ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

ASSESSEMENT OF EMPLOYEE TRAINING PRACTICES IN COMMERCIAL BANK OF ETHIOPIA

BY

EMEBET ABEBE WASSIE

ID number SGS/0401/2007A

Dec, 2016

Addis Ababa, Ethiopia

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A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES, ST.MARY'S UNIVERSITY, IN PARTIAL FULFILLMNT OF THE REQUIREMENT FOR THE AWARD OF MASTERS DEGREE IN BUSINESS ADMINISTRATION.

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APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I declare that the research entitled "assessment of employee training practices in Commercial Bank of Ethiopia" is my original work, prepared under guidance of Chalachew Getahun (PHD). All sources of material used for the research have been duly acknowledged.

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Name   **Signature**

St. Mary's University, Addis Ababa   **Dec, 2016**

Endorsement

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

_____   _____

Advisor   **Signature**

St. Mary's university, Addis Ababa   **January 2017**

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ACRONYMS

TNA: Training Need Assessment

HRD: Human Resource Development

CBE: Commercial Bank of Ethiopia

NAAD: North Addis Ababa District

EAAD: East Addis Ababa District

CSO: Customer Service Officer

CSM: Customer Service Manager

OJT: on-the- job Training

SCSO: Senior Customer Service Officer

Abstract

Effectiveness of the organization from the training expenditure is a measure of how well training achieves its intended objectives. Generally, we can say that training does not deliver the expected value to the organizations when trainees do not transfer the skills learned to their workplace. The Objective of the study is assessment of employee training practices in Commercial Bank of Ethiopia. The researcher used quantitative and qualitative survey. Quantitative data is usually assemble using questionnaires while qualitative data is collect employing semi-structure interview and from document. After data collection, the data will analyze, compare and interpret using systems approach to training process model so as to address the research questions. Descriptive survey method is appropriate to gather data from relatively large number of population. Conclude that Districts also need to take responsibility of communicating the overall annual training needs identified, objectives and the competency directory to branches under them. Banks provide training programs to enhance their knowledge and skills to satisfy the customers. One of the Growth of CBE is the result of skilled manpower which is the outcome of training. Recommended to avoid the problem and to provide training effective and efficient way The bank has to give training program for every employees of the bank whether the employee experienced or not in other banking industry because every employees of the bank needs to have cleared knowledge about the goals mission, vision and organizational culture and work understanding.

Keywords: Training; CBE; Ethiopia

CHAPTER ONE

Introduction

1.1. Background of the Study

Every organization strives to be the strongest company in its industry. This competitive edge is dependent upon the availability of resources and their most effective usage. Organization assets may fall in various categories, like physical, financial and human resources. Human resource is considered to be the most vital and useful asset, as other assets can be exploited with the proper use of human resources (Anderson, (2000)).

Human resource is the most valuable assets of any organization, with the machines, materials and even the money; nothing gets done without man-power. People the human resource are considered by many to be the key and most important resources of an organization. The effectiveness and success of an organization therefore lies on the people who form and work within the organization. So, human resource of an organization is the determinant for the realization of its goals. At the same time, simply having this resource (human) is not guarantee for the organization to be successful unless and until the organization improves the performance of the people time to time (Noe & Colquitt, (2002)).

For the matter of fact, there are factors may affect the employees' performance such as their abilities, motivations, the support they receive , the nature of the work they are doing, and their relationship with the organization. Generally, the human resource manager must design different techniques these enables the organization to improve the performance of the work force; among which training is the one and it is the focus of this paper, it is designed to improve employees' performance and help the organization realize its objectives effectively and efficiently. But, too often, training is done without any thought of measuring and evaluating it later to see how well it worked and how much an organization is effective form training , training is both time-consuming and expensive, the organization must be effective in terms of the specified objective that a company planned to realize (Wilson, (1999)).

Effectiveness of the organization from the training expenditure is a measure of how well training achieves its intended objectives, for example, to improve job performance the effectiveness of the organization from the training expenditure measures to what extent the trainings improve the job performance in the organizations after the training .generally we can say that training does not deliver the expected value to the organizations when trainees do not transfer the skills learned to their workplace, in other word training effectiveness occurs when trainees not only have the ability but are willing to transfer the skill learned to improve their job (Tannenbaum, (2002))

Training can be defined as a planned effort to enable employees to learn job-related knowledge, skills, and behavior. Improved capabilities, knowledge and skills of the talented workforce proved to be a major source of competitive advantage in a global market .For example, many organizations offer safety training to teach employees safe work habits. To develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs that may also effect employee motivation and commitment (Aguinis & Kraiger, (2009)).

Over the last decade rapid globalization of organizations has presented countless challenges to training and human resource development professionals. For example the organizational structure of global business has been flattened in ways that demand higher levels of leadership and managerial skills from more employees. Against this background of complexity and change in the nature of work, organizations have recognized that the key to a sustainable competitive advantage is a knowledgeable, highly skilled work force. As a result the provision of training has become a critically important means of continuous learning and adoptions (Bate, (2007)).

In Ethiopia the banking industry becoming more competitive than ever, private and public sector banks are competing with each other to perform well. The executives of the bank are now in the position to modify their traditional human resources practice in to innovative human resources practices in order to meet the challenges from other competitive banks (Rahel, (2012)).
It is evident that success in economic and social development of the country is highly dependent on the development of infrastructure, human resources and framework condition. Commercial Bank of Ethiopia has been playing a noticeable role in the country's economic development.

Through its large network and solid capital base, CBE has been the main provider of loans to the various sectors of the economy. Investment activities in the construction and manufacturing sectors, trade-activities both domestic and international, and purchase of essential inputs such as fertilizers and improved seeds to the small operators in the agricultural sector, etc are financed by CBE. As it is evidenced by its recent and past performance in order to meet the goals and objectives set by the government, CBE is expected to play an even higher role with respect to supply of finance domestically. The growth and transformation plan and the high GDP growth envisaged as well as the large projects and programs set suggest that CBE should be able to exert the maximum effect to meet the liquidity requirement of the economy (Tamirat, (2007)).

In the prevailing dynamic and competitive business environment, excellence in service provision is crucially important to maintain a sustainable business growth and to attain the vision of the CBE, which is to become the world-class commercial bank by the year 2025. To this end the CBE is undertaking a range of reform initiatives; particularly human resource development activities to enhance the quality and productivity of its employees through training and development (Rahel, (2012)).

However, placing high priority for training programs do not guarantee that employee's performance is improved through increase in productivity. The important issue is whether or not the need is assessed, an objective is established, appropriate methods and media are selected, the program is well implemented and close evaluation and follow up is carried both during and after the program (Dessler, (2009)).

1.2 Background of the organization

Commercial Bank of Ethiopia (CBE) is the biggest financial institution in the country. Currently it has more than 965 branches throughout the country. As of June 30, 2015 report total deposit birr 241.70 billion; the bank currently has more than 22,908 employees in the head quarter as well as districts and branches throughout the country (http://www.combanketh. Business development.com).

The Bank has been playing a great role in advancing economic development of the country for more than 71 years now. This role can be maintained only when it is able to keep up its good image by providing service that are most demanded by customers in the way they like it. To attain this, it has to continue improving the business i.e. the way it provides service to its customers and the image it creates in the eye of stakeholders have to go on improving. This is possible only when the Bank is proactive and is able to perfect its strategies when surrounding dynamic change.

To this effect, continuous assessment and monitoring both external and internal factors becomes crucial. Consequently less than four years back the Bank assessed its environment, assessed its strength and weaknesses. Concretized its values and capabilities based on agreeable approaches. Therefore, convincingly it polished up its vision, mission, objectives and strategies (Mihret, 2012 p.3). Accordingly Commercial Bank of Ethiopia visions becoming world class commercial bank by the year 2025. In its strategic document too, it clearly stated that the bank values both its customers and employees as not only important but also essential factors in all is endeavors of fulfilling public expectations.

VISION

- ✓ To become a World-class Commercial Bank by the year 20 25.

MISSION

- ✓ We are committed to best realizing of stakeholders' values through enhanced financial intermediation globally and supporting national development priorities by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology. We strongly believe that winning public confidence is the basis of our success.

VALUES

- ✓ Quality service
- ✓ Corporate Citizenship
- ✓ Customer Satisfaction
- ✓ Employee Satisfaction
- ✓ Integrity
- ✓ Learning Organization
- ✓ Teamwork and Collaboration

- ✓ Public Trust
- ✓ Value for money
- ✓ Decentralization

1.3 Statement of the problem

Currently many organizations in Ethiopia understood the essence of training and they make the condition favorable for their worker both within the country and abroad, Banks and Leather firms in Ethiopia like other organizations invest considerable amount of resource to train their people. The main problem here is that not how much the organizations are spend for training of their employees, but how much organizations are effective from training expenditure? Meaning that at the same time the organization are expected to be effective from the investment that they invest for training, simply invest huge amount of Birr for training is not enough. Organizations must measure the return on investment to check how much they are effective from it (Tamirat, (2007)).

Organizational effectiveness is the concept of how effective an organization is in achieving the outcomes the organization intends to produce. The companies spend so much of their budgeted on employees training, so it is crucial that they are able to measure the added value from the training expenditure. Commercial bank play the role main credit facility and deposit facility in the economy there fore if they fail investor will lack source for capital as well as place to keep their deposits.

Therefore this study examined how employee training assessment on the performance of commercial bank in Ethiopia country surveyed to determine the various employee levels of training in relation to impact to the performance of the banks.

Generally, absence of well-established training and development policy, lack of adequate budget, inadequate needs assessment, inappropriate training and development objectives, trying outdated training and development methods, lack of close supervision and follow up are some of the major problems that General about Ethiopia organization are facing (Tamrat ,(2010)). As stated in the five years balanced score card of the Bank lack of skilled, knowledgeable, and motivated human resources with the right attitude are the key weaknesses of the organization. Hence the purpose of

the study is to assess the impact of the human resource training practices of CBE and difference the measures that should be taken to improve the situation.

1.4 Research Questions

The main intention of this study will to examine does training produce a return to the organizations as expected on its training expenditures (all resources consumed) for improving employees' performance on CBE.

Specific questions:-

1. What criteria are in use by the organizations to measure their effectiveness from the training program?
2. What measure are commercial banks to ensure their personnel have attained the required level of training?
3. What is the common training level among the commercial banks employees?
4. Does the banks use appropriate training methods to enhance employees performance?
5. If commercial banks hire already trained personnel, which training institution are the main sources of personnel for the commercial banks?
6. Is there a practice of evaluating the effectiveness of training?

1.5 Objectives of the study

General objective

➢ To assess the impact of employee training on the performance of the commercial bank of Ethiopia.

Specific objectives:

➢ To explore the relationship between Training and employees performance.
➢ To determine whether CBE has training and development policy guide and strategy.
➢ To assess the involvement of line managers/supervisors in ensuring the effectiveness of training programs.
➢ To indicate the training methods use for conducting the training program.

1.6 Definition of Terms

- **Training:** is depending on the enhancing of knowledge skill and attitude of employee for improving of his performance on the job. (Dessler, (2009))
- **Development:** is focus on up grading employee's ability and attitude for the future career and organization. (Tamirat, (2007)).
- **Policy:** principle, rules guidelines formulated or adopted by organization to reach its long term goal. (Guest, (1997))
- **Management**: is the process of working with and through others to achieve organizational objective in changing environment. (Dessler, (2009))

1.7 Significance of the study

Training is a key strategy for human resource development and in achieving organizational mission, vision and objectives. The significance of the study is to assess the human resources training and development practices of the bank and provides also following significances:-

- It provide possible suggestion to remove the weaknesses of the training and development department of the bank and it will help the bank to improve the way it conducts the training and development activities
- It a stepping stone for those researchers who want to make further study on the area
- It helps the researcher to acquire knowledge and practical experience.

1.8 Scope of the study

For the sake of quality, specialization and to scope with the available time and resource constraints, this study focuses only on North and East districts of CBE, Although assessment of the study is equally important for all employees and processes of the bank as well as for other organizations particularly organizations in the banking industry.

1.9. Organization of the study's

The study is organized into five chapters. The first chapter is an introductory part of the study in which background of the study, back ground of the organization, statement of the problem, objective of the study, research question, definition term and de limitation/Scope of the study. The second chapter deals with related literature review of the study. The third chapter is about methodology of the study. Chapter four analyzes the data and presents the findings. The last chapter is the summary of findings, conclusions, limitations and recommendations part.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Human Resource Improvement

Human resource management consists of an organization's people practices. An organization is to perform best when these HR practices are managed well. At companies with effective HRM, employees and customers tend to be more satisfied, and the companies tend to be more innovative, have greater productivity, and develop a more favorable reputation in the community. One of the HRM practices is the training and development which contribute to the organization competitive advantage internally and externally (Garavan et al., 1999).

Amongst the important function of human resource management, one of the crucial function is employee development through proper training and development programs. Employee development refers to the capacity and capability building on an employee, and thus as of whole organization, to meet the standard performance level (Tamirat, (2007)).

Now global organizations are going to provide the trainings of cultural growth for enhancing their productivity to the employees working outside the domestic country. Those organizations are considered competitive which have trained and adequate workforce. It is thought that training in single is not the solution of every problem containing poor performance low productivity. Organizations spend a substantial part of investment on training to attract the employees for obtaining competencies, which are relevant to their job requirements (Neo et al., 2006).

2.2. Definition of Training

"Training is service function, which provides management with professional support in meeting the organization's objectives. training is an act of imparting or improving or updating the knowledge and skill of an employee (whether existing or new) for performing a particular job in an effective manner .in other words, training is a process of helping employees to acquire more

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knowledge of the job and to learn or sharpen the needed skill, attitudes and values associated with efficient performance of their job" (Abraham, (2012)).

A good training program ensures that an employee discovers his talents and the organizational interest. When this happens, an employee aligns his goals to the company objectives and this helps in meeting the organizational goals through high performance on the job. Studies also show that employee training and development makes sure that the bank keeps most of its staff for long. Thesis because the program gives the workforce a firm grasp of their duties (Guest, (1997)).

"Training is a necessity in the workplace. Without it, employees don't have a firm grasp on their responsibilities or duties .Employee training refers to programs that provide workers with information, new skills, or professional development opportunities. The companies aimed at gaining the competitive advantage realized the importance of training in improving the employee's performance. Past researches provides the evidence regarding the positive affect of training programs on both employee and organizational performance. On one hand previous work in the field proved that effective training programs leads to superior return on investment while the other researches mentioned the positive role of training in attaining the supreme levels of employee retention. More the developed employees, more they are satisfied with their job, hence increasing the firm productivity and profitability" (Colarelli & Montei, (1996))

2.2.1 Training priority and benefit

As indicate in the definitions of training, training is directed towards improving the performance of an organization by changing its employees" behavior and increasing their knowledge and skills. According to Bernard training is not a random activity. It usually starts through training need analysis. Effective training programs helps in constructing a more conducive learning environment for the workforce and train them to cope with the upcoming challenges more easily and in time (Wei-Tai, 2006). Effective training programs helps employees to get acquaintance with the desired new technological advancement, also gaining full command on the competencies and skills required to perform at s particular job and to void on the job errors and mistakes.

Gold shall express training in term of three different approaches. First is training while working which means apprenticeship with the employees of the organization within their same department. Second is working while training it means a way of formal training by rotating the jobs of newcomers in different departments and projects of the organization. Third one is full time training which is involved to look after the rotations of their employees through different departments and in special projects. But as well as effective training is concerned that the employees should ready for establishing a learning environment.

In spite of the large number of researches on the relationship between training and employee performance, there appears to be a gap, concerning the study of effect of training on employee performance. The purpose of this study is to close this gap by deeply investigating this phenomenon through the relevant literature, shedding more light into the relationship of training effectiveness, and superior employee performance and providing suggestions to the firms as how they can make best use of training programs to make their employees perform well on job.

2.2.1.1 Benefit to employees from the training

As to the benefits of employees, employees feel that they are competent at their job and training helps to give them greater personal satisfaction from being able to exercise new skills, techniques and procedures. Besides, it improves their capacity to solve problems, to cope up with change in the work place, to use new technology and to handle on-the- job training. In addition, material benefits could follow through improved performances (Mejia et al., (2010)).More the developed employees, more they are satisfied with their job, hence increasing the firm productivity and profitability.

2.2.1.2 Benefit to the Organization from the training

The improvement in the knowledge of employees is necessary to do work productively and efficiently. The fact is that the continuous about his field is successful for the benefit of whole organization. "Today organizations are facing the lack of skilled human capital which is a great hurdle for the organizations. Therefore the organizations can solve this issue /challenge by

providing professionally structured training programs to fulfill the organizations strategic goals. Therefore the training and development of the employees is much important for both the individuals and the organizations. Now it is said by the think tanks that the investment in training and development plays a pivotal role for the improvement and growth of the employees" (Raillery & Gold, (1993)).

2.3. Systems approach to training

The assessment phase is composed of how training impact determined the importance of assessing training needs at organization, task and employee levels.

"The success of training can be gauged by the amount of learning that occurs and is transferred to the job. Too often, unplanned, uncoordinated, and haphazard training efforts significantly reduce the learning that could have occurred. Without a well-designed, systematic approach to training, what is learned may not be what is best for the organization? Accordingly, there are four major relevant phases in a training process:-

    i)   The assessment phase: Training need analysis identifies the specific job performance skills needed, assesses the prospective trainees" skills and knowledge.

    ii)   Training design phase: it is designing of the type of learning environment necessary to enhance learning and develops specific, measurable knowledge and performance objectives based on identified deficiencies.

    iii)   Implementation phase: This step is the actual training phase, which delivering the training to the targeted employee group based on the training need analysis.

    iv)   Evaluation phase. This step helps to assess the training program's success or failure."(Bohlander, (2001))

2.3.1 Assessment Phase

The purpose of training need assessment is to add value to an organization. Hence, evaluation measures the progress in achieving this goal by purposefully improving training programs and measuring their worth. "The training programs are established by the needs assessment of training. A thorough needs assessment leads to effective and efficient training, which increases the

likelihood that evaluation will demonstrate successful value added outcomes." (Bohlander, (2001)).

Training Needs Assessment (TNA)

"Recognition of Training Needs is the key element of any training activity. It is about assessing the current set of skills in the organization by gathering relevant data and comparing such data with the desired set of skills required. Performance gaps in terms of knowledge, skills and gaps have to be identified in order to bridge the skills gap through appropriate training programs. Since the training needs of people vary as a result of different factors such as change of responsibilities, promotion, etc, identification of training needs, therefore, shall be an on-going process." (Bohlander, (2001)).

Different approaches to assessment of training needs shall be followed as indicated below:

Working with Division Heads

- Analyzing Performance Appraisals
- Addressing Apparent Training Needs
- Addressing Revolving Training Needs

To make certain that training is timely and focused on priority issues, managers should approach needs assessment systematically by utilizing the three different types of analysis, i.e. organizational level, tasks level and individual level (Bohlander, (2001)).

I.   Organizational Analysis

At an organizational level, training need analysis tries to answer the question of where the training emphasis should be made of the organizational goals, personnel inventories, and performance data. The review of short and long term goals of the organization and any trends that may affect these goals is done to channel the training towards specific issues of importance to the firm (Bernardin, (2010)).

More specifically, training needs analysis helps an organization to focus the training direction towards knowledge and skills that has a big impact on its short and long term objectives.

II.   Task Analysis

The second way to diagnose training need is through analyses of the tasks performed in the organization. To do these analyses, the duties and responsibilities of the job, together with the knowledge, skills and abilities needed to perform them are the focus areas of training need

assessment at the task level (Fisher, (1999)). It is imperative that the possible sources of information to conduct training need analysis at task level are job description procedure manuals, and equipment instruction manuals.

III. Person Analysis

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

2.3.2 Training design phase

According to Bohlander, (2001)) once the training needs have been determined, the next step is to design the type of learning environment necessary to enhance learning. The success of training programs depends on more than the organization's ability to identify training needs. Success hinges on taking the information gained from needs analysis and utilizing it to design first rate training programs. He identified four related issues that training design should focus:

  i.   Instructional objectives
  ii.   Trainee readiness and motivation
  iii.   Principles of learning
  iv.   Characteristics of instructors

i.   Instructional objective

On the basis of the information obtained from organizational, task and person analysis, managers can formally state the desired outcomes of training through written instructional objectives. Generally, instructional objectives describe the skills or knowledge to be acquired and/or the attitudes to be changed (Bohlander, (2001)).

As stated by Anderson, (2000) useful training objectives have the following qualities:- **Performance-** an objective always says what a learner is expected to be able to do and/or produces to be considered competent: the objective sometimes describes the product or result of the doing.

Conditions- an objective describes the important conditions (if any) under which the performance to occur.

Criteria- whenever possible, an objective identifies the criteria of acceptable performance by describing how well the learner must perform in order to be considered acceptable. The criteria's are used in evaluating the training objective in the final phase of the system approaches to training.

ii.   Trainee Readiness and Motivation

According to Bolander (2001, p. 230) two pre-conditions for learning affect the success of those who are to receive training: Readiness and Motivation. Trainees" readiness refers to both maturity and experience factors in the trainee's background. Prospective trines should be screened to determine that they have the background knowledge and the skills necessary to absorb what will be presented to them. The other pre-condition for learning is trainee motivation. Individuals who are conscientious, goal oriented, self-disciplined and persevering are more likely to perceive a link between effort they put in to training and higher performance on the job.

iii.   Principle of learning

According to Decenzo & Robins (2003) state "training brings about the changes in ability, awareness, approach and behavior". Besides, Griffin (2003) supports training usually in human resources management perspective refers to teaching operational and technical employees as to how to do the job for which they were hired.

 Bohlander, (2001) identified eight learning principles. These are:-

 "Goals setting- the value of goal setting for focusing and motivating behavior extends in to training. When trainers take the time to explain the goals and objectives to trains or when trainees are encouraged to set goals on their own-the level of interest, understanding and effort directed towards training is likely to increase.

Meaningfulness of presentation- one principle of learning is that materials to be learned should be presented as meaningful a manner as possible. Modeling- just as "example" increase the meaningfulness of factual material or new knowledge in a training environment, modeling increases the salience of behavioral training.

Individual differences- people learn at different rates and in different ways. To the extent possible training programs should try to account for accommodate these individual differences in order to facilitate each person's style and rate of learning.

Active practice- Those things we do daily become a part of our repertoire of skills. Trainees should be given frequent opportunity to practice their job tasks in the way that they will ultimately be expected to perform them.

Whole vs. part learning- most jobs and tasks can be broken down in to parts that lend themselves to further analysis. Determining the most effective manner for completing each part then provides a basis for giving specific instruction.

Massed vs. distributed learning- another factor that determines the effectiveness of training is the amount of time devoted to practice in one session.

Feedback and reinforcement- as an employee's training process, feedback serves two related purposes: knowledge and motivation. The information aspect of feedback help individuals focus in on what are doing right and what are doing wrong. In this way feedback serves a shaping role in helping individual approach the objectives of training. In addition to its informational aspect, feedback also serves an important motivational role."

iv.   Characteristics of Instructors

The success of any training efforts will depend in large part on the teaching skills and personal characteristics of those responsible for conducting the training (Bohlander, (2001)).

As cited in http://www.theshotokanway.com/whatmakesagoodinstructor.html instructors should have the following qualities:

1.   Superiority of kind: *an intellect of unquestioned quality*.

An essential must have in every instructor is their degree or grade of excellence in the art they are teaching.   Technical knowledge gained from years of training and finding out what works and what doesn't is irreplaceable. Instructors shouldn't be a book guide type of instructors--those that just tell their students … Ichi, Ni, San…down and up the hall…instructors should be able to explain in detail what the technique is all about, should be able to tell their students the how and the why, the positive and negative sides all with clarity-being able to explain it in *"layman terms"* instead of using PhD terminology. This way of teaching will, without a doubt, produce the greatest effects on learning karate efficiently.

2.   Dedication- Selfless devotion: *served the public with dedication and integrity.*

There is nothing more humiliating than to see instructors who are un sporty and have that unclean look wearing their doggies. I once visited a school where the instructor couldn't perform a technique he wanted his students to do. The instructor must have been 40 lbs over his standard bodyweight, about to burst out of his doggie. Instructors should also have the dedication to train and continue to learn from other instructors. Wearing that black belt and being called a sensei is not enough.

3.   Innovative: *research/teaching style.*

How many times how you seen very knowledgeable instructors teach in the most boring style? Should learning karate be boring at all? I think not, Karate should be fun, learning the past is as important as learning new things about Karate, learning new ways to develop past techniques. Instructors need to be innovative, do their own research. One doesn't need a PhD to write or do research on something they are particularly interested in. Being creative with your teaching makes students want to learn more.

4.   Resilient to change: *—flexible.*

I was once in a instructor seminar, we were divided into groups and each group has been tasked to show and explain training techniques, the host instructor contradicted one of the groups

explanation and the group asked the why and the how… to make the story short, the host instructor was all bent out of shape. Instructors should be able to take this information and look at from another point of view. Instructors need to be open and take criticism positively. Remember karate is an interactive learning environment; it is not a one way street.

2.3.3. Implementation phase

Successful implementation of training program depends on selecting the right programs for the right people under the right conditions. According to Schuler (1998) such crucial aspects of training as who will participate in the training, who provides the training and the content of the training should be clearly indicated and identified in order to achieve the training objectives. The answer to the question "who shall participate?" depends in part on the results of the person's need analysis. It also depends on how many employees are to be trained simultaneously.

There are two basic approaches to implementing a training program: one is centered on the trainer, who controls learning contents and experiences; the other is centered on the learner, with the trainer acting as a guide and provider resources. This approaches assumes that people are able and willing to learn if they are given the proper materials in an atmosphere that is conductive to learning. This method is preferred because it is participatory, learners' experiences are shared, and participants have more freedom to learn at their own speed.

An important element at this phase of the training process is the selection of an appropriate method of training. A careful choice in location of training programs can enhance their success. Such decisions are constrained by the type of learning that is to occur (basic, technical, interpersonal or conceptual as well as by cost and time considerations. There are different types of training methods.

i.   **On-the-Job Training (OJT)**

Under these methods new or inexperienced employees learn through observing peers or managers performing the job and trying to imitate their behavior. These methods do not cost much and are less disruptive as employees are always on the job, training is given on the same machines and

experience would be on already approved standards, and above all the trainee is learning while earning.

According to Susan M. Health field, On-the-job training, also known as OJT, is teaching the skills, knowledge, and competencies that are needed for employees to perform a specific job within the workplace and work environment. On-the-job training uses the regular or existing workplace tools, machines, documents, equipment, knowledge, and skills necessary for an employee to learn to effectively perform his or her job. (https://www.thebalance.com/susan-m-heathfield)

According to Bohlander et al., (2001) although it is used by all types of organizations, on the job training is often the most poorly implemented method. Three common drawbacks include A) the lack of well-structured training environment B) poor training skills of managers C) the absence of well-defined job performance criteria.

There are at least four identifiable OJT techniques, including jobs instruction training (JIT) job rotation, coaching and mentoring and apprenticeship (Anderson, (2000)).

A. Job instruction training

It is a Step by step (structured) on the job training method in which a suitable trainer (a) prepares a trainee with an overview of the job, its purpose, and the results desired, (b) demonstrates the task or the skill to the trainee, (c) allows the trainee to show the demonstration on his or her own, and (d) follows up to provide feedback and help. The trainees are presented the learning material in written or by learning machines through a series called 'frames'. This method is a valuable tool for all educators (teachers and trainers). It helps us:

a. To deliver step-by-step instruction
b. To know when the learner has learned
c. To be due diligent (in many work-place environments)

B. Job rotation

Job rotation is a technique under which trainees are periodical rotated on different but related assignment. Job rotation can be in non-supervisory work situation, managerial training passion;

middle level passion .job rotation enables the employee to get experience of different job in organization (Abrham, 2012, p.199)

C. Coaching and mentoring

The other forms of on the job training, coaching and mentoring, also involve one-on-one instruction. "Coaching typically occurs between an employee and that person"s supervision and focuses on examining employee performance and taking actions to maintain effective performance and correct performance problems (Anderson, (2000)).

The effectiveness of supervisory assistance depends in part on whether the supervisor creates a climate where mutual confidence can flourish, provides opportunities of growth, and effectively delegate tasks (Schuler, (1998)).

In mentoring a senior manager is paired with a more junior employee for the purpose of giving support, helping the employee learn the ropes, and preparing the employee for increasing responsibility (Anderson, (2000)).

D. Apprenticeship Training

Apprenticeship is a system of training a new generation of practitioners of a skill. This method of training is in vogue in those trades, crafts and technical fields in which a long period is required for gaining proficiency. The trainees serve as apprentices to experts for long periods. They have to work in direct association with and also under the direct supervision of their masters.

The object of such training is to make the trainees all-round craftsmen. It is an expensive method of training. Also, there is no guarantee that the trained worker will continue to work in the same organization after securing training. The apprentices are paid remuneration according the apprenticeship agreements.

F. Understudy

In this method, a superior gives training to a subordinate as his understudy like an assistant to a manager or director (in a film). The subordinate learns through experience and observation by

participating in handling day to day problems. Basic purpose is to prepare subordinate for assuming the full responsibilities and duties.

ii.   Off –the –job training

Off-the –job training is also appropriate when complex skills need to be mastered or when the focus is on specific interpersonal skills. For example, it is difficult to build a cohesive work team when members of management are constantly interrupted by telephone calls and subordinate inquires. However, the cost of off-the-job training is high. There also is a concern over transfer of knowledge to the work place (Schuler, (1998)). Some of the off-the – jobs training methods are:

1. Lectures and Conferences:

Lectures and conferences are the traditional and direct method of instruction. Every training program starts with lecture and conference. It's a verbal presentation for a large audience. However, the lectures have to be motivating and creating interest among trainees. The speaker must have considerable depth in the subject. In the colleges and universities, lectures and seminars are the most common methods used for training.

2. Vestibule Training:

Vestibule Training is a term for near-the-job training, as it offers access to something new (learning). In vestibule training, the workers are trained in a prototype environment on specific jobs in a special part of the plant.

An attempt is made to create working condition similar to the actual workshop conditions. After training workers in such condition, the trained workers may be put on similar jobs in the actual workshop.

This enables the workers to secure training in the best methods to work and to get rid of initial nervousness. During the Second World War II, this method was used to train a large number of workers in a short period of time. It may also be used as a preliminary to on-the job training. Duration ranges from few days to few weeks. It prevents trainees to commit costly mistakes on the actual machines.

3. Simulation Exercises:

Simulation is any artificial environment exactly similar to the actual situation. There are four basic simulation techniques used for imparting training: management games, case study, role playing, and in-basket training.

(a) Management Games:

Properly designed games help to ingrain thinking habits, analytical, logical and reasoning capabilities, importance of team work, time management, to make decisions lacking complete information, communication and leadership capabilities. Use of management games can encourage novel, innovative mechanisms for coping with stress.

Management games orient a candidate with practical applicability of the subject. These games help to appreciate management concepts in a practical way. Different games are used for training general managers and the middle management and functional heads – executive Games and functional heads.

(b) Case Study:

Case studies are complex examples which give an insight into the context of a problem as well as illustrating the main point. Case Studies are trainee centered activities based on topics that demonstrate theoretical concepts in an applied setting.

A case study allows the application of theoretical concepts to be demonstrated, thus bridging the gap between theory and practice, encourage active learning, provides an opportunity for the development of key skills such as communication, group working and problem solving, and increases the trainees" enjoyment of the topic and hence their desire to learn.

c) Role Playing:

Each trainee takes the role of a person affected by an issue and studies the impacts of the issues on human life and/or the effects of human activities on the world around us from the perspective of that person.

It emphasizes the "real- world" side of science and challenges students to deal with complex problems with no single "right" answer and to use a variety of skills beyond those employed in a typical research project.

In particular, role-playing presents the student a valuable opportunity to learn not just the course content, but other perspectives on it. The steps involved in role playing include defining objectives, choose context & roles, introducing the exercise, trainee preparation/research, the role-play, concluding discussion, and assessment. Types of role play may be multiple role play, single role play, role rotation, and spontaneous role play.

(d) In-basket training:

In-basket exercise, also known as in-tray training, consists of a set of business papers which may include e-mail SMSs, reports, memos, and other items. Now the trainer is asked to priorities the decisions to be made immediately and the ones that can be delayed.

4. Sensitivity Training:

Sensitivity training is also known as laboratory or T-group training. This training is about making people understand about themselves and others reasonably, which is done by developing in them social sensitivity and behavioral flexibility. It is ability of an individual to sense what others feel and think from their own point of view.

It reveals information about his or her own personal qualities, concerns, emotional issues, and things that he or she has in common with other members of the group. It is the ability to behave suitably in light of understanding.

A group's trainer refrains from acting as a group leader or lecturer, attempting instead to clarify the group processes using incidents as examples to clarify general points or provide feedback. The group action, overall, is the goal as well as the process.

5. Transactional Analysis:

It provides trainees with a realistic and useful method for analyzing and understanding the behavior of others. In every social interaction, there is a motivation provided by one person and a reaction to that motivation given by another person.

This motivation reaction relationship between two persons is known as a transaction. Transactional analysis can be done by the ego (system of feelings accompanied by a related set of behaviors states of an individual).

2.3.4 Evaluation Phase

The evaluation phase is the last phase in the system approaches. Training represents an expensive investment that organizations make in their human resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort. According to Benardin (2010) training evaluation involves the collection of information on whether trainees were satisfied with the program, learned the material, and were able to apply the skills back on the job.

As indicated in Schuler and Jackson (1996) any evaluation of training should include at least four components:

i.   Reaction to training

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

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

ii.   Learning

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

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

iii.   Behavior or performance change

Evaluating training at the behavioral level measures the effect of training on job performance through interview of trainees and their co-workers and observations of job performance (Mathis & Jackson, (2000)).

CHAPTER 3

Research Methodology

The purpose of this section was to provide a description of the study area research design population and sampling technique types of data and instruments of data collection; procedure of data collection and method of data analysis; Ethical consideration and area in which study carried out.

3.1 Research Design

The purpose of this study was to assess employee training on the performance of the commercial bank of Ethiopia. For this purpose, descriptive survey method was used with the assumption that it help gather related to the subjects under study. Descriptive survey method is appropriate to gather data from relatively large number of population. By descriptive statistical approach explained the variables assessment of training on the performance employees.

The researcher used both qualitative and quantitative approaches. Quantitative data is usually assemble using questionnaires while qualitative data is collect employing semi-structure interview and from document. After data collection, the data analyzed, compared and interpreted by using descriptive survey to address the research questions.

3.2 Population and Sampling techniques

The preliminary survey undertaken by the researcher before the questionnaire distributed obtained the total number of staffs in districts to be select branch of Commercial Bank of Ethiopia.

North and East Addis district selected as **sample population**. The districts selected based on their performance on profit /loss and deposit mobilization as June 2015 report.

The **sources of population** current management and non-management staff member of CBE North and East Addis districts.

Proportional allocation sampling technique used in order to select samples from the existing management and non-management employees of the bank from districts on selected branch.

Out of total of 950 employees of the two districts sample size 281 management and non-management employees selected; The overall sample taken is 29.58% of the total population.(See table 3.1 for the composition)

The total sample members two CBE selected district, sample size determination formula developed by Yamane (1967) was used.

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

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

n= 950/3.375

n= 281.48 ~281

Whereas: n= Sample size   N =Total members   e= Confidence interval (5%)

Table 3.1**. Sample size of the two districts**

S/No	Districts	Total employees	Sample size		
			Non-Management	Management	Selection
1	North Addis District	600	167	7	171
2	East Addis District	350	107	3	110
Total		950	274	10	281

Sources: Owen survey, 2016

3.3. Instrument of data collection

The sources of data collection for this research were both primary and secondary data sources. The primary sources of data collected through observation, semi- structure interview and self-questionnaire. The secondary data were obtained from consulting relevant documents such as books, articles, annual reports and bank records .The secondary data sources use to complement the primary data and the information related to the training practices in Commercial Bank of Ethiopia.

3.4. Procedures of data collection

The primary data collected by using interview, observation and self- questioner as tools. The secondary data also collected from the banks procedures, manuals, report and other source document. After the instrument's validity and reliability evaluated by the research advisor and experts who have knowledge on the subject matter; the distribution as well as the collection, conducting interviews and the explanation about questionnaire filling and convenience consolation accomplished by the researcher so as to avoid contamination with the respondents and there by maintain data reliability.

3.5. Method of Data analysis

The primary data that collected through questionnaire analyzed by using descriptive statistics such as mean, frequency and percentage. The systems approach training model chose analyzed the data since it encompasses the overall training processes, from Training Need Assessment (TNA) phase up to training evaluation phase. In general the researcher chooses those methodologies to deeply examine and give an appropriate conclusion, recommendations and relevant suggestions.

3.6. Ethical consideration

In this study, ethical issue taken in to consideration .The respondents was assure the response they gave as use with complete confidentiality of the research and the participants had information about the purpose of the questioner by the researcher .The researcher also taken individual responsibility for the conduct of the research by adhering to the time schedule agreed upon with the supervisor and management .the researcher was open and honest when communicated with the respondent.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1. General Characteristics of Respondents

This chapter focuses on presents general characteristics of respondent's analysis and interpretation of the data collected through interview and questionnaire. The analysis of the data is processed in line with basic research question and objective of the study.

Table 4.1. **Rate of return of questionnaire distributed**

Questionnaire	North Addis	East Addis	Total	Percentage (%)
Distributed	171	110	281	100
Returned	146	95	241	85
Not returned	22	13	35	35
Rejected	3	2	5	5

Source: Own survey, 2016

As indicated the above table questionnaire was distributed to all selected management and non-management employees of the bank. Which 85% were kind enough to fill and return the questionnaire and the rest 35% failed to return the questionnaire distrusted to them. The remaining 5% questionnaires were not considered because of validity problems. An interview has been conducted with 7 Branch managers and customer service mangers.

As stated in the course material of Chalchisa (2009, p. 51) return rate of more than 80% increase confidence that the returned data correctly reflects the sample, which in turn, reflects characteristics in the population from which the sample was drawn. Having this, the return rate of 84% in the above table implies the sample is representative of the population under study.

4.2 Demographic Characteristics of Respondent

The demographic information of the participant employees of CBE under the study is presented for analysis .The analysis was to provide information related to age, gender ,educational level, year of services and employment current position of the respondents.

Table 4.2 **Demographic characteristics of respondents**

Description of respondents	District				Total	
	North		East			
	No	%	No	%	No	%
1. Sex						
Male	105	44	66	27	171	71
Female	41	17	29	12	70	29
2. Age						
<25	40	16.6	9	3.7	49	20.3
25 to 30	66	27.4	42	17.4	108	44.8
31 to 35	36	14.9	42	17.4	78	32.4
>35	4	1.66	2	0.83	6	2.5
3.Educational Status						
Third degree (PhD)	-	-		-	-	-
Second degree	19	7.9	17	7	36	14.9
First degree	114	47.3	72	29.9	186	77.2
Diploma	13	5.39	6	2.49	19	7.88

Source: Own Survey, 2016

As can be seen in the above table the majority of respondents of the two districts are male, which accounts 71% and the rest are females. The table also shows us that respondents with age of 25 to 30 formed the majority of the target population in the two districts with a total of 108 representing 44.8%, those with the age of less than 25 are 49(20.3%). This indicates that the banks have a young and productive work force to be developed in the future through intensive training and development programs. With regard to educational status, majority of the respondents 186 (77.2%) are first degree holders, and second degree holders 36(14.9%) the remaining 19(7.88%) have diploma. In general the figure implies that the existence of employees with different educational qualifications, which in turn require different level of training and development activities in a planned and systematic way to improve their competency.

A. Training policy

The majority of respondents" 67% management members do not have any idea whether the Bank has written training policy or not. Even respondents who respond there is training policy in the organization agree on that the policy is not well communicated. According to them it is the employees" right and event important to know the training policy of the bank.

B. Training Needs Assessment

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

C. Training Objectives

Regarding training objective setting practices of the Bank the majority of management members(7)67% interviewed agree that even if the bank set clear and specific training objectives the problem lies in communicating it with the concerned branches and employees. According to them sometimes training programs are communicated through telephone and they have no chance to discuss with their employees regarding what is expected from the while returning to their job. This in turn makes trainee selection difficult.

D. Training Evaluation

There is no training evaluation practice in the organization as indicated in the response majority management members (7)78% interviewed from the two districts. This is due to the absence of

training need assessment especially at individual and task level, well communicated training objectives and performance appraisal practices in the organization.

D. Training Budget

As indicated in the response of the majority of management members (7)89% interviewed the bank has no problem with regards to training and development budget. According to them the problem lies on appropriate use of the budget whereas some of the respondents do not have information about whether there is adequate budget or not. But as indicated in table 3.2 the training budget of the two districts for the last three years is more than 2.9 million which is a large amount if used effectively.

Table 4.3. **The last three years training budget of North and East districts**

District name	Budget year			Total
	2012/13	2013/14	2014/15	
North Addis	122,300	664,989.25	756,526.12	1,543,815.37
East Addis	407,167.70	484,972.20	512,476.12	1,404,616.02

Source :(CSM, 2013/14)

E. Management Development

The majority of management members (7)89% interviewed have agreed on the banks well organized management training program. According to them in addition to the special management development program the bank tries to develop the skill and knowledge of management members through off- the - job training, seminars and experiences sharing.

Management members interviewed were also asked about the attitude of employees towards the training of CBE and the change in behavior they have in their return from the training accordingly majority of them agreed on employee's positive attitude towards the training and positive change in behavior. But some of the respondents mention employee's negative attitude towards the

training some employees, because they consider as opportunity to take rest and it is common to hear employees saying let's go and sleep for these two /three training days.

Regarding change in behavior some mangers response shows occasionally after some training programs employees reflect rigidity by sticking on the procedure or the material they have thought event in times which require some degree of flexibility.

4.4. Analysis of Data Collected Through Questionnaire

In this section the data collected through questionnaire from sample size of current non-management members of the bank are presented.

A. **Training Need Analysis**

Table 4.4 **Training Needs Assessment Practice**

Question	Response	Frequency	%
Do you think employee training need assessment periodically?	Strongly agree	62	25.7
	Agree	101	41.9
	Strongly disagree	15	6.6
	Disagree	38	15.8
	Total	217	90.0
	Missing system	24	10.0
	Total	241	100.0
If your answer for above question is strongly agree/Agree which method of study does CBE often use in order to identify the training need?	Personal analysis	10	4.1
	Organizational analysis	76	31.5
	Task analysis	60	24.9
	I do not know	19	7.9
	Total	165	68.5
	Missing system	76	31.5
	Total	241	100
Does the training lead you to be satisfied with your job?	Never	12	5.0
	Rarely	75	31.1
	Sometimes	69	28.6
	Always	58	24.1
	NA/N	3	1.2
	Total	217	90.0
	Missing system	24	10.0
	Total	241	100.0

Source:- own survey 2016

- Accordingly the respondents view shows that table 4.4 the majority of the target population in both districts with 38 representing 15.8% responded CBE disagree analyses training needs periodically. Whereas those who responded Agree there is a training need analysis constitute 101 (27.9%) and the remaining 15(6.6%) Strongly disagree and 62(25.7%) Strongly agree CBE analyze training need assessment necessarily on periodically.

- With regard to method/type of analysis used the respondents form the two districts 10.0 % missed to answer the question. But when we see respondents of the majority which is 24.9% of respondents view shows task analysis is used by CBE to analysis training needs. Whereas majority said 31.5% of respondents respond the bank use organizational analysis to identify training needs. The response regarding TNA gives an evidence for the bank to look back for its training needs analysis practices since it is the basis for other processes.

- Respondents are also asked about their satisfaction on the training priorities of the bank. Accordingly the majority which is 58 are always satisfied on the training with the training priority of the bank. Even when we see 69 respondents form the respective districts the response shows they are sometimes satisfied. Respondents are moderately satisfied with the training propriety of the bank. But a large number of 75 of respondent's response shows they are rarely satisfied and unsatisfied with the training priority of the bank. The bank needs to have a look at the practice of prioritizing training program.

- To make certain that training is timely and focused on priority issues, mangers should approach needs assessment systematically by utilizing the three different types of analysis, i.e. organizational level, task level and individual level. With the same vein the study tried to assess the respondent's opinion on whether the bank analyzes training and development needs periodically and the method/type of analysis used.

B. Selection for Training

Table 4.5 **The training selection criteria and satisfaction**

Question	Response	Frequency	%
What is the bases on which you were chosen for the training practice?	Experience	65	27.0
	Change in job design/ technology	65	27.0
	Performance gap	37	15.4
	My own demand to take the training	13	5.4
	I do not know	60	24.9
	Other	1	0.4
	Total	241	100.0

Source:- Own survey 2016

Accordingly, above table 4.5, Respondent view the majority, 65 (27.0%) respond the bases for their selection for the training is change in experience and 65(27.0%) respond due to change in job design/technology, whereas 37(15.4%) view their bases for selection according to the performance gap and the rest 13(15.4%) respondent view their own demand to take the training and the CBE chosen practice based on that and 65(24.9%) do not know the bases for their selection.

The selection of trainees who are one of the most important factors of the training program has to be given due attention and take into account various factors. This is to say that it has to be based on the responsibility and levels of trainees, educational background and work experience, openness to new ideas and perceived need for self- improvement.

From the training budget and number of employees who have participated in training it is possible to say CBE has given due emphasis for training and development of its employees. Scholars believe selecting participants through a careful process of training needs identification is the proper process of initiating training. To this end respondents were asked how they are selected for training, Howe much they are satisfied with the selection criteria and whether their manger/supervisors take in to consideration their readiness and motivation in selecting them for training.

C. Table 4.6 Respondents' view on the training

Question	Response	Frequency	%	Mean
Is the type of training applicable for your job?	Never	9	3.7	
	Rarely	41	17.0	
	Sometimes	87	36.1	
	Always	80	33.2	
	Total	217	90.0	3.10
Do you know the objective of training?	Never	7	2.9	3.39
	Rarely	17	7.1	
	Sometimes	81	33.6	
	Always	109	45.2	
Does the training increase motivation on the job?	Never	5	2.1	3.14
	Rarely	52	21.6	
	Sometimes	69	28.6	
	Always	89	36.9	
Do you think the method of training used by CBE effective?	Never	6	2.5	3.10
	Rarely	48	19.9	
	Sometimes	102	42.3	
	Always	42	17.4	
Did you get enough training your job as required?	Never	80	33.2	
	Rarely	35	14.5	
	Sometimes	56	23.2	2.35
	Always	39	16.2	
Do you think training facility submit for trainers enough?	Never	31	12.9	
	Rarely	51	21.2	
	Sometimes	72	29.9	2.84
	Always	48	19.9	

Source: - own survey, 2016

As shown in the table above the majority of respondents 80(33.2%) view the type of training submitted by CBE are always applicable and 87(36.1%) view sometimes applicable and the rest 41(17.0%) and 9(3.7%) rarely and never applicable the training on their job, as all the respondent view μ=3.10 training applicable their job. As we show on the table 89(36.9%) and 69(28.6%) respondent believe the training increase their motivation on their job and the rest 52(21.6%) & 5(2.1%) rarely and never motivate the training on their job. The majority of respondents representing 109 are known the training objective of the bank. This response is similar to the response obtained from management members but employees' response is based on their information on whether the trainer clearly communicated the training objectives whereas

management members respond about the bank's practice to communicate clear training objectives when asking them to send employees for training programs. The remaining 17(7.1%) and 7(2.9%) are rarely and never known the training objectives. The $\mu= 3.39$ of respondents response also indicates that the majority are known well about the training objective. Here the bank need to work hard especially on communication issues to maintain those satisfied employees more satisfied and to change those unsatisfied employees to satisfied one.

In relation to this, respondents were also asked they get enough training your job as required, accordingly the majority representing 80(33.2)% are never get enough training and 56(23.2%) and 39(16.2%) respondent sometimes and always respectively the CBE gave enough training as per their job required. Here the bank may need to revise and increase the training schedule for each training program. Regarding the training facility, the majority of the respondents 72 believe sometimes the training facility submit for the trainers are enough but 31 respondent believe never not enough. When we look at the mean of respondents response the training facility submit for the trainers are enough, since $\mu= 2.84$.

D. Training Methods

Accordingly, respondents were asked on which on- the – job and off- the - job training they have been participated, to what extent they are satisfied with the training methods, appropriates of training facilities and mangers/supervisors role show blow table 4.7

Table 4.7 **Respondents' View on CBE's training methods and their level of satisfaction**

Question	Response	Frequency	%	Mean
Which of the following on-job training have you taken so far?	Job instruction training	109	45.2	1.84
	Coaching	33	13.7	
	Job rotation	75	31.1	
	Total	217	90.0	
	Missing system	24	10.0	
	Total	241	100.0	
Which of the following off-job training have you taken so far?	Lecture/formal course	119	49.4	1.81
	Computer-based training	30	12.4	
	Seminar	59	24.5	
	Other	9	3.7	
	Total	217	90.0	
	Missing system	24	10.0	
	Total	241	100.0	
How do you rate coaching role manager plays in implementing training?	Very good	31	12.9	2.51
	Good	79	32.8	
	Medium	73	30.3	
	Poor	33	13.7	
	Very poor	1	.4	
	Total	217	90.0	
	Missing system	24	10.0	
	Total	241	100.0	
Are you satisfied overall aspect of training program on the CBE?	Never	27	11.2	2.81
	Rarely	48	19.9	
	Sometimes	89	36.9	
	Always	45	18.7	
	NA/N	8	3.3	
	Total	216	90.0	
	Missing system	24	10.0	
	Total	241	100.0	

Source: - Own survey, 2016

As shown in the table 4.7 the majority of respondents" response indicate that on – the – job and off- the – job training methods mostly used by the bank are Job instruction training and lecture/formal courses respondent 109(45.2%) and 119(49.4%) respectively. From this response we can clearly understand how the coaching role of mangers is good the response rate is 79(32.8%).

In relation to the respondent are also asked how much they are satisfied with the coaching role of their manger/supervisor accordingly, 73(30.3%) respondent consider the coaching role manager

plays on the training implementation are medium and 33(13.7%) totally poor their coaching role. This shows almost the bank has a good coaching role of branch managers.

Regarding the majority of respondent 89(36.9%) sometimes satisfied with overall aspect of training program, 45(18.7%) are always satisfied and the remaining respondent 48(19.9%) and 27(11.2%) are rarely and never are satisfied respectively the overall aspect of training program used by the bank. Whereas the μ= 2.81 of respondents response indicates the majority are satisfied with the training program. The data gives the bank an evidence to work hard in implementing different training methods and to improve the weaknesses of existing methods so as to make those respondents who are never satisfied.

Table 4.8 **Respondents' View on manager/supervisor behavior demonstrated**.

Question	Response	Frequency	%
Did your manager/supervisor treat you equally?	Yes	167	69.3
	No	50	20.7
	Total	217	90.0
	Missing system	24	10.0
	Total	241	100.0

Source:- Own survey 2016

As shown in the above table 4.8 the majority of respondents' response representing 167(69.3%) shows mangers/supervisors are treat employee equally whereas mutual confidence can flourish but 50(20.7%) respondent believe their manager/supervisor did not treat equally when they was a new employee for CBE. This may need a continuous follow up and training to line – managers to enhance their coaching and overall HRD competence.

E. Training Evaluation

Training represents an expensive investment that organizations make in their human resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort. Training evaluation involves the collection of information on whether trainees were satisfied with the program, learned the material, and were able to apply the skills back on the job (Bernardin, (2010)). Having this in mind respondents were asked whether there exist a practice of training evaluation in CBE, how much they are satisfied with the evaluation as well as how effective is the training and development practices of CBE.

Table 4.9 **Respondents' view on the practices of training evaluation**

Question	Response	Frequency	%
How do you rate coaching role manager plays in implementing training?	Very good	31	12.9
	Good	79	32.8
	Medium	73	30.3
	Poor	33	13.7
	Very poor	1	.4
	Total	217	90.0
	Missing system	25	10.0
	Total	241	100.0
What extent the contents of training relevant for your job?	Highly relevant	106	44.4
	Moderately relevant	47	19.5
	Relevant	57	23.7
	Highly irrelevant	6	2.5
	Irrelevant	1	.4
	Total	217	90.0
	Missing system	24	10.0
	Total	241	100.0
Do you think the method of training used by CBE effective?	Never	6	2.5
	Rarely	48	19.9
	Sometimes	102	42.3
	Always	42	17.4
	NA/N	19	7.9
	Total	217	90.0
	Missing system	24	10.0
	Total	241	100.0

Source: - Own survey, 2016

As shown in table 4.9 the majorities of respondents representing 79(32.8%) and 31(12.9%) are the coaching role manager plays in implementing training very good and good respectively. Whereas other respondents' 73(30.3%) believe the coaching role of manager are medium and remain respondents' believe the coaching role of manager plays on the implementation of the training are poor. The respondents' response regarding the content of training relevant for their job, majority 106(44.4%) view are the training highly relevant and relevant with their job 47(19.5%) and 57(23.7%) moderately relevant and relevant with their job respectively, the remaining respondent 6(2.5%) and 1(0.4%) represent believe the content of training irrelevant for their job. 102(42.3%) respondent represent the method of training used by CBE are sometimes effective and 42(17.4%)

believe always effective and the remaining respondent 48(19.9%) and 6(2.5%) believe rarely and never training method did not effective .

4.5 Analysis of CBE's Training practices by using systems approach

From the broadest perspective, the goal of training is to contribute to the organization's overall goals. Training programs should be developed with this in mind. Managers should keep a close eye on the organizational goals and strategies and orients training accordingly. Unfortunately, many organizations never make the connection between their strategic objectives and their training programs. As a result much of an organization investment can be wasted – training programs are often misdirected, poorly designed, inadequately evaluated and these problems directly affect organizational performance.

The success of training can be gauged by the amount of learning that occurs and is transferred to the job. Too often, unplanned, uncoordinated, and random training efforts significantly reduce the learning that could have occurred. Without a well-designed, systematic approach to training what is learned may not be what is best for the organization. Accordingly, there are three major relevant phases in a training process, as cited in (Bohlander, et al., (2001)).

A. Training need assessment phase

With regard to CBE's TNA the data collected from respondents shown in table 4.4 indicates that the majority of respondents representing 62(25.7%) and 101(41.9%) responded strongly agree and agree CBE conduct TNA periodically, 15(6.6%) and 38(15.8%) replied strongly dis-agree and dis-agree the TNA applied periodically TNA in CBE, whereas the practice is not clear for some respondents as 10.0% do not have any idea about it. The results of the interview with management members also support employees' response. But when refer secondary data in the CBE we found training needs assessed at process level. Literature also states TNA has an essential role in identifying the required skills to perform a specific task by analyzing the actual and the required performance. TNA also requires everyone in the organization to participate in identifying where the gap is and what types of training is required.

Without analyzing training needs periodically it is difficult to select who is going to train and what objective to achieve. Management members interviewed are also agreed with employees.

In relation to this, responses obtained from respondents regarding training effectiveness indicates it is below moderately effective. From this it can be dedicated that TNA practice of CBE, particularly Customer account transaction service procedure process need to be revised because with regard to systems approaches to training it is not in a perfect way to identify the real gap and the type of training required.

B. Selection phase

When we look at table 4.5 respondents response regarding bases for trainee selection, 65(27%) are selected due to change in job design/technology, 65(27% due to experience, 37(15.4%) due to performance gap and the remain 13(5.4%) by their own demand to take the training but 60(24.9%) did not know how they are selected. Mangers interviewed were also asked on what bases they chose an employee for a particular training program and their response indicates sometimes the bases for selection is workload i.e. and employee with a lesser work load will be selected on other times employees have been selected randomly whereas very few respond and employee can be selected on the basis of their own observation regarding his/her overall job performance. Here the important thing that we should note is with the recurrent change in customer demand and the vitality of the environment that we are operating. it will not be wise to wait for change in job design/technology to train employees rather we need try to forecast what will happen in the near future in our TNA. However, the problems regarding employee selection is expected to be solved when the new HRD strategy is fully implemented. The strategy clearly stated selection of trainee's will be based on competency gap assessment and experience on their job. The competency model specifies the critical competency and associated proficiency levels required for specific job roles. Once the assessment at individual level is done it becomes a basis for selection of target groups. The assessment will be conducted for all employees.

C. **Implementation phase**

The third phase in the system approaches to training is implementation. Under this phase, there are factors to be considered in achieving the training objectives. One of them is selecting an appropriate training method that brings the desired result. In addition conducting the training is another factor in the implantation phase.

Successful implementation of training program depends on selecting the right program for the right people under the right conditions. Training can be provided by the supervisor, a lead worker, and different types of training methods. These are job rotation, lectures, simulation, coaching and other as indicated in the literature review part, under Table 4.7 among these, CBE used mainly lecture/formal courses and job instruction methods as indicated in respondents' response. In relation on the table 4.9 to this respondents were asked to express their view the training methods effectiveness used by the bank, accordingly 102(42.3%) and 42(17.4%) of respondents are training methods sometimes and always effective on CBE respectively and the rest 48(19.9%6(2.5%) are believe never and rarely effective.

However, despite the implementation of different training methods scientific literatures highly focused on the involvement of line – mangers. According to them the role of a line manager is critical in creating and simulating the appropriate work environment supportive for learning. It requires the promotion of positive attitudes towards continuous learning, since learning is to something that happens only during formal classroom training activities, but it is an integral facet of every day working life. A line manager is expected to encourage the individual or team to take responsibility for how they will manager their own learning processes. It should happen though the provision of various opportunities for learning, for instance organizing meetings between employees with similar experience, creating mentor job rotation, coaching and others.

As shown on table 4.9 accordingly, respondents' were asked the coaching role of their manger/supervisor and their response indicates the majority representing 79(32.8%) are good and 31(12.9%) believe very good, the remain 73(30.3%) believe the coaching role of the manager medium level and 33(13.7%) respondent believe the coaching role of their manager/supervisor on

the training are poor. Besides, respondents were also asked whether their manger/ supervisor creates a climate where mutual confidence can flourish accordingly, the majority responded "Yes" but almost a large number of respondent 50(20.7%) disagree on this idea as shown in table 4.8.

Analysis of data collected through interview

To gather more information about employees training and development practice of CBE semi-structured interview and questions were forwarded to branch managers and customer service mangers of the two districts.

The results of the interview made with selected management members of the Bank on issues related to training policy, training need assessment, training objectives, performance appraisal, trainee selection, training evaluation and others are presented as follows. These findings are also important in providing some sort of comparison between management members and non – management members" perception regarding training and development practices of the bank.

CHAPTER FIVE

SUMMARY, CONCLISIONS AND RECOMMENDATIONS

Having reviewed the relevant literature and analyzed the data collected the final chapter of the research presents the conclusion and possible recommendation.

5.1. Summary of finding

The main purpose of the study was to human resource of training and in CBE based on the data gathered and analyzed the following finding was obtained:

- The respondents view to selection for training majority shows the selection of employee is based on their experience and Change in job design/ technology, may not be selected for training even if he/she has gap to be filled by the specific training program.

- The majority of management member do not have any idea whether the bank has written training policy or not .whereas the remaining respondent who respond there is training policy in the organization agree on the policy is not well communicated.

- CBE has its own training system which is almost similar with systems approach to training model. But the problems lies on proper implementation of the tasks listed in the system.

- With respect to training objective setting practices, the bank has set clear objectives and communicating the objectives to concerned branch managers before/or when demeaning them to send an employee for a particular training and also as per the majority of respondent the trainers always known the objective of the training .

- CBE has set sufficient training and development budget as clearly shown in table 4.2 and response of management members interviewed the HRD policy of the bank is not well communicated since most of the management members interviewed do not have clear idea about the HRD policy.

- On and off- the- job training method that is mostly used by CBE is job rotation and lecture/formal courses respectively. The involvement of line – mangers in coaching and helping employees to implement the contents they acquired from off- the – job training is low employees are also not satisfied with their mangers/ supervisors coaching role. In general the involvement of line – managers which should be important factors of HRD activities is found to be good.

- CBE has a good practice of involving employees in training all most of all respondents have participated in training. There is no applied formal way training need assessment but sometimes with regard to TNA event if CBE tried to assess training needs at process level and after the training asking and communicating the trainers and manager about the training, it still lacks to be systematic and involvement of all concerned parties, which is agreed by both management members and employees, besides, due to the problem of communication regarding the training needs assessed. Lack of integrated practice and/or lack of emphasis given by line- mangers for training trainees are mostly selected randomly or on their workload.

5.2. Conclusions

For the sake of avoiding complexities and ensuring clear understanding, the conclusions are made short and precise accordingly, based on the result of descriptive analysis and literature review particularly systems approach to training, the following conclusions are made on training and development practices of CBE.

- Training is necessity in the changing environment, planned and systematic training should be made necessary in CBE banks. It brings changes in behavior, attitude at any age and helps in increasing the organizational performance. The organization should encourage more facilities during training on-the job training and also off-the job training, because it is one kind of encouragement to improve the interest towards the training program. By providing training, employers support the skill development of their employees. If the training is good then the employees will contribute their maximum for the achievement of the organizational objectives.
- Banks provide training programs to enhance their knowledge and skills to satisfy the customers. One of the Growth of CBE is the result of skilled manpower which is the outcome of training.
- CBE has its own training and development system which is almost similar to systems approach to training and development process model there is still a problem on proper implementation of the tasks listed in the system. Hence, the HRD sub process being responsible for TNA need to ensure involvement of all concerned parties, formulate a

system to monitor how thing are going in relation to training system. E.g. encourage transparency in CBE about the training system, perform extensive awareness creation activities on line mangers regarding the competency gap assessment, make sure that the design of a training curriculum and calendar as well as selection of trainees is based to the competency gap assessment results, and make sure whether all processes, districts and braches have received the training curriculum and calendar for further reference and clarity.

- The last phase of systems approach to training model is training evaluation, which is an important phase that helps to know and measure the impact of the training. However, the majority of management and non- management member respondent's response shows there is no pre and post training evaluation practice in the bank. In addition CBE does not have an integrated training appraisal system. Hence, the bank is not in a position to know how the training benefits improving trainees and organizational performance. But when we refer to the bank's HRD policy, the importance, responsibility as well as levels of training impact evaluation and analysis is clearly stated under policy number TMS 106.

- Effective training is considered to be a key factor for improved performance; as it can enhance the level of employee and firm competency. It supports to fill the gap between what performance if required and what performance is happening, i.e. gap between desired performance and actual employee performance. As per majority respondent responded CBE used Training need referred to any deficit in performance and experience, which can be reassured by appropriate training. There are different methods of overcoming deficiencies in employee performance and experience on the job, and training is one of them. Particularly training develops skills, competency, and ability and ultimately improves employee experience, performance and organizational productivity.

- Districts also need to take responsibility of communicating the overall annual training needs identified, objectives and the competency directory to branches under them. This will help line – mangers to select trainees, to remind the trainees what is expected of them when returning to their job environment and to their own mechanism to ensure the transfer of training to the job as well as to other employees like organizing meetings and so on. Since training need assessment are necessarily even to make a equitable selection of trainees which is based on the competency gap and assessment results should be exercised in the bank otherwise it could end up in wasting time, resources, de-motivating staff, and

negative attitudes of employees towards future training programs. So involvement of competent experts in TNA awareness creation to line – mangers and follow up is very important to ensure effectiveness of training programs. Regarding some employees negative attitude towards the training program it can be possibly alleviated or at least minimized by selecting more competent trainer who can catch attention of participants, who can make training programs more participatory and who can create friendly and more relaxed environment. Competency of trainers can also play an important role in avoiding rigidity problem of some employees after particular training programs like anti – corruption or CATS procedure. I other words the way trainers put things at ease or discuss issues clearly for the benefit of both CBE and an employee matters.

- Even if the majority of respondents are moderately satisfied with the trainers" skills and capability that bank has been doing its best to have outstanding trainers (internal and external through developing clear and specific trainers" recruitment process guideline.

- The bank need to give due emphasis for the high involvement of line – mangers in HRD activities for the following reasons:

a. Line – mangers role is critical in creating and stimulating the appropriate work environment supportive for learning.

b. Line – mangers can help the quality of HRD intervention by closing the gap between organizational performance and individual performance

5.3. Limitation of the Study

The study uses only on limited two district as sample population as per selected based on their performance on profit /loss and deposit mobilization as June 2015 report. Because of there due to time and financial resources constraints this study is limited to assessment of training practices only in to two districts of Commercial Bank of Ethiopia in Addis Ababa city.

5.4. Recommendations

The following recommendations are forwarded to at least to minimize the problems encountered by the bank in relation to human resource training practice.

- The bank has to give training program for every employees of the bank whether the employee experienced or not in other banking industry because every employees of the bank needs to have cleared knowledge about the goals mission, vision and organizational culture and work understanding.
- Before the trainer train employees the skill talent ability knowledge and motivation of the trainers have to be measured and evaluated.
- Selection of trainee should be on the base of job profile of trainee and objective of the organization.
- The bank must have shared experience with other training institute because may be they have good experience on the training program.
- Continuous evaluation mechanism have to be used during and after training lesson end up in order to make sure that all the trainee understand and know how about the training.
- The capacity of training experts should be updated periodically through training.
- The CBE must have written policy about over all training and also trainee selection policy and procedure should be applied regularly.
- Training expert should be well trained how to process training before they start to organize and conduct training.
- Representative professional from each department has to be including in training and type of selection work.
- Training impact evaluation technique should be in place of for future improvement.
- Training should be real change not only for report purpose, it's also meet the objective of the institute to be provided.
- Finally CBE should strictly follow its training and development system in order to make its training efforts as fruitful as desired.

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APPENDIX A

ST.MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Questionnaire

Researcher: Emebet Abebe (MBA)

Advisor: Chalachew Getahun (PHD)

Research topic: The impact of employee training on the performance of the commercial bank of Ethiopia: the case of four selected branches

Dear respondent:

This study is conduct for the partial fulfillment of the requirements for commercial bank of Ethiopia Training practices. The information you provide will keep confidential and will be used for this research purpose only.Your honest and straight forward response isvery important and would contribute highly to the success of the study.

General guideline

- As expressed on the above no need of writing your name.
- Please put a tick mark( ) on" "inside the box for those questions that are followed by choices and write your short and precise answer for those followed by blank spaces (i.e open ended questions).
- For questions that demand your opinion, please try to honestly describe as per the questions on the space provided.

Contact address:

If you have any query, please do not hesitate to contact me and I will be available as per your convenience on my email address (email:emuty123@yahoo.com)

Thank you very much for your cooperation in advance!!!!!

Part 1 Basic Demographic Data

1. Sex

    A. Male ☐   B. Female ☐

2. Age

    A. Less than 25 ☐   B. 25 to 30☐   C. 31 to 35☐   D. Above 35 ☐

3. Educational status

    A. Diploma ☐   B. First degree ☐   C. Second degree(Masters) ☐

    D. Third degree (PhD) ☐   F. Other, specify_____

4. District

    A. North   B. East

5. How long have you been working for CBE:

    A. Less than 5 years ☐ B. 5 to 10 years ☐ C. 11 to 15 years ☐ D. above 15 years ☐

Part II Information on Training effectiveness of organization related Questions

6. What is your position in the CBE?

    A. Custom service officer (CSO) ☐   B. Accounts ☐   C. Secretary ☐

    D. If any other specify (--------------------)

7. What do you think is the bases on which you were chosen for the training practice?

    A. Experience ☐   B. Change in job design/ technology ☐   C. Performance gap ☐

    D. My own demand to take the training ☐   E. I do not know   ☐

    F. Other (if any) _____

8. Have you taken any form of training since you joined CBE?

    A. Yes ☐   B. No ☐

9. If you answered "Yes" for question # 8, how many times do you have taken the training?

    A. 1 –3 ☐   B. 4 – 6 ☐   C. 7 –9 ☐   D. More than 10 times ☐

10. If your answer "Yes" for question # 8, for how long you had been in training on average?

    A. 1- 3 months ☐   B. 4- 6 moths ☐   C. 7- 12 months ☐   D. More than13 months ☐

11. What type of training methods were used if your answer "Yes" for question # 8? May be more than one answer is possible.

A. Entrance training ☐   B. On-the-job training☐   C. Formal Lectures ☐

E. Seminar ☐   F. If any other specify (-------------------------)

12. If your answer "Yes" for question # 8 for the above question to what extent were the contents of the training relevant for your current job/Position?

A. Highly relevant ☐   B. Moderately relevant ☐   C. Relevant ☐

D. Highly Irrelevant ☐   E. Irrelevant ☐

13. Did your manger/ supervisor treat equally to create mutual confidence while you were a new employee (on- the – job trainee)?

   A. Yes ☐   B. No ☐

14. Do you think CBE study employees training needs assessment periodically?

   A. Strongly agree ☐   B. Agree ☐   C. Strongly dis-agree ☐   D. Dis-agree

15. If your answer for Question. No14 is "Strongly agree"/"Agree" which method of study does CBE often use in order to identify the training need?

A. Person analysis ☐   B. Organization analysis ☐   C. Task analysis ☐

D. I do not know ☐   E. Other, specify_____

The following questions describe the organizations effort to train its employees. Please put " " in the space at the front of the question under number you think express the position of the organization in relation to the training program?

Assume 1 = Never   2 = Rarely   3 = Sometime   4 = Always and   5 = *put "NA" if not applicable, "N" for I do not know*

	Questions	1 (Never)	2 (Rarely)	3 (Sometime)	4 (Always)	5 (NA/N)
16.	Is the type of training you have taken applicable for the job after the training?	☐	☐	☐	☐	☐
17.	Do you have known the objective of the training?	☐	☐	☐	☐	☐
18.	Does the training increase your motivation, improve your skills, knowledge, attitude change and new capability etc….on the job?	☐	☐	☐	☐	☐
19.	Does the training lead you to be satisfied with your job?	☐	☐	☐	☐	☐

No.	Question					
20.	Do you think the method of training used by the CBE is effective?	☐	☐	☐	☐	☐
21.	Do you have enough training that enables you to do your job as required?	☐	☐	☐	☐	☐
22.	Do you think the training facility submit for the tanners is enough?	☐	☐	☐	☐	☐
23.	Are you satisfied with the overall aspect of the training programs in the organization?	☐	☐	☐	☐	☐

24. Which of the following **on – the – job** types of employee training program have you taken so far?

    A. Job instruction training ☐   B. Coaching ☐   C. Job rotation ☐

    D. Apprenticeship ☐   E. Mention others (if any) _____

25. Which of the following **off- the – job** types of employee training program have you ever taken so far?

    A. Lecture/formal courses ☐   B. computer – based training Simulation ☐

    C. Seminar ☐   D. Others (if any) _____

26. How do you rate the coaching role that your manger/supervisor plays in implementing the training contents that you acquired from off-the – job training to the actual job?

A. Very good☐   B. Good☐   C. Medium☐   D. Poor☐   E. Very poor☐

Thank you!!!!!!!!!

APPENDIX B

INTERVIEW QUESTIONS FOR MANAGEMENT MEMBERS OF THE BANK

Objective

The objective of the study in general and this interview in particular is to assess the impact of employee training on the performance of the commercial bank of Ethiopia. To this end data collection is essential to conduct the research and come up with a reliable finding. Thus, you're honest and genuine response helps the study a lot in gathering reliable data. The data you provide will be used only for research purpose and be kept highly confidential.

1. Does CBE have a written training policy? If yes, what does it say?
2. Had your organization given training for the employees for the last 3 years?
3. Why did your organization give the training? What types of training were given? And what methods did the organization is use to select the trainers?
4. How do you express the frequency of training per year for each employee on average and the cost of training allocate for each employee on average per year?
5. How much the total investment/ expenditure by the organization to train employees per year? Roughly.
6. Do you conduct some kind of evaluation to assess the effectiveness of training?
7. How do you explain the relationship between training expenditure in the organization and organizational profitability / success?
8. Do you think that CBE set clear, measurable and tangible objectives for the training program?
9. How do you feel about the employees' attitudes towards the training program of the bank? If negative, what was your role to change their attitude or to address their concern?

Thank you!!!!!!!!!