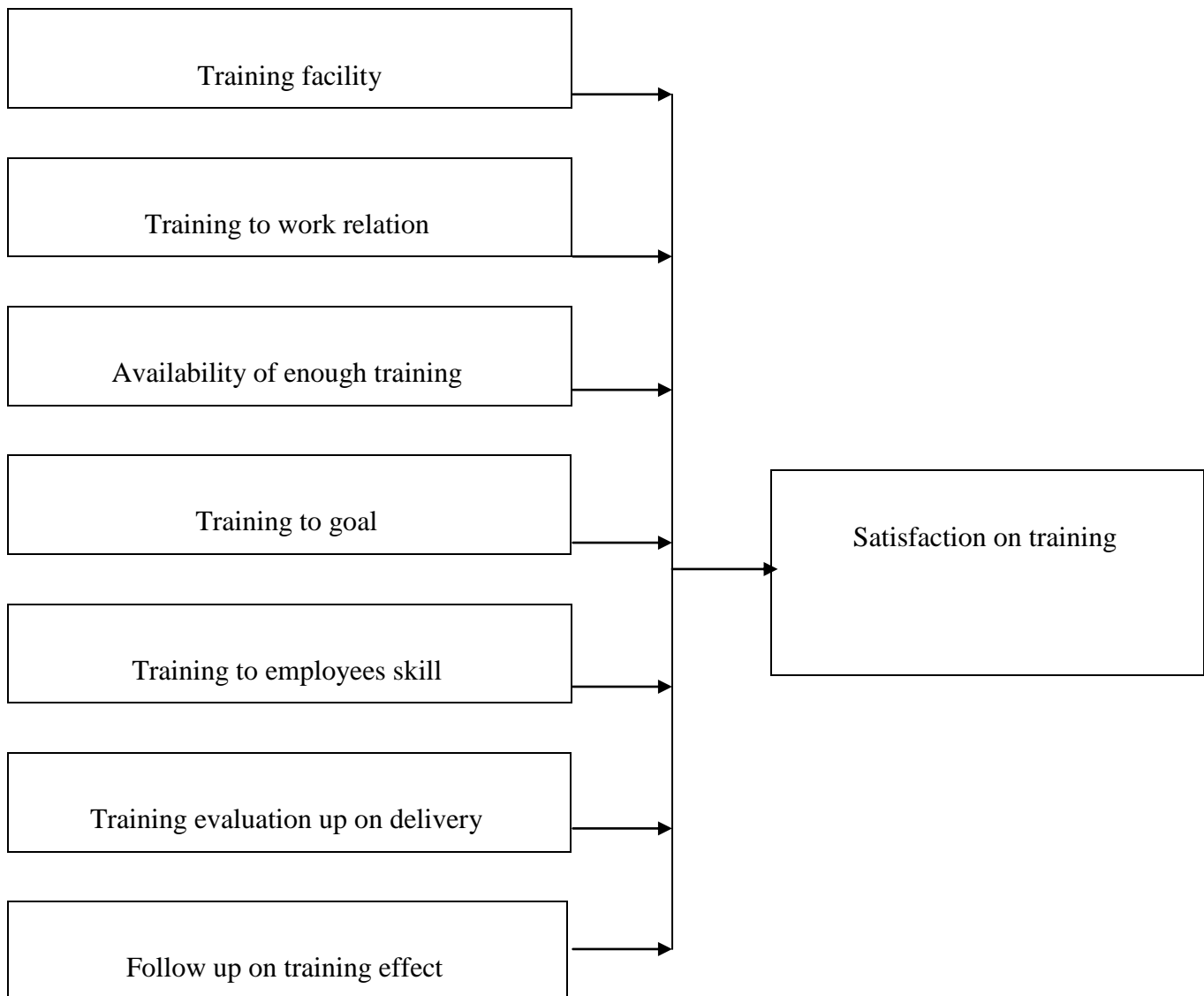
The bank use the following methods of training program:

- i.** In-house training
- ii.** Out-sourced training
- iii.** Overseas training
- iv.** Induction training

2.4 Conceptual framework

The conceptual framework includes independent variables identified as training facility, training to work relation, availability of enough training, training to goal, training to employees skill, training evaluation up on delivery and follow up on training effect and the dependent variable were satisfaction on training. The findings clearly showed that satisfaction on training was affected by the independent variables. Satisfaction on training (dependent variable) is shown on the right side while the independent variables are on the left side in figure 2.1.

Figure 2.1



CHAPTER THREE

Research Methodology

3 Research Methodology

3.1 Research Design and Methods

Research design is the plan and structure of investigation so conceived as obtains answers to research questions. The plan is the overall scheme or program of the research. It includes an outline of what the investigator will do from writing hypotheses and their operational implication to the final analysis of data.(Cooper and Schindler,2003,146)

To address the research objectives and to effectively look and describe the findings from respondents the researcher used descriptive type of research method. The emphasis here is on studying a situation or a problem in order to explain the relationships between variables. Both qualitative and quantitative method of data collection used in this research.

Qualitative research is a means of exploring and understanding the meaning individuals or groups ascribe to a social or human problem.” (Creswell, 2009, 4)

Quantitative research-is “an inquiry into a social or human problem based on testing a theory composed of variables, measured with numbers, and analyzed with statistical procedures, in order to determine whether the predictive generalizations of the theory hold true.”(Creswell, 2009, 4)

3.2 Source Data

Both primary and secondary sources of data were applied for the sake of finding relevant statistics and analytical evidences to meet the proper research findings. Primary sources of data required for this research had been collected through interviews, questionnaires and the secondary sources of data were collected through the bank`s manual, sites and journals and various related books.

Questionnaire were distributed to the respondents by open and close ended type of question and a Likert-type scale in which the respondent answered howstrongly they agree or disagree with the statement.

Data`s which were gathered for this research helped to obtain detailed information about the training practice of the bank.

3.3 Population of the study

The study's focuses were emphasizing employees` who are working in head office and branches of NIB international bank s.c which are located in Addis Ababa. The major reason that the study focus only in Addis is to effectively manage the research on timely basis and also the training process application in the targeted population are same with others. As the questioner responded showed, the study populations were to be 185employees` who are working in head office and branches of Nib International Bank s.c for the post of managerial and non-managerial. Those were 30 employees` from managerial and 155 employees non-managerial from seven departments and 25 branches which are located in Addis Ababa.

3.4 Sampling Technique and procedures

A researcher used stratified sampling technique. Because the study will focus on various job posts of employees` at different departments and branches and each job post required to have its own sample size representative from the total sample size. After a population is divided into the appropriate strata, a simple random sample could be taken within each stratum. The sampling results can then be weighted and combined into appropriate population estimates. An interview and questioners were conducted with seven departments staffs each of those are Human resource, Accounts and finance, Corporate Planning and business development , Trade and finance departments, Treasury and Fund management, Credit department and Domestic banking department also the data collected from 25 branches which are located in Addis Ababa and selected by their branch grade level.Data collected from managerial and non-managerial employees`.

3.5 Sample size determination

In sample size determination the researcher go through Naresh, 2007 approach. Since the total employees` of the bank in Addis Ababa is 2000 and it is fall on 6 stages (Table 3.1) and the researcher used a sample size of 185 to keep accuracy, as which are provide on the following table.

Table 3.1 Sample size Determination

Population	Sample Size		
	Low	Medium	High
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3201-10,000	80	200	315
10,001-35,000	125	315	500
35001-150,000	200	500	800

Table 1 Sample Determination

Source; Naresh, M. (2007).Marketing Research: an applied approach

For cross checking the researcher also used the following formula, Rahima R,2007

$$n = \frac{N(z)^2 pq}{E^2(N-1) + (Z)^2 pq}$$

source Rahimi,R.2007

Where N-Total Employees`

Z-Confidence level

n-Sample Size

N=2000 p=q=0.5 E=0.07 and Z=+ 1.96

$$\text{Sample size} = \frac{2000(1.96)^2 \times 0.5 \times 0.5}{(0.07)^2(2000-1) + (1.96)^2 \times 0.5 \times 0.5}$$

sample size to be 178

Even if the result from the above formula is 178 the researcher used 185 sample sizes.

3.6 Methods of data collection

To collect data the researcher used Interview, Questioners, Various sites and journals, Published books and NIB Human Resource and training manuals.

For this research, questionnaire were classified in to various section i.e. Open and close ended,

interview and also section of the research were used the likert scale for respondents and answers to be coded as strongly disagree,disagree,neutral,agree and strongly agree. Therefore questionnaire for this research seen as the major input for understanding the respondents view, attitude, comments and then it provided necessary information regarding to the research.

3.7 Validity and reliability of the instrument

Validity-Refers to the extent to which a test measures what we actually wish to measure. (Cooper and Schindler, 2003, 231).

The researcher used a pre research testing for those who were involve in the study sample as a respondent but they are working in the organization and the researcher found same result from pre and final research, also used advisor opinion to make sure that the content and format of an instrument is in line with the research objectives and be valid.

Reliability-Refers to do with the accuracy and precision of a measurement procedure. Reliability means many things to many people, but in most contexts the notion of consistency emerges. A measure is reliable to the degree that it supplies consistent results. (Cooper and Schindler, 2003, 236)

The researcher used Cronbach`s coefficient alpha index to determine the reliability of the research. Cronbach alpha provides a measure of the internal consistency of a test or scale; internal consistency is concerned with the interrelatedness of a sample of test items. It is expressed as a number between 0 and 1(Tavakol and Dennick,2011).The higher the score, the more reliable the general scale isNunnaly(1999) has indicated 0.7 to be an acceptable reliability coefficient. Since In this research the Craonbach alpha index is .764 it is more than the acceptable range of 0.7 so the research is in the acceptable reliability coefficient.

Reliability Statistics

Cronbach's Alpha	N of Items
.764	8

3.8 Method of data Analysis

Researcher generate information by analyze data after its collection. Data analysis usually involves reducing the accumulated data to a manageable size, developing summaries, looking for patterns, and applying statistical techniques. Scaled responses in questionnaires and experimental instruments often require the analyst to derive various functions, as well as to explore relationships among variables. (Cooper and Schindler, 2003, 87)

As the researcher mention in research design the study used descriptive type of study to express the facts which exist in the assessment of training practice. In order to analyze the data collected from respondents, the researcher used Statistical Package for the Social Science(SPSS)V.20.0 software. Accordingly qualitative and quantitative data analysis were made by using frequency distribution, tabulate and percentages, and, with the help of SPSS software, which is used to determine the proportion of respondents choosing the various responses. The researcher used Pearson correlation to identify the relationship between dependent and independent variables. The researcher also used linear multiple regression to identify whether the selected 7(seven) independent variables namely training facility, training to work relation, availability of training, training preparation on goal assumption, training towards employees` skill, training evaluation during training time and follow up on effect of training on job are causes of satisfaction on training(dependent variable) or not.

3.1.9 Model specification

The main objective of this study was to assess employee training practice in NIB. The study used regression model to estimate or predicate the average value the satisfaction on training variable(dependent variable) from the independent variables.

The multiple regression analysis models can be written as:

$$TS = \beta_0 + \beta_{TF}TF + \beta_{TW}TW + \beta_{AET}AET + \beta_{TG}TG + \beta_{TES}TES + \beta_{EDT}EDT + \beta_{FUE}FUE + E$$

Where TS=Training satisfaction

β_0 = the intercept term

β_{TF} , β_{TW} , β_{AET} , β_{TG} , β_{TES} , β_{EDT} , and β_{FUE} =Partial regression coefficient of independent variable

TF=Training facility

TW=Training to work relation

AET=Availability of enough training

TG=Training to goal

TES=Training to employees` skill

EDT=Training evaluation up on delivery

FUE=Follow up on training effect

E=Error term

CHAPTER FOUR

Data Presentation, Analysis and Interpretation

4.1 Introduction

The main objective of this chapter is to present the findings which were collected from respondents through questionnaires and interview. And the data were described, analyzed and synthesized in tables, percentage and frequency distribution with the help of SPSS.

The data for this study were collected from the employees` who are working for the post of managerial and non-managerial in NIB international bank S.Co. Totally 200 (Two hundred) questionnaires were distributed for managerial (HRD and Other managers) and non-managerial employees`, out of which 185(One hundred eighty five) questionnaires were returned. It indicates that from the total questionnaires 92.5% were returned and the researcher believes that it is suitable for further analysis.

4.1.1 Demographic information about respondents

The following table 4.1 and 4.2 will describe demographic information of respondents and to easily understand the researcher summarizes the respondent's personal information entirely.

Table 4.1 Gender and Age distribution of the Respondents

Respondents	Gender	Age-of-category				Total
		20-30	31-40	41-50	>50	
Non-Managerial	M	21	30	12	5	68
	F	32	36	17	2	87
Managerial-other than HRD	M	2	10	4	-	16
	F	1	6	-	-	7
Managerial-HRD	M	-	4	1	-	5
	F	-	2	-	-	2
Total		56	88	34	7	185

As the table 4.1 indicated 96(51.89%) of respondents were female and the remaining 89(48.11%) are male. For the managerial post number of females are low, it was 9 (30%) of the total managerial respondents, while the remaining 21(70%) were male managers. On the age category, the first largest group 79(42.70%) were at the age between 31-40. The second largest group 56(30.27%) were between 20-30. The third group were 37(20%) relay between 41-50, the remaining 13(7.03%) of the respondents are above the age of 50. The response implies that largest numbers of employees` were grouped in the youngest age and the table also shows that from total number of 185 respondents, 155, 23 and 7 were from non-managerial, managerial other than HRD and Managers from HRD respectively.

Table 4.2 Demographic Factors

Respondents	Educational-background						Years of experience			
	H.sch	Cert	Dip	Degree	MA & above	Oth	<1-3	>3-7	>7-10	>10
Non-Managerial	-	4	43	101	7	-	22	68	52	13
Managerial	-	-	-	22	8	-	4	7	14	5
Total	-	4	43	123	15	-	26	75	66	18

H.Sch.-High Scholl, Cert.-Certificate, Dip.-Diploma, MA & above Masters & above Oth.-Others

Source-Questioner

Table 4.2 shows that highest group of respondents 75(40.54 %) had been working in NIB for 3-7 years. The next group 66(35.68%) were working for 7-10 years. The third highest group 26(14.05%) and the remaining 18(9.73%) working for less than 1-3 and greater than 10 years in NIB respectively.

The table also shows that the educational back ground of respondents, and it indicated the largest group of respondents which is 123(66.49%) were degree holder, the second group were diploma holder which is 43(23.24%) and the remaining 15(8.11%) and 4(.16%) were masters and above and certificate respectively.

The above finding implies most of respondents which were 66.49% have a first degree and most of employees` which are 76.22% were working for 3-7 years.

4.2 Presentation and analysis of data obtained from employees`

The data that are found from employees` presented in the following tables and made analysis to better understand the collected data.

Table 4.3 Training opportunity for employees` in NIB

Question	Responses	Number	%
Have you got the chance to took any training on various training program in NIB bank?	Yes	155	100
	No	-	-
Total		155	100

Table 4.3 indicates all the total respondents of 155(100%) employees` have taken training. This implied that all employees` in the bank took training on various training program. To make sure that whether employees` took training or not, the researcher made interview with the HRD managers and they respond that every employee had a chance to take training, at least they took training at time of joining the bank by the induction training program and every clerical staff have been trained on the banks CBS system.

Table 4.4 Employee selection for training

Responses	No.	%
Performance appraisal	4	2.58
Work experience	6	3.87
On my own request	-	-
Managers request/recommendation	107	69.03
I don`t know	16	10.32
HRD	22	14.22
Others	-	-
Total	155	100

For the question how could they are selected for training, employees` responses were 107(69.03%), 22(14.20%), 16(10.32%), 6(3.87%) and 4(2.58%) replied they are selected as per managers request/recommendation HRD, `I do not know how I selected`, work experience and performance appraisal respectively. More of respondents think that they are selected for training through manager`s request/recommendation. And the researcher request with managers other than HRD, and they said employees` are selected by the branch or department manager but it is made through as per the HRD criteria for the training. For this question the researcher interviewed with the HRD managers and all the interviewees replied that the HRD department prepared training and send a letter to branches and department, to send participants as per the subject related and they select and send their trainees. As per this interview with HRD, they said this type of training selection process is made because they believe that this selection procedure leads to keeping fairness between employees` and also the gap for employees` are easily seen to each branch or department manager.

The above finding indicates that most of employees` know how they were selected for training but 30.97% of respondents did not clearly know how they selected.

Table 4.5 Training Delivery Methods

Responses	No.	%
In-house training	97	62.58
Out-sourced training	43	27.74
Overseas training	3	1.94
Apprenticeship	12	7.74
Total	155	100

The various types of training methods are delivered in NIB as presented in the above table 4.5, from total respondents of 155(100%), 97(62.58%) of respondents took training on the method of in house training, on the second place the 43(27.74%) of respondents say that they took training throughout sourced training, the 12(7.74%) took training through apprenticeship and the remaining respondents3(1.94%) took training through overseas training method. Both the HRD managers and mangers other than HRD also responded that the bank usually delivered in-house training method.

Table 4.6 Number of times employees` participated in training

Responses	No.	%
1-2 Times	81	52.26
3-4 Times	57	36.77
>5 Times	17	10.97
Total	155	100

As the table 4.6 indicates 81(52.26%),57(36.77%) and the remaining 17(10.97%) respondents are participated in training for 1-2 times, 3-4times and >5 times respectively. This implies that the bank gave training for its employees` for few numbers of times.

Table 4.7 Interval (Duration) for taking training

Responses	No.	%
Quarterly	12	7.74
Semiannually	31	20
Annually	44	28.39
Every two years	68	43.87
Total	155	100

From the respondents 68(43.87%), 44(28.3%), 31(20%) and 12(7.74%) took training every two years, annually, semiannually and quarterly respectively. Most respondents said that they took training every two years and the second largest group of respondents said they took annually. The employee response indicates that the training in the bank is delivered by a wide gap.This implies that the bank could not delivered training on timely basis.

Table 4.8 Improvement on employees` after taking training

Responses	No.	%
Excellent	61	39.35
Very good	54	34.84
Good	40	25.81
Bad	-	-
No change	-	-
Total	155	100

The findings of improvement on employees` work due to training clearly shows 61(39.35%), 54(34.84%) and 40(25.81%) of respondents grading their improvement on training by excellent, very good and good respectively.

The responses got from respondents showed that largest number of respondents believe training plays a great role on their work improvement.

4.2.1 Training evaluation by the employees`

The general application of training aspect in NIB bank evaluated here by the employees`, in accordance with the five scale(the likert scale),respondents answers to be coded as strongly disagree,Disagree, neutral, agree and strongly agree and presented in the following table 4.9-4.16.

Table 4.9 Training facility

	Scale	Frequency	%
The training content, time, place and other facilitation are in good condition.	Strongly disagree	14	9.0
	Disagree	46	29.7
	Neutral	34	21.9
	Agree	52	33.5
	Strongly agree	9	5.8
	Total	155	100

Up on delivering of the training, facilitation i.e. Training content, time, place and other facilitation are to be prepared in a good condition. The respondents shows their various agreements how the bank training facilitation are in a good condition and 52(33.5%), 46(29.7%), 34(21.9%), 14(9.0%) and 9(5.8%) replied agree, disagree, neutral, strongly disagree, and strongly agree respectively.

The finding clearly shows that the majority of the respondents believed that facilities to deliver training in NIB are good.

Table 4.10 Training to work

	Scale	Frequency	%
Trainings were directly related to your job.	Strongly disagree	23	14.8
	Disagree	26	16.8
	Neutral	23	14.8
	Agree	54	34.8
	Strongly agree	29	18.7
	Total	155	100

When training prepared based on employees` job it can mutually benefit employees` and organization as well. Respondents shows their response for whether the training is directly related to their job and 54(34.8%), 29(18.7%), 26(16.8%), 23(14.8%) and 23(14.8%) replied agree, strongly agree, disagree, neutral and strongly disagree respectively.

As the findings shows most of the respondents replied the training that they have taken is directly related to their job.

Table 4.11 Availability of training

	Scale	Frequency	%
The bank delivered enough training in order to do your job.	Strongly disagree	42	27.0
	Disagree	61	39.4
	Neutral	39	25.2
	Agree	11	7.1
	Strongly agree	2	1.3
	Total	155	100

Enough training is necessary to do job and to minimize the knowledge gap and it is also effective to go in line with the organization aim. To know the existence of enough training in the bank, the researcher asks employees` and they respond 61(27.1%), 42(39.4%), 39(25.2%), 11(7.1%) and 2(1.3%) replied disagree, strongly disagree, neutral, agree, and strongly agree respectively.

Majority of the respondents were disagree and as the response shows they certified that there is no enough training available in NIB bank in order to do their job. Regarding to this response, the finding clearly indicates there is a shortage of training in NIB.

Table 4.12 Training to organizational goal

	Scale	Frequency	%
The training was prepared based on the assumption of organizational goal.	Strongly disagree	26	16.8
	Disagree	37	23.9
	Neutral	50	32.3
	Agree	31	20.0
	Strongly agree	11	7.1
	Total	155	100

Organizational goal can be achieved through employees` and management participation. Those stakeholders have a great place towards achieving organizational goal. For the question whether the bank training are in line with the assumption of organizational goal 50(32.3%), 37(23.9%), 31(20.0%), 26(16.8%) and 11(7.1%) of respondents showed their level of agreement as a neutral, disagree, strongly disagree, and strongly agree respectively. As the responses indicates most of the respondents are not sure that whether the training are in line with the company goal or not. It implies that the bank`s goal are not clear to them because they did not certainly agree or disagree regarding to the bank`s goal and training.

Table 4.13 Training improvement on skill, knowledge and attitude

	Scale	Frequency	%
Trainings that you have taken from the bank can improve your skill, knowledge, and attitude.	Strongly disagree	14	9.0
	Disagree	40	25.8
	Neutral	50	32.3
	Agree	39	25.2
	Strongly agree	12	7.7
	Total	155	100

The success of any organization can be depends on the employees` skill, knowledge and attitude. To be a successful company there is a need of capable work force. This can be developed through training and development. So if the companies use effective training style towards increasing employees` skill both employees` and companies can get a best result. Regarding to this, the researcher asks training effect towards improvement on employees` skill, knowledge and attitude. And 50(32.3%), 40(25.8%), 39(25.2%), 14(9.0%) and 12(7.7%) replied neutral, disagree, agree, strongly disagree, and agree respectively. The findings from respondents shows they are not sure that the bank`s training were rely improve their skill, Knowledge and attitude.

Table 4.14 Training Evaluation during training time

	Scale	Frequency	%
The bank has evaluated the training program during training time.	Strongly disagree	13	8.4
	Disagree	36	23.2
	Neutral	30	19.4
	Agree	45	29.0
	Strongly agree	31	20
	Total	155	100

Evaluation of training up on delivering the training is one of the best controlling mechanisms to know the training is in a good way or not. And this evaluation is made through observation, questioner, and interview with the participants or others. The respondents for this question replied 45(29.0%), 36(23.2%), 31(20.0%), 30(19.4%) and 13(8.4%) said they are agree, disagree, strongly agree, neutral and strongly disagree on the evaluation of training during training time respectively.

The largest groups of respondents are agreeing that the bank made evaluation on training during training time.

Table 4.15 Follow up on training effect on job`s

	Scale	Frequency	%
The follow up is made for the training effect on your job.	Strongly disagree	61	39.4
	Disagree	57	36.8
	Neutral	34	21.9
	Agree	3	1.9
	Strongly agree	-	-
	Total	155	100

To know whether the bank made follow up on training effect on employees` job the researcher asked employees` about it and they responses as 61(39.4%), 57(36.8%), 34(21.9%), and 3(1.9%) and their level of agreeing as strongly disagree, disagree, neutral, and agree respectively. As the responses shows most of the respondents replied there were no any follow up on the training influence towards their job.

This implies the bank could not give value in order to checking the training consequence on employees` job.

Table 4.1.6 Satisfaction on training

	Scale	Frequency	%
You are satisfied on the bank`s training.	Strongly disagree	33	21.3
	Disagree	34	21.9
	Neutral	34	21.9
	Agree	30	19.4
	Strongly agree	24	15.5
	Total	155	100

The researcher also asks employees` about their satisfaction due to the overall aspects of the bank training program and 34(21.9%), 34(21.9%), 33(21.3%), 30(19.4%) and 24(15.5%) answered disagree, neutral, strongly disagree, agree and strongly agree respectively.

The responses clearly shows that most of the respondents are not satisfied on the overall aspect of the bank`s training program.

4.3 Presentation and analysis of data obtained from managers other than HRD

The researcher asks managers the following close ended question and made interview with some managers about the various training aspect in NIB their responses for various question presented and made analysis on the following.

Table 4.17 Managers comment on employees` selection for training

Responses	No.	%
Performance appraisal	-	-
Managers request/Recommendation	23	100
HRD itself	-	-
Employees` request	-	-
Total	23	100

All respondents for the question “how employees` were selected for training” answered that the managers themselves select employees` for training. As per researcher interviewee with some managers, they replied that HRD send to them the training subject and they made a decision that are to be participated on training. When they select employees` for training they are sure for which type of job are the prepared training subject are closely related and communicate trainee to prepare her/himself to the training. As the responses shows the HRD prepare various training to staffs and send letters to various managers to select employees` and as per the training program content the mangers select trainee.

Table 4.1.8 Good training method

Responses	No.	%
In house training	9	39.13
Out sourcing	4	17.39
Induction	7	30.44
Apprenticeship	-	-
Overseas	3	13.04
Total	23	100

Table 4.18 shows the respondents are in a position of 9(39.13%), 7(30.44%),4(17.39%) and 3(13.04%) valued and ranked the training programs as in-house training, induction training, outsourcing and overseastraining respectively are good training methods in order to apply to the job. The responses showed the largest numbers of respondents are replied that in house training method is good method in order to apply the job.

Table 4.19 Follow up by managers

Responses	No.	%
Definitely	4	17.39
Sometimes	7	30.44
Not at all	12	52.17
Total	23	100

The researcher request managers “Did you ask your employees` about the training that they had taken?” the respondents replied that 12(52.17%), 7(30.44%) and 4(17.39%) were said that they are not at all, sometimes and definitely request their staff about training respectively. The responses implied most managers 52.17% do not ask their staffs about the training they took.

4.3.1 Training evaluation by the managers other than HRD

The general application of training aspect in NIB bank valued by the managers other than HRD, in accordance with the five scale(the likert scale),respondents answers to be coded as strongly disagree(1),Disagree(2),Neutral(3),Agree(4) and Strongly agree(5) and presented in the following table 4.20 to table 4.24.

Table 4.20 Results from training

	Scale	Frequency	%
Have you found best result/performance from your subordinate after they took training?	Strongly disagree	-	-
	Disagree	1	4.34
	Neutral	6	26.09
	Agree	10	43.48
	Strongly agree	6	26.09
	Total	23	100

The aim of training is to make improvements on job skill and knowledge and the companies expect lot from their employees` after training. To know about the result from training, the researcher asks managers about how the changes looks like on employees` performance after they took training and they replied 10(43.48%), 6(26.09%), 6(26.09%),1(4.34%) and 0(0%) replied and they valued the result as agree,stronglyagree,neutral,disagree and no selection on strongly agree respectively. It implies most respondents are agreeing training is a value to have a best result from employees`.

Table 4.21 Training availability

	Scale	Frequency	%
The training programs for your subordinates, is enough to do their job.	Strongly disagree	1	4.34
	Disagree	10	43.48
	Neutral	3	13.04
	Agree	9	39.14
	Strongly agree	-	-
	Total	23	100

Enough training for employees` is necessary to do job. Due to this fact companies delivered enough training to its employees` to have best performance from employees`. To know whether enough training is available or not in NIB, the researcher request managers and they responded 10(43.48%), 9(39.14%), 3(13.04%), 1(4.34%) and 0(0%) said disagree, neutral, agree, strongly disagree and no selection for strongly agree respectively on availability of training in the bank. Majority of the responses which is 43.48% shows there is no enough training availability in the bank to do job and also the 39.14% of respondents not sure that the bank delivered enough training to their staff. Both percentages for this showed the bank could not deliver enough training to its staffs.

Table 4.22 Follow up on training on job

	Scale	Frequency	%
There is a follow up on training effect on job.	Strongly disagree	11	47.83
	Disagree	9	39.14
	Neutral	2	8.69
	Agree	1	4.34
	Strongly agree	-	-
	Total	23	100

Follow up on training helps to know and answers for the organization how the companies are benefited from training, how the training to be delivered, employees` feedback on training effect on their job, evaluation of training and the overall aspects of training to be known by follow up. So the respondents about follow up of training effect on job showed 11(47.83%), 9(39.14%), 2(8.69%), 1(4.34%) and 0(0%) were rating the follow up application existence as strongly disagree, disagree, neutral, agree and no selection for strongly agree respectively. Largest responses show there is no follow up on training effect on employees` job.

Table 4.23 Effective training

	Scale	Frequency	%
The effective training can minimize employees` turn over.	Strongly disagree	3	13.04
	Disagree	3	13.04
	Neutral	3	13.04
	Agree	7	30.44
	Strongly agree	7	30.44
	Total	23	100

Employees` are the best assets to the company in order to achieve its goal, so keeping and having the well trained and experienced employee for long time is benefited the company. And to keeping them training and development can be seen as a tool because well trained and developed employee helps the company at large. Managers valued the importance of training regarding to minimizing employees` turnover is rating as 7(30.44%), 7(30.44%), 3(13.04%), 3(13.04%) and 3(13.04%) and shows their level of agreement as strongly agree, agree, neutral, disagree and strongly disagree. Most of the respondents are agreeing that training has a value to retaining employees` in the company.

Table 4.24 Training toward employees` and organizational goal

	Scale	Frequency	%
The bank`s training can be used as a key to maximize employee`s efficiency and organizational benefit.	Strongly disagree	-	-
	Disagree	2	8.69
	Neutral	3	13.04
	Agree	6	26.09
	Strongly agree	12	52.18
	Total	23	100

The other question that was requested from managers helps to know the training benefit regarding to maximizing employees` efficiency and organization benefit. For this question managers responses that 12(52.18%), 6(26.09%), 3(13.04%), 2(8.69%) and 0(0%) replied and shows their agreement as strongly agree, agree, neutral, disagree and no selection for strongly disagree option respectively. The largest number of respondents agrees that training can be seen as a key to maximize employees` efficiency and organizational benefit. This implies that most managers believe that training has a great value to increasing best rewards in both employees` and organization.

4.4 Presentation and analysis of data obtained from HRD managers

For the following presentation and analysis of data the researcher distributed the open ended question and interview with seven HRD managers and review the NIB HRD and training policy and procedural manual.

For question regarding to the bank`s need assessment, they replied the training need assessment made through interview and by distributing questionnaires` and it is designed once in a year before the training is conducted in order to determine the type of training by considering system and technology changes, Forecast of human resource needs, periodic staff performance evaluation, exit interview, suggestion and proposals of line executives, customer suggestion, etc.

Regarding the base of criteria used to select training subject and trainers, the bank used the training need assessment & it can identify what type of training to be deliver for employees` so that the next steps are making study on Costs, delivery time, place, training facilitation and excellence of trainers and his experience.

About follow up of training on delivering time, managers replied they made follow up during the training and they made it through observation, short questionnaire and discussion formally or informally with the participants and the training course evaluation sheet shall be completed by participants at the end of the session of a course and to be compiled and communicated to the concerned stakeholders.

Regarding to the follow up on effect of training on employees` job, most responded shows that the bank believe on the follow up on training effect should be made but due to time and no existence of the follow up team there is no follow up on effect of training on job and they also said they are in trouble to know the impacts of training on employees` job. In addition, they also blame other managers who are working with the employees`, because those managers does not take any follow up on their staff and do not know the effect of training on their employees` performance.

Concerning to challenges that affect the effectiveness of training, most training in the bank were prepared on theoretical bases due to this the bank could not exercise the effectiveness of training and the rising price of training cost also seen as a challenge.

About benefit of employees` training, they replied when an employee trained she/he does their work effectively and employees` provide best service to the customers on a perfectible way and then the company will have best profit and it can be a competitive company in the industry.

Regarding to the relationship between organizational effectiveness and employee development through, the researcher tried to summarizes the answer given by the managers as organization to be effective the organization should work on its human resource. When an organizationis investing on its human resource, it can make different itself from others and the main way to work on human resource is training and development and then it can capable and differentiate it from others. Due to this both the organizational effectiveness

and employee development have direct relationship because when you work or invest on your employee, the organization will be benefited through profit, maintaining of employees` can maximize its goodwill and others.

Regarding to training to every staff, almost all seven managers responded that every staff of the bank took training at least one time inclusive of the induction training program with or without the bank`s CBS software.

About the basis for selecting employees` to be participated in training, HRD managers replied regarding to the in-house training or local external training, HRD and benefits division request departments/Branch to nominate candidates for a training program. Departments/Branches forward list of nominates for the program. Candidates for overseas training are selected based on the requirements of the training institution or the bank`s need by HRD and Administration department. Upon securing the president`s approval, the HRD and benefit division process the necessary formalities of overseas training. Foreign training need and budget shall be approved by the board and executed by the management

Concerning for types of training in the bank, multiple types of training program are adopted in the bank through in-house training out sourced training, overseas training, induction program and apprenticeship training.

Regarding to the question about their comment, they replied that the bank having a mission of providing effective and full-fledged commercial banking services to customers at large and it can be fulfilled by capable management and employees`, to make themselves capable the HRD department will play a great roll through delivering effective training and development, by motivating staffs and stay them for long period of time.

4.5 Descriptive statistics

Based on descriptive statistics various analysis related to the dependent and independent variables has been made. The dependent variable is satisfaction on training and the independent variables were training facility, training to work relation, availability of enough training, training to organizational goal, training towards skill, knowledge and attitude, training evaluation during training time and training follow up on results weighted from the respondent`s respective responses. The discussion for this descriptive statistics

part is prepared based on the response of employees` (other than managers) on the likert type of questionarier.

4.25 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Training Facility i.e.Content,time,place	155	1	5	2.97	1.110
Training work relation	155	1	5	3.26	1.343
Availability of enough training	155	1	5	2.16	.950
Training preparation on assumption of organizational goal	155	1	5	2.77	1.161
Training towards employees skill,knowledge & attitude	155	1	5	2.97	1.090
Training evaluation during&on the end of training	155	1	5	3.29	1.259
Follow up on effect of training on job	155	1	4	1.86	.822
Satisfaction on training	155	1	5	2.86	1.365
Valid N (listwise)	155				

Source, survey result

The mean value of training facility, training to work relation, availability of enough training, training to goal, training towards employees skill, training evaluation during training time, follow up training effect on job and satisfaction on training are 2.97, 3.26, 2.16, 2.77, 2.97, 3.29, 1.86 and 2.86 respectively.

This can show that most respondents were in the middle of decision on training facility, training towards employees skill, satisfaction on training, training to goal and on the availability of enough training, on the other hand, training to work relation and evaluation of training during training time involvement on satisfaction of training are agreed by the respondents on their effectiveness, whereas follow up on effect of training on employees job scored the least value of the respondents perception.

4.5.1 Regression results

It is a useful technique that can be used to analyze the relationship between single dependent and several independent variables (Hair et.al, 1998) cited on (akgam,2013)

The regression analysis were conducted using on assessment of employee training practice in NIB bank, it was measured by a dependent and independent variables which were described in above.

i. Regression model summary

Table 4.26 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766 ^a	.587	.567	.898

a. Predictors: (Constant), Follow up on effect of training on job, Availability of enough training, Training Facility i.e. Content, time, place, Training evaluation during on the end of training, Training preparation on assumption of organizational goal, Training towards employees`skill, knowledge & attitude, Training work relation

The above model summary table shows the result of the regression analysis. The strength of the relationship between the dependent and independent variables is based on R static. The R statistics .766 shows a strong positive relationship between dependent variable and independent variables. Thus the seven independent variables of Training facility, training to work , availability of enough training, , training to goal, training to skill, evaluation on training, and follow up on effect of training in aggregate are significant predictor of satisfaction on training(dependent variable).

The R square value (the "R Square" column) indicates how much of the total variation in the dependent variable, satisfaction on training, can be explained by the independent variables. In this case, 58.7% can be explained, which is very large.

ii. ANOVA

The next table is the **ANOVA** table, which reports how well the regression equation fits the data (i.e., predicts the dependent variable) and is shown below:

Table 4.27 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	168.358	7	24.051	29.831	.000 ^b
	Residual	118.519	147	.806		
	Total	286.877	154			

a. Dependent Variable: Satisfaction on training

b. Predictors: (Constant), Follow up on effect of training on job, Availability of enough training, Training Facility i.e.Content,time,place, Training evaluation during&on the end of training, Training preparation on assumption of organizational goal, Training towards employees`skill, knowledge& attitude, Training work relation

The table 4.26 is the ANOVA table, helps to examining the relationship between dependent and independent variable. And the table indicates that the regression model predicts the dependent variable significantly well. How do we know this? Look at the "Regression" row and go to the "Sig." column. This indicates the statistical significance of the regression model that was run. Here statistical significance for the regression analysis is.000 which is less than 0.05, and indicates that, overall, the regression model statistically significantly predicts the outcome variable (i.e., it is a good fit for the data).

iii.Coefficients

The **Coefficients** table provides us with the necessary information to predict satisfaction on training from stated independent variables, as well as determine whether independent variables contributes statistically significantly to the model (by looking at the "**Sig.**" column). Furthermore, we can use the values in the "**Beta**" column under the "**Standardized Coefficients**" column, as shown below:

Table 4.28 Coefficients

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	-1.596	.324		-4.926	.000	-2.236	-.956
Training Facility i.e.Content, time,place	.261	.071	.213	3.700	.000	.122	.401
Training work relation	.225	.064	.222	3.510	.001	.098	.352
Availability of enough training	.348	.084	.242	4.140	.000	.182	.514
Training preparation on assumption of organizational goal	.205	.070	.174	2.916	.004	.066	.344
Training towards employees` skill, knowledge& attitude	.190	.078	.152	2.444	.016	.036	.344
Training evaluation during & on the end of training	.198	.062	.182	3.191	.002	.075	.320
Follow up on effect of training on job	.219	.098	.132	2.242	.026	.026	.412

a. Dependent Variable: Satisfaction on training

The significance (Sig) level for all job satisfaction variable is less than .05. Thus all the independent variables were significantly related to satisfaction on training (dependent variable).

The result of the linear regression for training facility, training to work relation, availability of enough training, training towards organizational goal, training towards employees' skill, training evaluation during training time, and follow up of training on job results were 0.213, 0.222, 0.242, 0.174, 0.152, 0.182, & 0.132 respectively they all had positive coefficient with the dependent variable satisfaction on training. Resulted from the above coefficient matrix, the independent variables in the standardized coefficients column or the beta value, availability of enough training and training to work relation results made the highest contribution in explaining the dependent variable of satisfaction on training and the variables that made less contribution to explain about the dependent variable were follow up on effect of training, the contribution of all independent variables on the dependent variable of satisfaction on training has been seen in the above table.

The table also shows that the B coefficient of the independent variables, the values in the "B" column under the "Unstandardized Coefficients" column, it represent the amount of change in the dependent variable for a one-unit change in the independent variables:

The B coefficient for training facility, it is positive, indicating that as training facility increase, satisfaction on training also increase. For every 1% increase in training facility the satisfaction on training also increase by 0.261%.

The B coefficient for training to work relation, it is positive, indicating that as training to work relation increase, satisfaction on training also increase. For every 1% increase in training to work relation, the satisfaction on training also increases by 0.225%.

The B coefficient for availability of enough training, it is positive, indicating that as availability of enough training increase, satisfaction on training also increase. For every 1% increase in availability of enough training, the satisfaction on training also increases by 0.348%.

The B coefficient for training towards organizational goal, it is positive, indicating that as training towards organizational goal increase, satisfaction on training also increase. For

every 1% increase in training towards organizational goal, the satisfaction on training also increases by 0.205%.

The B coefficient for training towards employees` skill, it is positive, indicating that as training towards employees` skill increase, satisfaction on training also increase. For every 1% increase in training towards employees` skill, the satisfactions on training also increase by 0.190%.

The B coefficient for training evaluation during training time, it is positive, indicating that as training evaluation during training time increase, satisfaction on training also increase. For every 1% increase in training evaluation during training time, the satisfaction on training also increase by 0.198%.

The B coefficient for follow up of training on job results, it is positive, indicating that as follow up of training on job results increase, satisfaction on training also increase. For every 1% increase in follow up of training on job results the satisfaction on training also increase by 0.219%.

4.5 2 Correlation results

Correlation analysis used to measure the strength or degree of association between variables. In order to determine the relationship of the variables, the Pearson correlation analysis was used for all variables used in the research regression model, the relationship between satisfaction on training (dependent variable) and its components-independent variables(Training facility. training to work ,availability of training, training to goal, training to skill, training evaluation, follow up on training effect) have been correlated as per the under stated SPSS software correlation matrix. The values of the Pearson Correlation range from -1 to +1 with negative numbers representing a negative correlation (as one variable increases, the other variable decreases) and positive numbers representing a positive correlation (as one variable increases, the other also increases) there is a direct relationship between dependent and independent variables.

Table 4.29 Correlation matrix

	Training facility	Training to work	Availability of enough training	Training to goal	Training to skill	Training evaluation	Follow up on training effect	Satisfaction on training
Training Facility i.e.Content,time,place	1	.340	.090	.232	.225**	.168**	.181	.439
Training work relation	.340**	1	.278**	.222**	.396**	.251**	.320**	.548**
Availability of enough training	.90	.278**	1	-0.25	.325**	.232**	0.61	.418**
Training preparation on assumption of organizational goal	.232**	.222**	-0.25**	1	.287**	.233**	.334**	.397**
Training towards employees`skill,knowledge& attitude	.225**	.396**	.325**	.287**	1	.234**	.270**	.495**
Training evaluation during&on the end of training	.168**	.251**	.232**	.233**	.234**	1	.114	.421**
Follow up on effect of training on job	.181	.320**	.061**	.334**	.270**	.114	1	.376**
Satisfaction on training	.439**	.548**	.418**	.397**	.495**	.421**	.376**	1

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

Source, Survey result

All seven independent variables and their respective correlation coefficients for the dependent variable of satisfaction on training were 0.439 training Facility i.e.Content,time, place, 0.548 training to work relation, 0.418 availability of enough training,.397 trainings preparation on the assumption of organizational goal, 0.495 training towards employees`skill,knowledge& attitude, 0.421 training evaluation during training, and 0.376 training follow-up on job results.

All above listed independent variables are positively correlated to the dependent variable- satisfaction on training. Since there is a positive relationship between dependent and independent variable this means that as one variable increases in value, the second variable also increase in value. Similarly, as one variable decreases in value, the second variable also decreases in value. This is called a positive correlation.[http://statistics-help-for-students.com/How do I interpret data in SPSS for Pearsons r and scatterplots.htm](http://statistics-help-for-students.com/How_do_I_interpret_data_in_SPSS_for_Pearsons_r_and_scatterplots.htm)

And as we can see from the above correlation matrix employees` satisfaction on training and training towards work have scored highest coefficient correlation. Therefore, there were highest and significant relationship and determination of this independent variable on satisfaction of training. But when we have seen the relationship between independent variables of training follow up on job results with the dependent variable of satisfaction on training, was very low due to this fact the correlation coefficient changes from the independent variables of training follow up on job, not have major effect on satisfaction on training(dependent variable) for the training practice of the bank.

Chapter Five

Summary, Conclusion and Recommendation

5.1 Introduction

The objective of this study were to examine training practice in Nib international bank s.c.some issues raised in this research were how the bank`s training practice look like and how the bank`s follow up on the training practice in order to improve employees` job. To answer for this and other related question the researcher collected data from employees`, from manuals and from other secondary source of data and it was analyzed and clearly discussed in the previous chapter four, now the researcher tried to show what findings were found, what conclusion are existed from the findings and make recommendation on the conclusions.

5.2 Summary of the major Findings

Various findings are found from the data collected in the previous chapters; those findings are described below as follows:

Most of employees` are in the youngest age and largest group of respondents have a BA degree and stayed in NIB for more than three years and the data also showed that most females are working for non-managerial posts in the bank.

Every staff of respondents has got training and employees` for training were selected by the department manage/branch manager.

Methods of training in the bank are in-house training, outsourcing training, induction training, apprenticeship and overseas training, from the listed training type largest group of employees` took training in- house training method. The finding also implies

52.26% of employees` took training only for 1-2 times and the training also was given with wide gap. And employees` not sure that training could improve their skill, knowledge and attitude.

Largest group of respondents said there is good training facility in the bank and the training they took are directly related to their job.

Majority of employees` replied that the bank could not deliver enough training to do their job and they were not sure that the bank`s training could in line with the bank`s goal or not and they were not also sure that the training improve their skill and knowledge

Most employees` said that there is no follow up on trainings effect on employee job at work place, the bank only took evaluation on during training time and most employees` are also not satisfied on the bank`s training.

Most managers believed that effective training to employees` has a great value in order to minimize employees` turnover and they also believe that training can maximize employees` efficiency and organizational goal also. The rising price on the training costs is seen as a challenge to deliver various trainings to the bank`s employees`.

Under the descriptive statistics analysis, the study discussed that all independent variables in the correlation matrix showed that they are positively correlated to the dependent variable of satisfaction on training. And from this matrix we can also understand independent variable of training to work has scored highest coefficient correlation with the dependent variable (satisfaction on training). It was also supported by the coefficient table that all independent variables in the standardized coefficients column or the beta value shows all independent variables had positive coefficient with the dependent variable satisfaction on training, availability of enough training made the highest contribution in explaining the dependent variable of satisfaction on training and the variables that made less contribution were follow up on training effect. And in the regression analysis table we also understood that the regression for the collected data were 0.766.

5.3 Conclusion

The researcher described the assessment of training practice of the bank towards various related issues majorly on training facility, training to work relation, availability of enough training, training to organizational goal, training to employees` skill, evaluation of training up on delivery, follow up on training effect and satisfaction on training.

- As the findings implied there were no enough training available in the bank from this finding it is easily understood that there is shortage of training in the bank accordingly the finding implies most employees `are not sure that the training were directly relate to organizational goal and their skill. And the bank only used evaluation technique during training time but there is no any training follow up on effect of training on employees` job. And also from the findings, the researcher concluded that there is poor training satisfaction with in the bank`s employees`.
- Findings showed most employees` agree that the training facilities towards content, time and place are in good condition and they also believed that training has directly relates to their job.
- Findings of the research showed about managers understanding towards importance of training, they replied that effective training can minimize employees` turnover and it has a core value to maximize employees` capacity also greatly help to achieve organizational goal.
- The rising price of trainings costs creates problem to deliver various trainings to employees`.
- The findings implied correlation matrix and the beta value under coefficient table shows a positive relationship between independent variables and dependent variable ,it implied that the raised variables to the study were had direct relationship and relevant to explain the subject matter and in the regression analysis the researcher also have got the regression value of 0.766 it is more than the acceptable limit of 0.700.So the researcher believe and conclude that the variables which were raised in this research were relevant.

5.4 Recommendation

Based on the findings and conclusion discussed earlier the researcher needs to give the following suggestions/recommendation to the concerned body as follows:

- ✓ When a bank using of those educated and youngest employees` on effective and efficient manner both the employees` and organization can maximize their future carrier and benefit. When a company creating a great understanding to its employees` about organization strategic goal on the initial, everyone in the company can developed through this thinking and can be able to play goodly to achieve organizational goal. In addition to that, When an organization is having educated employees` and those are staying at the company for long period of time the service and productivity increase time to time, and to keeping its productivity participating on support employees` to increase their education status is advantageous for both of them and also helped the organization to have them for long live and increase employees` belongingness to the company. And the bank shall also encourage and support female's employees` to capable of them for the managerial post.
- ✓ When employees` have more chance to have training they can improve their skill and update themselves with the current situation like technology and system it increase their capacity then the result will maximize employees` and organizational benefit towards their capacity and goals respectively. Therefore the bank should deliver effective and timely based trainings to employees`.
- ✓ The bank shall increase its training availability times/schedules on updating its employees` on contemporary issues of day to day business operation.
- ✓ It is better for the bank to maintain its current training delivery facilities.
- ✓ The bank should implement effective training follow up mechanism towards evaluation of delivered trainings, in addition to measurement of training extents towards increasing employees `performance. And here we must understand that the follow up not only made by HRD department rather other managers also should made follow up on the effect of training and they must communicate to the concerned body with in the specified period of

time then the bank`s management can make sound decision to better performance.

- ✓ The bank should seriously do on its need assessments to certainly know what trainings are majorly needed by employees` and what is the real problem/gap to be solved by trainings in order to increase its employee training satisfaction.
- ✓ The bank should allocate sufficient budget to train employees` because even if the bank invests more amount of money to train its employees`, it will be a mutual benefit to the employees` and organization towards maximizing employees` capability and also has a value in order to achieve organizational goal. Alternatively, the bank should adopt least cost methods of training deliver channels to maintain timely training delivery.

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Appendix

St. Mary`s University

School of graduate studies

Questionnaire to be completed by employees

Dear Respondents,

The objective of this questionnaire is to gather first-hand information that will help to assessment of employee training practices in NIB international bank s.c. This study is undertaken as a partial requirement for the completion of MBA in General management.

All data and information that will be gathered through this questionnaire will be used for the sole purpose of the research and remains confidential. Therefore, you are kindly requested to respond to the questions with at most good faith, freely and to the best of your knowledge.

No need of writing your name.

Thank you in advance for your time and kind cooperation. Please don`t hesitate to contact me for any comments and questions.

Henok Alemayehu, e-mail..., telephone number....

Please put a "√"mark on the following box to indicate your personal information.

Part I. Demographic profile

1. Age 20-30 31-40 41-50 >50

2. Marital status Single Married

3. Gender Female Male

4. Educational back ground

High School Certificate Diploma Degree Masters and above
other.....

5. Years of service <1-3 Years >3-7Years >7-10Years >10 years

6. Your current post

Part II. Study related question

2.1 Close ended questions

1. Have you got the chance to take any training in NIB bank? YES NO

If your answer is yes, please answer the following questions by putting a "√"mark on the space provided under each alternative response:

2. How could you been selected for the training?

- A. Performance appraisal B. Work experience C. On my own request
D. Manager request E. If other please specify.....

3. In which methods you were took training?

- A. In-house training B. Out-sourced training C. Overseas training
D. Induction program E. Apprenticeship

4. For how many times have you participated in training?

- A. 1-2times B. 3-4times C. >5times

5. In which interval you were took training?

- A. Quarterly B. Semiannually C. Annually
D. Every two years E. If other please specify.....

6. How could you rate your improvement after taking trainings?

- A. Excellent B. Very good C. Good D. Bad E. No change

2.1 Likert type questions

Please give your response for the following table as per below description by putting “√” mark on the space provided:

1= Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly agree

To what extent you agree or disagree with the following statements.

No.	Item	1	2	3	4	5
1	The training content, time, place and other facilitation are in good condition.					
2	Trainings were directly related to your job.					
3	The bank delivered enough training in order to do your job.					
4	The trainings were prepared and delivered based on the assumption of organizational goal.					
5.	Trainings that you have taken from the bank can improve your skill, knowledge, and attitude.					
6.	The bank has evaluated the training program during the training time.					
7.	The follow up is made for the training effect on your job.					
8.	Are you satisfied on the bank`s training?					

St.Mary`s University

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Questionnaire to be completed by managers other than HRD

Dear Respondents,

The objective of this questionnaire is to gather first-hand information that will help to assessment of employee training practices in NIB international bank s.c..This study is undertaken as a partial requirement for the completion of MBA in General management.

All data and information that will be gathered through this questionnaire will be used for the sole purpose of the research and remains confidential. Therefore, you are kindly requested to respond to the questions with at most good faith, freely and to the best of your knowledge.

No need of writing your name.

Thank you in advance for your time and kind cooperation. Please don`t hesitate to contact me for any comments and questions.

Henok Alemayehu, e-mail..., telephone number....

Please put a "√"mark on the following box to indicate your personal information.

Part I. Demographic profile

1. Age 20-30 31-40 41-50 >50

2. Marital status Single Married

3. Gender Female Male

4. Educational back ground

Diploma Degree Masters and above Other.....

5. Years of service <1-3 Years >3-7 Years >7-10Years >10 years

6. Your current post

Part II. Study related question

2.1 Close ended question

1. How you select your employees to participate in training?

- A. Performance appraisal
- B. Managers request /Recommendation
- C.HRD itself
- D. Employees request
- E. Other.....

2. Which types of training program is good in order to apply the training (as per your observation)?

- A. In house training
- B. Out sourcing
- C. Induction
- D. Apprenticeship
- E. Overseas
- F. Other.....

3. Did you ask your employees about the training that they had taken?

- A. Definitely
- B. Somehow
- C. Not at all

2.2 Likert type question

Please give your response for the following table as per below description by putting “√” mark on the space provided:

1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly agree

To what extent you agree or disagree with the following statements.

No.	Item	1	2	3	4	5
1.	You found best result/performance from your subordinate after they took training.					
2.	The training programs for your subordinates, is enough to do their job.					
3.	The follow up on training effect is necessary.					
4	The effective training can minimize employees turn over.					
5.	The bank`s training can be used as a key to maximize employee`s efficiency and organizational benefit.					

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Questionnaire to be completed by HRD managers

Dear Respondents,

The objective of this questionnaire is to gather first-hand information that will help to assessment of employee training practices in NIB international bank s.c.This study is undertaken as a partial requirement for the completion of MBA In General management.

All data and information that will be gathered through this questionnaire will be used for the sole purpose of the research and remains confidential. Therefore, you are kindly requested to respond to the questions with at most good faith, freely and to the best of your knowledge.

No need of writing your name.

Thank you in advance for your time and kind cooperation. Please don`t hesitate to contact me for any comments and questions.

Henok Alemayehu, e-mail..., Telephone number...

Please put a "√"mark on the following box to indicate your personal information.

Part I. Demographic profile

1. Age 20-30 31-40 41-50 >50

2. Marital status Single Married

3. Gender Female Male

4. Educational back ground

Diploma Degree Masters and above Other.....

5. Years of service <1-3 Years >3-7 Years >7-10Years >10 years

6. Your current post

Part II. Study related question

2.1 Open ended question for HRD managers

1. How do you made a training need assessment?

2. What criteria the bank used to select training subjects and trainers?

3. What looks like the follow up before and during training?

4. How do you practically evaluate the trainings effect on employee's capability towards their job and organization goal?

5. What are the main challenges that affect the effectiveness of employee training?

6. What benefits the company obtained from employees training?

7. How you describe the relationship between organizational effectiveness and employee development through training?

2.2 Interview

1. Does every employee in the bank be participated in training?

2. What basis are you using to select trainees to be participated in training?

3. What type of training programs the bank use to delivered trainings?

4. Any other thing you would like to say?

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Training Facility i.e.Content,time,place	155	1	5	2.97	1.11
Training work relation	155	1	5	3.26	1.343
Availability of enough training	155	1	5	2.16	0.95
Training preparation on assumption of organizational goal	155	1	5	2.77	1.161
Training towards employees skill,knowledge & attitude	155	1	5	2.97	1.09
Training evaluation during&on the end of training	155	1	5	3.29	1.259
Follow up on effect of training on job	155	1	4	1.86	0.822
Satisfaction on training	155	1	5	2.86	1.365
Valid N (listwise)	155				

Frequencies

Statistics

		Training Facility i.e.Content,time ,place	Traini ng work relatio n	Availabil ity of enough training	Training preparatio n on assumptio n of organizatio nal goal	Training towards employees skill,knowle dge & attitude	Training evaluati on during& on the end of training	Follo w up on effect of traini ng on job	Satisfacti on on training
N	Valid	155	155	155	155	155	155	155	155
	Missing	0	0	0	0	0	0	0	0

Frequency Table

Training Facility i.e.Content,time,place

		Frequency	Perce nt	Valid Percent	Cumulative Percent
Valid	Strongly disagree	14	9.0	9.0	9.0
	Disagree	46	29.7	29.7	38.7
	Neutral	34	21.9	21.9	60.6
	Agree	52	33.5	33.5	94.2
	Strongly agree	9	5.8	5.8	100.0
	Total	155	100.0	100.0	

Training work relation

		Frequency	Perce nt	Valid Percent	Cumulative Percent
Valid	Strongly disagree	23	14.8	14.8	14.8
	Disagree	26	16.8	16.8	31.6
	Neutral	23	14.8	14.8	46.5
	Agree	54	34.8	34.8	81.3
	Strongly agree	29	18.7	18.7	100.0
	Total	155	100.0	100.0	

Availability of enough training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	42	27.1	27.1	27.1
	Disagree	61	39.4	39.4	66.5
	Neutral	39	25.2	25.2	91.6
	Agree	11	7.1	7.1	98.7
	Strongly agree	2	1.3	1.3	100.0
	Total	155	100.0	100.0	

Training preparation on assumption of organizational goal

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	26	16.8	16.8	16.8
	Disagree	37	23.9	23.9	40.6
	Neutral	50	32.3	32.3	72.9
	Agree	31	20.0	20.0	92.9
	Strongly agree	11	7.1	7.1	100.0
	Total	155	100.0	100.0	

Training towards employees skill,knowledge & attitude

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	14	9.0	9.0	9.0
	Disagree	40	25.8	25.8	34.8
	Neutral	50	32.3	32.3	67.1
	Agree	39	25.2	25.2	92.3
	Strongly agree	12	7.7	7.7	100.0
	Total	155	100.0	100.0	

Training evaluation during&on the end of training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	13	8.4	8.4	8.4
	Disagree	36	23.2	23.2	31.6
	Neutral	30	19.4	19.4	51.0
	Agree	45	29.0	29.0	80.0
	Strongly agree	31	20.0	20.0	100.0
	Total	155	100.0	100.0	

Follow up on effect of training on job

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	61	39.4	39.4	39.4
	Disagree	57	36.8	36.8	76.1
	Neutral	34	21.9	21.9	98.1
	Agree	3	1.9	1.9	100.0
	Total	155	100.0	100.0	

Satisfaction on training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	32	20.6	20.6	20.6
	Disagree	36	23.2	23.2	43.9
	Neutral	33	21.3	21.3	65.2
	Agree	30	19.4	19.4	84.5
	Strongly agree	24	15.5	15.5	100.0
	Total	155	100.0	100.0	

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	155	100.0
	Excluded ^a	0	0.0
	Total	155	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.764	8

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766 ^a	.587	.567	.898

a. Predictors: (Constant), Follow up on effect of training on job, Availability of enough training, Training Facility
i.e. Content, time, place, Training evaluation during & on the end of training, Training preparation on assumption of organizational goal, Training towards employees skill, knowledge & attitude, Training work relation

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	168.358	7	24.051	29.831	.000 ^b
	Residual	118.519	147	.806		
	Total	286.877	154			

a. Dependent Variable: Satisfaction on training

b. Predictors: (Constant), Follow up on effect of training on job, Availability of enough training, Training Facility i.e.Content,time,place, Training evaluation during&on the end of training, Training preparation on assumption of organizational goal, Training towards employees skill,knowledge & attitude, Training work relation

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	-1.596	.324		-4.926	.000	-2.236	-.956
Training Facility i.e.Content,time,place	.261	.071	.213	3.700	.000	.122	.401
Training work relation	.225	.064	.222	3.510	.001	.098	.352
Availability of enough training	.348	.084	.242	4.140	.000	.182	.514
Training preparation on assumption of organizational goal	.205	.070	.174	2.916	.004	.066	.344
Training towards employees skill,knowledge & attitude	.190	.078	.152	2.444	.016	.036	.344
Training evaluation during&on the end of training	.198	.062	.182	3.191	.002	.075	.320
Follow up on effect of training on job	.219	.098	.132	2.242	.026	.026	.412

a. Dependent Variable: Satisfaction on training

	N	155	155	155	155	155	155	155	155
Training towards employees skill, knowledge & attitude	Pearson Correlation	.225**	.396**	.325**	.287**	1	.234**	.270**	.495**
	Sig. (2-tailed)	.005	.000	.000	.000		.003	.001	.000
	Sum of Squares	41.871	89.290	51.806	55.839	182.839	49.452	37.323	113.290
	Cross-products Covariance	.272	.580	.336	.363	1.187	.321	.242	.736
	N	155	155	155	155	155	155	155	155
Training evaluation during & on the end of training	Pearson Correlation	.168*	.251**	.232**	.233**	.234**	1	.114	.421**
	Sig. (2-tailed)	.037	.002	.004	.004	.003		.160	.000
	Sum of Squares	36.161	65.387	42.742	52.452	49.452	243.935	18.097	111.387
	Cross-products Covariance	.235	.425	.278	.341	.321	1.584	.118	.723
	N	155	155	155	155	155	155	155	155
Follow up on effect of training on job	Pearson Correlation	.181*	.320**	.061	.334**	.270**	.114	1	.376**
	Sig. (2-tailed)	.024	.000	.448	.000	.001	.160		.000
	Sum of Squares	25.458	54.419	7.387	49.123	37.323	18.097	104.155	65.019
	Cross-products Covariance	.165	.353	.048	.319	.242	.118	.676	.422
	N	155	155	155	155	155	155	155	155
Satisfaction on training	Pearson Correlation	.439**	.548**	.418**	.397**	.495**	.421**	.376**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	Sum of Squares	102.432	154.677	83.548	96.890	113.290	111.387	65.019	286.877
	Cross-products Covariance	.665	1.004	.543	.629	.736	.723	.422	1.863
	N	155	155	155	155	155	155	155	155

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

* . Correlation is significant at the 0.05 level (2-tailed).