

St. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
MASTER OF BUSINESS ADMINISTRATION PROGRAM



ASSESSMENTS OF TRAINING AND DEVELOPMENT
PRACTICE IN COMMERCIAL BANK OF ETHIOPIA A CASE
OF WEST ADDIS ABABA DISTRICT

BY
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June 2016
Addis Ababa, Ethiopia

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OF WEST ADDIS ABABA DISTRICT**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
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Statement of Declaration

I SelamMekonnen declare that this research, titled “Assessment of Training Practice in The Commercial Bank of Ethiopia a case of West Addis Ababa district” is my original work and has not been presented for any other program or university. I also assure that all sources of materials used in undertaking this thesis have been duly acknowledged.

Selam Mekonnen

Signature

Date

Statement of Certification

Here with I state that Selam Mekonnen has carried out this research work on the topic entitled “Assessment of Training Practice in The Commercial Bank of Ethiopia a case of West Addis Ababa district” under my supervision This work is original in nature and has not presented for a degree in any university and it is sufficient for submission for the partial fulfillment for the award of masters of degree in business administration.

Dr. Temesgen Belayneh _____

Signature

Date

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Acronyms

CBE	Commercial Bank of Ethiopia
GTP	Growth and Transformation Plan
HDFC	Housing Development Finance Corporation
KSA	Knowledge, Skills and Abilities
MOFED	Ministry of Finance and Economic Development
SPSS	Statistical Package for Social Science
TNA	Training Need Assessment

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ABSTRACT

Training and development is to enable employees to acquire the knowledge, skills, abilities and attitudes necessary to enable them to improve their performances. This study examined to assess the training and development practice in the commercial bank of Ethiopia. This study used questionnaire, interviews and document review as instrument of data collection. Stratified sampling method was used to select samples from the target population and uses convenience sampling to distribute questioners. The study employed quantitative survey research design to gather data from a total of 271 employees of the commercial bank of Ethiopia. Semi structured interview was also used to gather the qualitative information from the team leaders of human resource development department to find out the management view on the training practice of the bank. After the required data are collected descriptive (i.e. frequency, percentage) analysis were used to analyse the data using SPSS version 20. The results of this study revealed that each of the training practice of the bank is not conducted properly. Moreover, the overall training practice of the commercial bank of Ethiopia, are not effective as they should be. And this is due to the gaps that are seen in each training practices and these in return decrease the effectiveness of the training program of the bank. Furthermore, it provided practical suggestions to overcome the problems that were seen in the training practice of the commercial bank of Ethiopia. In order to have an effective training practice the commercial bank of Ethiopia should have to conduct each and every training process and practice properly. The existence of training programs in place by itself doesn't assure the effectiveness of the training program unless it is supported by organized training process. Therefore, since each training activities are interrelated they need to be conducted with due care and on- time delivery of the training and updates employees about new products and services should also be given the necessary attention to have an effective training practice.

Key words: *Training, Training Need Assessment, Timely Training, selection of trainees and trainers, Training Evaluation*

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Training and development is one of the functions of human resource management in an organization and it helps employees do their jobs effectively and efficiently. The main objective of training and development is to enable employees to acquire the knowledge, skills, abilities and attitudes necessary to enable them to improve their performances (Porkodi. S&UzmaJahan, 2015), However the benefit of training should extend throughout the person's entire career and help develop that person for future responsibilities and it helps the employee to get job security and job satisfaction (James Watta and Daniel 2014). Development, on the other hand, is the effort to provide employees with abilities the organization will need in the future (Reed & Vakola, 2006). According to Khulida (2005) it is not related to his current or future job. There are organizations and individuals that would like to see improvement, be it related to life or the organization of the individual concerned (Khulida Kirana et.al, 2009, P: 84). Development refers to the growth of an individual in all respects. (Tejinder Sharma, 2005). They are usually carried out when employees have a skill deficit or when an organization brings about a change in its system and employees are required to learn new skills (Roberson, Culik, & Pepper, 2001).

Successful organizations and managers realize the importance of human resources, because of trained human resources is key to maintaining a competitive advantage (Schonewille, 2001). Such organizations consider employee training an investment rather than an expense for instance according to Chris Obisi, (2011) Study suggest to Nigerian organizations it should invest more in training and development, because of as money invested in the employees is like money kept in a safe deposit, which appreciates in value over time.

An organization to invest in training and development practice it need cost-effective methods and should be taken into consideration drafting a training proposal. (Chris Obisi, 2011) However the training effectiveness can be analyzed through various factors, including product service, institution profitability, work motivation, work efficiency, individuals' ability and knowledge,

smaller wastage of resources, and level of job satisfaction (Drucker, 1995). The measurement indicators include sales volume and revenue, levels of customer complaints, quality and quantity variables in cost reduction, productivity ratios, cost ratios in terms of stock level and debt collection periods and industrial relations labor turnover rates, absenteeism, grievances. (Thomas, 1992) Cited on (Henry Ongori, and Jennifer Ch, 2011)

An effective training program leads to an improvement in the quality of services, improve organizational success and reduce employee turnover, well trained employees reduce the occurrence of accident in job and they become more eligible for promotion, an asset for the organization, improves efficiency and productivity, there is less wastage of time, money and resources. (James Watta and Daniel 2014) In Botswana the study finding show that effective training has a positive relation to the individuals and the organization job performance, encourages team work, boosts the morale of employees and leads to job satisfaction(Henry Ongori, and Jennifer Ch, 2011).

An educated and well-trained work force is considered essential to maintaining a business firm's to wining a competitive advantage in a global economy (Muhammed Nawaz, et.al, 2013). Training can prove a powerful agent in facilitating a firm's expansion and developing its capabilities, thus enhancing profitability (Cosh, A., Duncan, J. and Hughes, A. (1998).Specially in the bank sector technologies, systems, processes, and procedures are changing time to time e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies consequently the employees need to know and adapt to a new environment or situation through the training and development processes. (SohelRana et.al, 2015)

Thus, by considering the above importance of training it is crucial to give effective training to those who work in the financial institution like the Commercial bank of Ethiopia in order to improve the performance and competence of its employees. Commercial Bank of Ethiopia (CBE) is the Leading bank in Ethiopia, established in 1942; pioneer to introduce modern banking to the country it has more than 1000 branches stretched across the country. The leading Ethiopian bank with an assets of 310.98 billion birr in 2015, the first bank in Ethiopia to introduce ATM Service for local users currently CBE has more than 11 million account holders,

it has more than 22,000 employees and these branches and employees are organized in to fifteen districts. (CBE, 2015)

Financial sector promote economic growth through facilitating payment and exchange systems as well as mobilizing and channeling scarce financial resources to efficient users.(MOFED, 2013), specially CBE play a vital role in our country economy by providing financial support to business activates, help to support investment endeavors and the social life of the public through facilitating financial transactions. (CBE, 2015) Therefore, the purpose of this study is to assess the training and development practice in Commercial Bank of Ethiopia a case of west Addis Ababa district.

1.2 Statement of the problem

Organization effectiveness largely depends on the ability to acquire effective and efficient use of existing work forces, to achieve the organization their need and overall objectives provides training and development to employees, training is a learning process that is organized in a systematic way to equip an employee with the knowledge, skills and attitude required to carry out his tasks and to improve his current work performance as well as effectiveness (KhulidaKirana et.al, 2009, P.84). Organization effectiveness depends on the ability to acquire effective and efficient use of the existing employees and this can be achieved through appropriate training and development programs (Steen, Noe, et al, 2009).

Employees are a very crucial and expensive resource to every organization. There are significant changes today in terms of the value of the employee (jagero, komba&mlingi, 2012). To increase this vale and the performance of employees according to Nadler (1985) cited on (KhulidaKirana et.al, 2009, P.84) training given to the employee must be related to his/her current job and this activity carried out according to a predetermined plan and that must include employee participation.

Training is not the solution to every problem (Carole Pageau, 2003, P. 86) but the goal of training is for employees to master the knowledge, skill, and behaviors emphasized in training programs and to apply them to their day-to-day activities (Raymond A. Noe, 2010). However training is the response to an organizational and professional need, and generally focuses on the specific objectives of a given group of employees (Carole Pageau, 2003, P.86)

These needs are identified by the way of observing and listening, Individual interview, Discussion group and Performance evaluation (Carole Pageau, 2003, P. 87). In most cases, there may be gap between employees knowledge, skill and abilities and what the job demands. Thus, training is one of the major techniques that organizations undertake to fill this gap and improve the skill and competency levels of their employees (Getahun, 2012).

The importance of training is usually to reduce errors and to improve productivity and safety. So, properly planned and executed training benefits both the employer and the employees (Marinescu & Toma, 2013). Specially in the bank sector technologies, systems, processes, and procedures are changing time to time e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies consequently the employees need to know and adapt to a new environment or situation through the training and development processes (SohelRana et.al, 2015). But the absence of well-established training policy, lack of adequate budget, inadequate need assessment, inappropriate training objective, outdated training method, lack of close supervision and follow up are some of the major problems related to training in most organization in developing Countries. (Zheng, Hyland, & Soosay, 2007)

Currently most organizations in Ethiopia understand this essence of training and they make the favorable condition for their workers both within the country and abroad because of technology progresses need for a skilled and highly trained workforce (AbebaMitiku, MeseleDamte, Lemessa Bayissa, 2015). Indeed the commercial bank of Ethiopia like other organizations engaged and invest considerable amount of resource to train their employees because as mentioned above and the bank has recognize the importance of training and development for their employees and continued its efforts towards strengthening its human capacity by providing various on-the –job and off-the-job training, recruiting additional new and trained employees as well as retaining existing staff through devising different incentives and benefit packages(CBE,2012).

Giving emphasis by itself doesn't assure the effectiveness of the training program unless it is supported by systematic training process and training is not the solution to every problem (Carole Pageau, 2003, P.86). From the preliminary study conducted on January, 2016 85% of the respondents argues that it has some indicators of problems related to training practice like

training are given for few individuals repeatedly without identifying gaps between employees actual performance and desired level of performance (inadequate needs assessment), not giving timely training meaning not giving the training on time specially new products(services) and not evaluating the outcomes of the training after delivered and the like. Due to the existence of the above perceived problem this study analyzed the existing practice of training and development in CBE.

1.3 Research questions

In line with the above stated main problems, this research was tried to answer the following research questions:-

- 1) Does the training need assessment is conducted in CBE?
- 2) Does CBE gives on time training?
- 3) How CBE select trainees and trainers?
- 4) How training is evaluated in CBE?
- 5) How do employees' perceive the training and development practice of the organizations?

1.4 Objective of the study

1.4.1 General objective

The main objective of this paper is to assess the training and development practice in Commercial Bank of Ethiopia a case of west Addis Ababa district. And this General Objective leads to the following specific objectives.

1.4.2 Specific Objective

Beyond the above general objectives the study was undertaken with the following specific objectives.

- 1) To assess the training need assessment in CBE.
- 2) To assess whether trainings are provided to employees timely.
- 3) To examine the trainees and trainers selection practice of CBE.
- 4) To assess training evaluation in CBE.
- 5) To find out employees attitudes regarding training and development practice of CBE.

1.5 Significance of the study

Training is most directly related to employee and its ultimate effect goes to organization because faster learning of new skills, increased productivity, standardization of procedures, and lesser need for supervision. (Tejinder Sharma, 2005)

- ❖ This study is expect to give new insight and information to others researchers who want to make further investigation in this area and may be used as a stepping stone.
- ❖ It gives some information about the training and development practice in Commercial Bank of Ethiopia.
- ❖ This study will help to improve the training quality of a commercial bank of Ethiopia, and generally the study will provide significant information for the policy makers regarding training and development.

1.6 Scope and Limitation of the study

1.6.1 The Scope of the study

Training and development covers all aspects of sectors and it is a broad complex issue for better understanding the study focus on the commercial Bank of Ethiopia training and development practice and cover training need assessment, timely deliver method, trainees and trainers selection and major strength and weakness of the training practice in CBE.

This research was done on employees of the commercial bank of Ethiopia, since there are a lot of branches under the banks and due to geographical restriction it's difficult to address its employees, this research was focused only those selected branches in CBE west Addis Ababa district.

1.6.2 Limitation of the study

Commercial bank of Ethiopia has more than 1000 branches throughout the country and these branches are stretched in all regional states, districts, towns and distance locations of our country. While, constraints of time, research budget, and logistical problems are considerable limitations on the scope, coverage, and sampling size of the paper as well as the study mainly limited to the training and development practice of CBE in west Addis Ababa District city branches.

1.7 Definition of terms used

The main terminologies that would be used repeatedly in this Proposal are the following;

Assessment- in this study an assessment refers to the process of gathering and identifying information about practices of employees training and development in commercial bank of Ethiopia.

Employees- refer to workers employed by the commercial bank of Ethiopia.

Organization- refers to the commercial bank of Ethiopia.

Training – is the application of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily. (Armstrong, 2009)

Training Need Assessment (TNA) –TNA- is the process of evaluating the organization, individual employees, and an employee tasks to determine what kinds of training, if any, are necessary. (Noe, HollenBeck, Gerhart, & wright, 2008)

Training Evaluation – is a way to evaluate the effectiveness of a training program based on cognitive, skill-based, affective and result outcomes (Noe, HollenBeck, Gerhart, & wright, 2008)

1.8 Organization of the study

The study is organized in five chapters. The first chapter includes background of the study, statement of the problem with basic research question, objective of the study, significance of the study, limitation of the study and definition of terms. The second chapter is deal with review of related literature. It includes both theory as well as empirical evidences related to the study topic. The third chapter is about methods of the study. It describes the type and design of the research to be per sued, concepts adapted from previous studies, detail description of participants/sample/ of the study, data sources, data collection tools and procedures, methods of data analysis and the like. The fourth chapter covers results and discussions about the research topic based on the result of third chapter. Here, the results/findings of the study summarized and interpretation as well as discussion with the use of related literature review explained. Finally, the fifth chapter explains the summary, conclusion and recommendation part of the study.

CHAPTER TWO

RELATED LITERATURE REVIEW

This chapter review theoretical and empirical literatures from different sources. The first section deals with theoretical underpinnings of training and development and the second section reviews empirical evidence with in different country experience of training and development.

2.1 Definition and Concepts of Training and Development

In the world, changing of business environment is a continues process old technology is being replaced by new and modern one and it is happening very faster than it was before, these new environment require adaptation with the new processes, procedures, technologies, and system (SohelRana et.al, 2015). Because increase computations in the local and global arena, it leads to consumer demand for better quality products or services technological advances and the changes in the business environment have created the need for organizations to continuously provide their employees with certain skills, knowledge and abilities in order to maintain market competitiveness and business survival. (Porkodi. S & UzmaJahan, 2015) Therefore, human resources of an organization need to develop skills, knowledge, attitudes, behaviors, and proficiencies to adapt with the new processes, procedures, technologies, and systems. (SohelRana et.al, 2015)

An organization to achieve their need and overall objectives provides training and development to employees, Training is a learning process that is organized in a systematic way to equip an employee with the knowledge, skills and attitude required to carry out his tasks and to improve his current work performance. (KhulidaKirana et.al, 2009, P.84) Training is often looked upon as an organized activity for increasing the knowledge and skills of people for a definite purpose. It involves systematic procedures for transferring technical know-how to the employees so as to increase their knowledge and skills for doing specific jobs with proficiency. In other words, the trainees acquire technical knowledge, skills and problem solving ability by undergoing the training program. (Tejinder Sharma, 2005, Armstrong, 2006, P.576). However training and development are the ways of providing supports that would improve the effectiveness and efficiency of the employees through teaching them the best ways to perform their individual and/or team responsibilities as well. (SohelRana et.al, 2015)

According to Nadler (1985) cited on (KhulidaKirana et.al, 2009, P. 84) training given to the employee must be related to his current job and this activity carried out according to a pre-determined plan and that must include employee participation, Training is not the solution to every problem (Carole Pageau, 2003, P. 86) but the goal of training is for employees to master the knowledge, skill, and behaviors emphasized in training programs and to apply them to their day-to-day activities. For a company to gain a competitive advantage, its training has to involve more than just basic skill development. (Raymond A. Noe, 2010). However training constitutes a series of planned learning activities. It focuses on the acquisition of knowledge conducive to helping individuals adapt to their socio-professional environments. It contributes to the attainment of the organization's objectives for efficiency. Training is the response to an organizational and professional need, and generally focuses on the specific objectives of a given group of employees. (Carole Pageau, 2003, P.86)

Development is an unfolding process that enables people to progress from a present state of understanding and capability to a future state in which higher-level skills, knowledge and competencies are required. It takes the form of learning activities that prepare people to exercise wider or increased responsibilities. (Michael Armstrong, 2006, P. 570), according to Khulida (2005) it is not related to his current or future job. There are organizations and individuals that would like to see improvement, be it related to life or the organization of the individual concerned (Khulida Kirana et.al, 2009, P. 84). Development refers to the growth of an individual in all respects. (Tejinder Sharma, 2005)

Generally firms that operate in the global arena confront a number of special problems related to the training and development of their global workforces and managers (Dennis R and Randall S, 2003, P. 261). Therefore training and development are important to obtain or transfer KSA (knowledge, skills and abilities), both employer and employees are benefits from this by reducing the current and future challenges of a business, to improve the business horizon and customer's service and expanding individual, group and organizational effectiveness (AbdusattarNiazi, 2011). According to Tejinder Sharma, (2005) demonstrate the need of training and development, it is important not only from the point of view of the organization, but also for the employees. It gives them greater job security and an opportunity for career advancement. However the need for training can arise because of the following reasons changing

technology, demanding customers, thrust on Productivity, improved motivation, accuracy of output and better management.

Table 2.1. The distinction between training and development is shown the following table

<i>Training vs. Development</i>	
<i>Training</i>	<i>Development</i>
<i>1. Training means learning skills and knowledge for doing a particular job and increases skills required for a job.</i>	<i>1. Development refers to the growth of an employee in all respects. It is more concerned with shaping the attitudes.</i>
<i>2. Training generally imparts specific skills to the employees.</i>	<i>2. Development is more general in nature and aims at overall growth of the executives.</i>
<i>3. Training is concerned with maintaining and improving current job performance. Thus, it has a short-term perspective.</i>	<i>3. Development builds up competences for future performance and has a long-term perspective</i>
<i>4. Training is job centered in nature.</i>	<i>4. Development is career centered in nature.</i>
<i>5. The role of trainer or supervisor is very important in training.</i>	<i>5. All development is 'self-development' and the executive has to be internally motivated for the same.</i>

Source (Tejinder Sharma, 2005)

2.2 Benefits of Training and Development

Training and development has multiple benefits for employees and the company, if carefully planned and properly implemented. Clear understanding of policies, job functions, goals and company philosophy lead to increased motivation, morale and productivity for employees, and higher profits for your business. Training is a means to a specific end, so keeping goals in mind

during the development and implementation stages of the training program will assist in creating a clearly defined and effective program. (Porkodi S &UzmaJahan, 2015)

The benefits of training are improves morale of employees, Training helps the employee to get job security and job satisfaction. The more satisfied, improve organizational success and reduce employee turnover, well trained employees reduce the occurrence of accident in job and they become more eligible for promotion, an asset for the organization, improves efficiency and productivity, there is less wastage of time, money and resources. (James Watta and Daniel M, 2014)

2.2.1 Benefits of Training to Employers

The employers invest in training because they reap several benefits out of the exercise it includes faster learning of new skills, increased productivity, standardization of procedures, and lesser need for supervision, Economy of operations, higher morale and Managerial Development. (Tejinder Sharma, 2005)

2.2.2 Benefits of Training to Employees

The employees are the ultimate link in an organization, which carry out the operations. Training can help them in several ways, as mentioned some are Increasing Confidence, New Skills, and Career advancement, higher Earnings, Resilience to change, and Increased Safety. (Tejinder Sharma, 2005)

Generally training programs provide multiple benefits for employees and the company, but only if they are carefully planned and properly implemented. (Porkodi S &UzmaJahan, 2015) and it has several possible roles. First, it is a way to create a supply of talent within the organization, second, training can be an important and useful tool for equipping individuals with the knowledge, and third, training can help an organization that is moving toward implementation of a new strategy in a changing environment. Skills and attitudes they need to implement organizational strategy. Fourth, training is a potential tool for giving individuals the skills they need to think strategically (William J and H.C.Kazanas, 2003, P. 354-355). An employee who is knowledgeable, skillful and capable will be able to improve the productivity and performance of the organization (KhulidaKirana et.al, 2009, P. 90). However according to KhulidaKirana et.al,

(2009, P. 90) training and development has an advantage employees to motivating and to work harder.

2.3 Objectives of Training

The primary aim of training is to help the organization achieve its purpose by adding value to its key resource the people it employs , depends on different factors, the nature of the organization, the desire and current level of skill has a great contribution to make difficult to generalization. According to Tejinder Sharma, (2005) training has the following objectives.

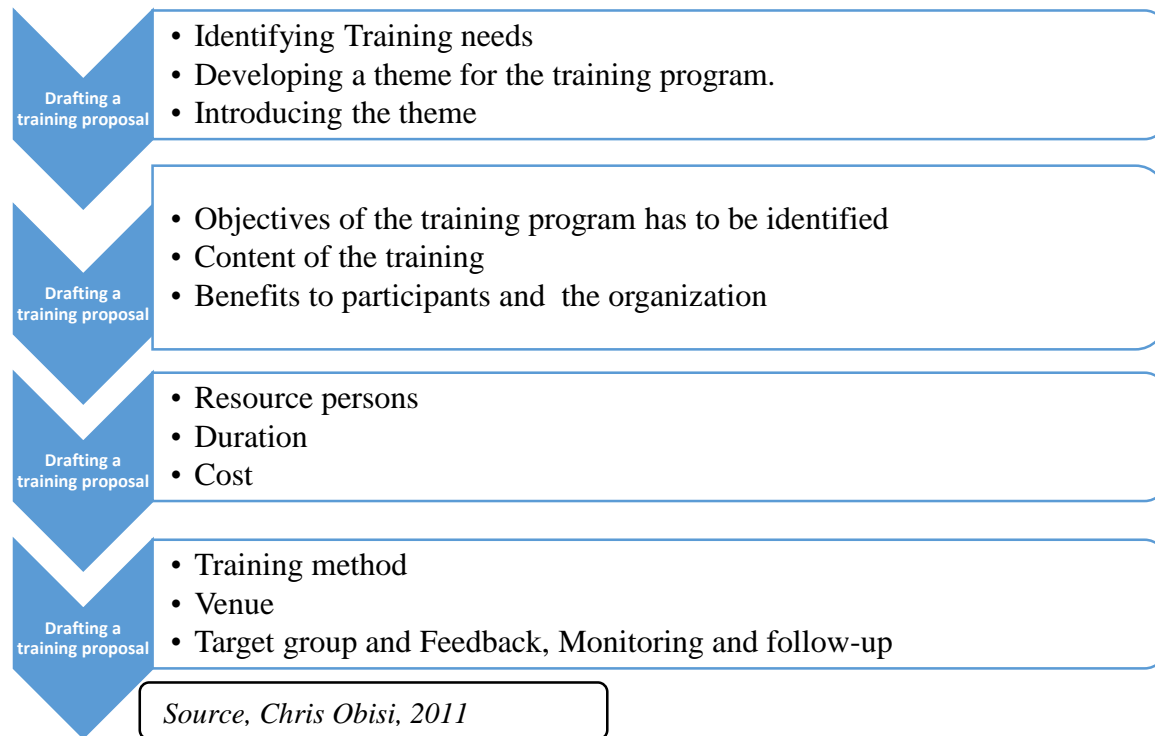
1. To increase the knowledge of workers in doing specific jobs.
2. To systematically impart new skills to the human resources so that they learn quickly.
3. To bring about change in the attitudes of the workers towards fellow workers, supervisor and the organization.
4. To improve the overall performance of the organization.
5. To make the employees handle materials, machines and equipment efficiently and thus to check wastage of time and resources.
6. To reduce the number of accidents by providing safety training to employees.
7. To prepare employees for higher jobs by developing advanced skills in them. (Tejinder Sharma, 2005)

Especially in banking sector training for employees has different objectives in order to satisfy consumers from all walks of life, P. Akilandeswari and Jayalakshmi, (2014) study demonstrates banks need to have efficient manpower which can be possible by offering them quality training, training program should keep pace with changing times it must be unconventional. Training changes mental and social outlook of employees, Customers and their needs can be identified and they are satisfied accordingly.

2.4 Training Proposal and Planned of Training

Training is desire high cost and it should be taken in drafting training proposal, the following steps should be taken into consideration drafting a training proposal. (Chris Obisi, 2011)

Figure 2.1, Steps of drafting a training proposal



2.5 Methods and Types of Training

There are many methods of training employees in organization. The range of training methods used has been expanded by the application of technology in its “hard” (for example through computing technology) and “soft” (for example through instructional design) approaches (Sadler-smith et al, 2000) cited on (Henry Ongori, and Jennifer Ch, 2011). These different training methods are suitable for different categories of people in the organization. There can be several categories of personnel in an organization, e.g. Managerial and non-managerial, technical, administrative, skilled, unskilled, senior, junior etc. Each organization has to choose the methods and techniques of training which are relevant for its training needs and it classified in to the following categories. (Tejinder Sharma, 2005)

2.5.1 Vestibule training (Adapted to the environment at the place of work)

Vestibule Training Vestibule means a cabin and the term ‘vestibule training’ is used to designate training in a cabin (or a classroom) for semi-skilled jobs. It is more suitable where a large number of employees have be trained at the same time for the same kind of work. Where this

method is used, there should be well-qualified instructors in charge of training program. Here the emphasis tends to be on learning rather than production. It is frequently used to train clerks, machine operators, typists, etc. (Tejinder Sharma, 2005)

2.5.2 On-the-job training (At the place of work)

On the job training methods are those which are given to the employees within the everyday working of a concern. It is a simple and cost-effective training method. The in proficient as well as semi- proficient employees can be well trained by using such training method. (James Watta and Daniel M, 2014) The employees are trained in actual working scenario, the motto of such training is “learning by doing.” And there are three methods of on-the-job training Coaching, Understudy and Position Rotation. (Tejinder Sharma, 2005)

2.5.3 Off-the-job training (Away from the place of work)

Off-the-job training methods are classroom training approaches are conducted outside of the normal work setting. In this sense, a classroom can be any training space set away from the work site, such as the organization cafeteria or meeting room (Sims,2006) cited on (Henry Ongori, and Jennifer Ch, 2011). Off-the-job training methods require the worker to undergo training for a specific period away from the work-place. These methods are concerned with both knowledge and skills in doing certain jobs. The workers are free of tension of work while they are learning. There are several off-the-job methods of training and development Special Lecture-cum-Discussion, Conference, Case Study, Sensitivity training, Special projects and Committee assignments. (Tejinder Sharma, 2005). It is generally used in case of new employees such method is costly and is effective if and only if large number of employees have to be trained within a short time period. (James Watta and Daniel, 2014)

2.6 Types of training

Training can be classified into many types and it depending upon several bases. Some of the important types of training program are as follows 1.Orientation or Induction training, 2. Job training, 3.Apprenticeship training 4.Internship training 5.Refresher training, 6.Training for promotion. . (Tejinder Sharma, 2005)

This type of training programs or events can be concerned with any of the following manual skills, including modern apprenticeships , IT skills, team leader or supervisory training,

management training, interpersonal skills, eg leadership, team-building, group dynamics, neuro-linguistic programming, and personal skills, eg assertiveness, coaching, communicating, time management, Training in organizational procedures or practices, eg induction, health and safety, performance management, equal opportunity or managing diversity policy and practice (Michael Armstrong, 2009, P. 678)

2.7. Steps in Training Process

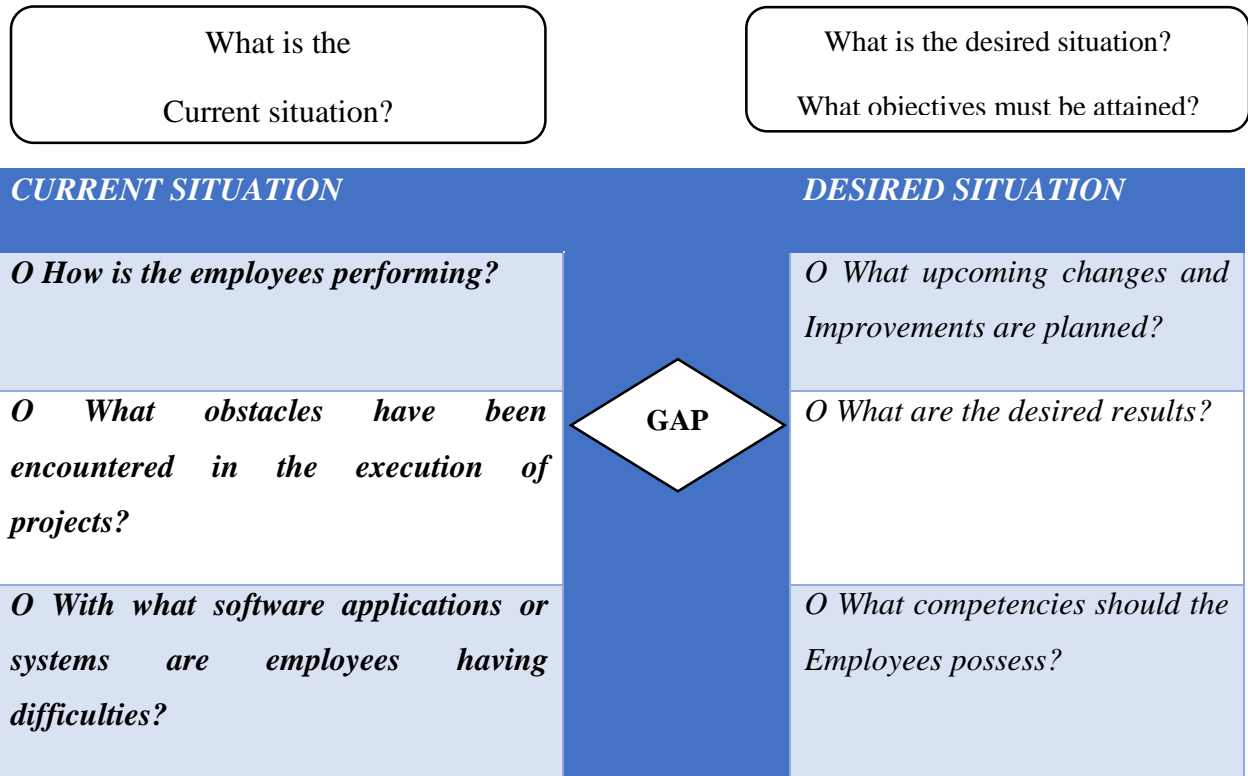
In order to ensure that employees are equipped with the right kind of skills, knowledge and abilities to perform their assigned tasks, training and development plays its crucial role towards the growth and success of business and to meet current and future business demands, its process has a strategic role and can be divided into four phases (AbdusSattar, 2011, KhulidaKir. et.al, 2009, P. 90)

2.7.1 Assessment of training needs.

The purpose of a training needs assessment is to identify performance requirements or needs within an organization in order to help direct resources to the areas of greatest need, those that closely relate to fulfilling the organizational goals and objectives, improving productivity and providing quality products and services.”(Janice A.Miller, SPHR and Diana, Osinski, Reviewed July 2002.)Cited on (P. Akilandeswari and Jayalakshmi, 2014), Needs should only be systematically identified when the cause of a performance problem is lack of knowledge, skill, or appropriate attitude. (William J and H.C.Kazanas, 2003, P. 358)

This initial phase in the training cycle serves to identify the personnel competencies or behaviors and a training requirement is defined as the difference between “what is” and “what should be in the way of observing and listening, Individual interview, Discussion group and Performance evaluation (Carole Pageau, 2003, P. 87)

Table 2.2 Training needs assessment

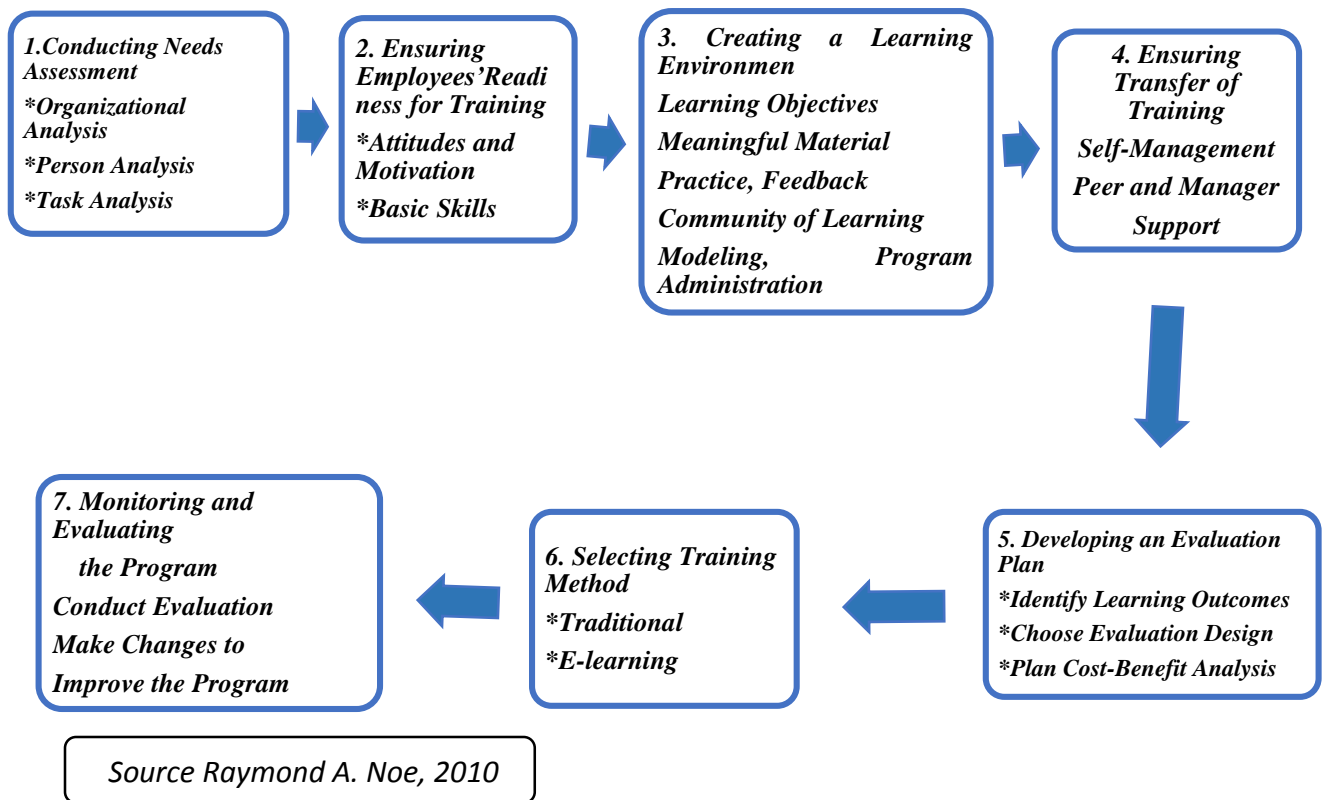


Source ;-(Carole Pageau, 2003, P. 87)

2.7.2. Planning and designing the training programs.

Planning is important to identifying the priorities of a company and planning are help to ensure better project management in order to respect deadlines and attain our sales objectives, help to ensure personnel awareness of the importance of collaboration and teamwork in our company. The priorities may be set by all the managers of the company, or only the senior management. However For the training to be designed, companies can enlist a qualified employee or an external consultant to develop, in cooperation with the human resources managers, the specific training contents. The training may rely on a variety of teaching techniques: task training, lectures with practical exercises, computer-assisted training, etc. (Carole Pageau, 2003, P. 88) and it follow the following process adopt from Raymond A. Noe (2010)

Figure 2.2, Process training design



2.7.3. Delivery or Implementation of the training program

There are a large number of training delivery methods available at the disposal of the trainer. (Tejinder Sharma, 2005) the choice of delivery method depends to some extent on instructor preferences, it is clear that some delivery methods are more appropriate than others for particular kinds of learning. (William J and H.C.Kazanas, 2003, P. 364-365) throughout the training activity, the instructor should use animation techniques that encourage participation and foster an understanding of the concepts covered. Presentation, Demonstration, Discussion, Role play Lecture, Tutorial, Case Study, Critical Incident, Role Play, Game, Simulation, Buzz Group and Task training. (Carole Pageau, 2003, P. 88) the responsibility of delivery may be entrusted to several individuals. In addition, it is important to have the necessary materials on hand, such as an overhead projector, computer, white board, pencils or flip-chart to ensure the success of training activities. (Carole Pageau, 2003, P. 90)

2.7.4. Evaluation and Post follow up of the training program

Evaluation of training is important to know whether a training program has been worthwhile or a waste of time. If the training has not been worthwhile, then it can be amended (Carole Pageau, 2003, P. 91). However evaluation of training would provide useful information about the effectiveness of training as well as about the design of future training program. It will enable an organization to monitor the training program and also to modify its future program of training. The evaluation of training also provides useful data on the basis of which relevance of training and its integration with other functions of human resource management can be examined. (Tejinder Sharma, 2005)

Several approaches are used to evaluate training program in organization, but According to Henry (2011) there is no one best way of evaluation it involves the comparison of statistical indicators of performance before and after training took place. The measurement indicators include sales volume and revenue, levels of customer complaints, quality and quantity variables in cost reduction, productivity ratios, cost ratios in terms of stock level and debt collection periods and industrial relations labor turnover rates, absenteeism, grievances (Thomas, 1992). Cited on (Henry Ongori, and Jennifer Ch, 2011)

Post-training evaluation can be understood in terms of Immediate, short-term and long-term effects of training. It is most common to measure the immediate effects of training. The common techniques for the same are Post-course assessments and tests, management briefing and debriefing, questionnaires, appraisals, surveys, repertory grids, observation etc (Tejinder Sharma, 2005). More specifically according to Carole Pageau, (2003, P. 91) the training evaluation can answer the following questions, did the participants appreciate the training? Did the participants acquire new knowledge? Are the participants applying the new techniques or methods to their work situations? And what impact has the training had on the company's performance? (Carole Pageau, 2003, P. 91)

2.8 On Time Training

Just-in-time training is training that is closely linked to the pressing and relevant needs of people by its association with immediate or imminent work activities. It is delivered as close as possible to the time when the activity is taking place. The training will be based on an identification of the

latest requirements, priorities and plans of the participants, who will be briefed on the live situations in which their learning has to be applied. The training program will take account of any transfer issues and aim to ensure that what is taught is seen to be applicable in the current work situation (Armstrong, 2009). Even if the training is designed properly and delivered in a proper way, if it is not given on time it would be a waste of time. So organization should consider in delivering the training on time.

2.9. Empirical Findings on training and development practice

This review aim is extracting the training and development practice of different country experience from various journal articles and international perspective with special focus on banking sector and it include the experience of the Banks of Pakistan, Bangladesh, and Punjab National Bank in India, Nigerian Banks and Botswana.

In the bank sector technologies, systems, processes, and procedures are changing time to time e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies consequently the employees need to know and adapt to a new environment or situation through the training and development processes. (SohelRana et.al, 2015)

In Pakistan according to Muhammed Nawaz, et.al, (2013) the study demonstrate a case of Punjab banks ,to improve the organization efficiency it is necessary first to increase the efficiency of the employees by training and development practice in this bank different types of trainings are provided to the employees before the start of their actual positive work during the job and the bank has its own special training departments where they trained their employees to meet the globalized rapid competitive environment, finally it observed that there is direct relationship between training and employees work performance. (Muhammed Nawaz, et.al, 2013). However in Pakistan, many companies training and development cannot be disconnected from the business activities of the organizations; on the contrary, this is the area that clearly illustrates positive relationships between training activities and the organizational performance. (Abdus SattarNiazi, 2011)

In Bangladesh the study was an attempt to investigate and analysis of training needs assessment and its importance in the banking sector, the findings addressed that the training needs

assessment is prerequisite for an effective training that helps for organizational growth and development. The study concludes that most of the banks in Bangladesh have their own training institute and management attitude is very positive for training support. However, there is a lack of needs assessment before training. The most important finding is that National Bank Limited is not giving more importance for TNA. Therefore, the researchers proposed urgently adjustment of TNA (training need assessment) the banking sector in Bangladesh. (AhminaFerdous& B.M. Razzak, 2012)

Most of the Indian commercial banks either private or public adopt training and development program at the time of induction, promotion and other situation. The study concluded that private and public Indian banks undertake training and development program for their employees to increase their efficiency. According to the study, majority of the employees who are aware of the Training Program conducted in their organization have shown their willingness to attend the Training Program in future. (P. Akilandeswari and Jayalakshmi, 2014) However according to Aartchahal,(2013) paper analyzes the status of various need analysis based training and development practices in Punjab National Bank and HDFC private bank and explores the proposed link between the training and employees' productivity by adopting development based theory. The result of the present study shown that the training practices in the selected branches of Punjab National Bank and HDFC are average and there is lot of scope for improvement. Researcher found that the training and effectiveness programs have a positive impact on the performance of both male and female employees but the results shows that it has a greater impact on the performance of male employees group .This can be due to the reason that mostly female employees bear additional responsibilities towards their families. The overall opinion about the training conducted by the Punjab National Bank and HDFC among the employees is very good and effective, it is very much helpful to improve the individual career and the organization growth too and they are satisfied with the training process and method of teaching. (Ibid)

According to Chika (2013) research explores employee training practices in Nigerian Banks. The study focused on key training techniques by critically examining strengths and weaknesses of current training methods, their prospects, challenges and ways to improve current training approaches. The research highlights that Nigerian banks utilize conventional training techniques, however E-training although utilized has often been adopted at a low level. There are several

challenges with training in Nigerian banks including cost, attendance, and failure to align training with employee needs. The research highlights the fact that on the job and off the job training is used by the bank and in regards to the importance and benefits of employee training and development. Training evaluation in the bank is usually done through assignments, feedback sheets, appraisals etc. (Chika Ugoj, 2013) The ultimate aim of any training program is to add value in the organization and if it can't add value it should be reworked or altogether cancelled. Without training, it will be very difficult to acquire skills and without skills organizations will not achieve its objectives through people. The study suggest that Nigerian organizations should invest more in training and development, because of as money invested in the employees is like money kept in a safe deposit, which appreciates in value over time. some of the micro and macro institutions designed to train and equip employees with the necessary skills and knowledge are not doing very well therefore the study recommend strongly that all Training and Development Institutions in Nigeria like company training institutions, Institute of Personnel Management of Nigeria, Industrial Training Fund, Centre for Management Development. Administrative Staff College of Nigeria, Financial Institutions Training Center etc. should be reinvigorated to bring about effective training and development capable of sustaining organization to wining a competitive advantage. (Chris Obisi, 2011)

In Botswana the findings of the research showed that training of employees has a positive effect to the individuals and the organization at large. For instance, training of employees improves communication in an organization, transfer of skills and knowledge, improves job performance, encourages team work, boosts the morale of employees and leads to job satisfaction. However it discuss the method of evaluate the training programs and the study demonstrate, various approaches are used to evaluate the training programs but the commonly used is the reduction of accidents in the workplace and decline in material wastage (Henry Ongori, and Jennifer Ch, 2011). Generally most of the study has recognized the importance of training and development but it must systematically identify the training need and skill deficit of employees, however monitoring and evaluate are helps to maximize the impact of training in these country.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Site Selection and Description of the Study area

The Commercial Bank of Ethiopia (CBE) is the Leading bank in Ethiopia, established in 1942; pioneer to introduce modern banking to the country with an asset of 310.98 billion birr. the first bank in Ethiopia to introduce ATM Service for local users currently CBE has more than 11 million account holders, it has more than 22,000 employees and these branches and employees are organized in to fifteen districts. (CBE, 2015)

The Commercial Bank of Ethiopia has also responsibility of expanding access to banking services as well as introducing new bank products, services and technologies. The number of braches increase from 220 in 2009/10 has now reached more than 965 in 2014/15. In the budget year alone open 133 new branches across the country and currently total number of branches reached 1009 as of January 23, 2016. Due to the aggressive branch expansion and other marketing activities, the customer base of the Bank which was only 2.2 million during the GTP base year has now reached 10.7 million in 2014/15 as September 30, 2015 reached 11 million. During the 2014/15 budget year alone it was possible to realize the opening of 2.5 million new accounts. (Ibid)

The main purpose of select West Addis district to a case study in this research is to answer research question and to achieve main objective, easily access available information and gain a deeper understanding of training and development practice on employees. However this district is better than other districts by its proximity to the researcher working area also creates convenience to get information and to collect data reasonable period of time.

3.2 Research Approach and Method

Research designs are plans and the procedures for research that span the designs from broad assumptions to detailed methods of data collection and analysis (Creswell, 2011, p. 3). It is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement, and analysis of data (Creswell, 2011, p. 31).

This study used a descriptive design through surveys to assess the training and development practice of the commercial bank of Ethiopia. This type of research design helps to portray

accurately the characteristics of a particular individual, situation or a group. The descriptive survey research design is appropriate choice, because it is a cross sectional study and assessed the training practice of the company because the intention of the study is to describe the present situation of training and development practice of CBE in west Addis Ababa District.

3.2. Data Type and Data Source

To assess the training and development practice in Commercial Bank of Ethiopia a case of West Addis Ababa district, the study collect different type and source of data consideration of the main objective and answer the research question.

3.2.1 Data Type

The study used both qualitative and quantitative data appropriately and through the integrating use of qualitative and quantitative data collection techniques and analysis procedures, it will be crucial to strengthen the validity, quality of data analysis and research findings.

3.2.2 Data Source

The researcher was used both primary and secondary data sources, Primary data were collected from open and close ended questionnaire and semi structural interview by appropriate way and include an assessment of various relevant documents which is directly related to the study. Secondary data obtained from related literature, evaluation of similar studies, scholarly written article review journals, books, training manuals and browsing of the internet.

3.5 Sampling Design and Procedures

The structural form of the Bank is organized under 15 districts which are composed of more than 1000 branches and currently the total number of employees are reached 22,000 (CBE, 2015). From this population select the following target populations.

3.5.1 Target Population

The target populations of the study are employees of CBE in West Addis Ababa district, this district has 79 branches and 1,691 employees' within these districts 43 branches are located in the city and the remaining are outline of the city, from the total number of employees 1,161 work in the city branch, because of geographical restriction, easy access to data, expected rate of return, cost effectiveness and easy manageability the researcher selects this district.

3.5.2 Sample size Determination

Determination of the proper sample size is crucial to any study; sample is one of the most important determinants of the accuracy of the research results. Therefore to determine the sample size of those populations who participate in the study the researcher was select 298 employees samples by using a formula developed by Cochran (1963) cited in Glenn (2013).

$$n = \frac{N}{1 + N(e^2)}$$
$$n = \frac{1161}{1 + 1161(0.05^2)}$$
$$n = \frac{1161}{1 + 2.9025}$$

$$\underline{n=297.50}$$

Where

N= is the population size

e = is the level of precision

n = sample size

3.5.3. Sampling Design

Sampling Design It refers to the technique or the procedure the researcher will adopt in selecting items for the sample and it determined before data are collected, in this study follow three stage sampling Design and plan Procedures for selecting sampling unit.

In the First step of the study select 43 city branches by Purposive/Judgment Sampling technique because the remaining branches are out line to city therefore its difficult for easily collect data.

In the Second step of the study used stratified sampling technique, under stratified sampling the population is divided into several subpopulations. Therefore the study follows the method of proportional allocation in to 43 branches by the following formula. (C.R. Kothari, 2004, P. 64)

$$n_i = P_i * n$$

n_i = is the sample size for branch

n = is represents the total sample size

P_i = represents the proportion of population included in branch i

Table 3.1 stratified sampling

S.No	Branch name	No of employees	Total sample size	Total population	Proportion of a branch	The sample size each branch
	<i>i</i>	<i>A</i>	<i>n</i>	<i>N</i>	$P_i = a / N$	$n_i = P_i * n$
1	18 mazoria	27	298	1161	0.02	7
2	3 kutermazoria	15	298	1161	0.01	4
3	Abakoran	53	298	1161	0.05	14
4	Abinet	15	298	1161	0.01	4
5	Addisketema	63	298	1161	0.05	16
6	Addisumichael	19	298	1161	0.02	5
7	alem bank	33	298	1161	0.03	8
8	Alemgena	29	298	1161	0.02	7
9	Anfo	9	298	1161	0.01	2
10	Anwar mesigid	46	298	1161	0.04	12
11	Aratmenta	14	298	1161	0.01	4
12	Ashewameda	16	298	1161	0.01	4
13	Atenatera	35	298	1161	0.03	9
14	Atikilittera	12	298	1161	0.01	3
15	Ayer tena	45	298	1161	0.04	12
16	BerebereBerenada	16	298	1161	0.01	4
17	Betel	31	298	1161	0.03	8
18	Bomb tera	37	298	1161	0.03	9
19	Coca mazoria	15	298	1161	0.01	4
20	Eyesusgedam	14	298	1161	0.01	4
21	GejaSefer	17	298	1161	0.01	4
22	GojamBerenda	20	298	1161	0.02	5
23	GomaTera	13	298	1161	0.01	3
24	HabteGiorgis	31	298	1161	0.03	8
25	Hawariyat	11	298	1161	0.01	3
26	Keraio	25	298	1161	0.02	6
27	Kolfe	61	298	1161	0.05	16

28	Lomimeda	11	298	1161	0.01	3
29	MehalGebeya	46	298	1161	0.04	12
30	Pawlos	40	298	1161	0.03	10
31	Reppi	30	298	1161	0.03	8
32	Sebategna	22	298	1161	0.02	6
33	Sebeta	40	298	1161	0.03	10
34	sefereEyor	14	298	1161	0.01	4
35	SefereSelam	28	298	1161	0.02	7
36	Sidamotera	10	298	1161	0.01	3
37	SomalieTera	25	298	1161	0.02	6
38	TabotMaderia	15	298	1161	0.01	4
39	TekleHaimanot	65	298	1161	0.06	17
40	TesfaDirijitAkababi	33	298	1161	0.03	8
41	Torhailoch	25	298	1161	0.02	6
42	Trafiksefer	11	298	1161	0.01	3
43	Wolete	24	298	1161	0.02	6
TOTAL NO EMPLOYEES		1,161	298	1161	1.000	298

In the Third step after allocating the samples, in each branch the study used non probability sampling method or determination of the sample unit will be made by using Convenience Sampling technique because it will help to choose respondent or units that are most conveniently available and it is better for time allocation.

In order to facilitate the survey work, ten qualified enumerators' was selected from different branches. Then they give training on how to administer the questionnaires to the sample population. However, at the end of each survey, there will be specific time to discuss about problems on the survey and follow the data collecting process.

3.6. Data Collection Techniques/Instruments of Data Collection

According to William, et al., (2010), there are two types of data, primary and secondary. The primary data are those which are gathered for the first time and afresh and thus collected for the case at hand (Kothari, 2004).Secondary data is defined as Data that have been previously collected for some purpose. For the purpose of this study in order to obtain relevant information both primary and secondary data was used.

For collecting primary data the study has used questionnaires and interviews. The questionnaires based on the research questions. This is because questionnaires are advantageous in collecting large number of data from respondents and help respondents to fill the questionnaire at their convenient time without the interviewer bias. And also Interview were conducted with human resource development departments because interview has a higher response rate and it clarify the questions are not clear.

The secondary ones include review of the related literature, evaluation of similar studies, scholarly written article review journals, and books, training manuals and browsing of the internet.

3.7. Data Processing and Analysis

After the required data are collected from the primary sources, it was analyzed through quantitative and qualitative data analysis methods. Data collected edited, coded and categorized based on different characteristics then, properly tabulated based on the research questions. Descriptive statistics helps to describe the general level of agreement of respondents. It reveals the conformity of respondents' attitude about the training and development practice in the Commercial bank of Ethiopia In addition, Frequency and percentage was used to present the data by the help of SPSS. And Tables and graphs were also used to ensure easily understanding of the analysis. Finally, the result of statistical analysis was summarized, tabulated and interpreted appropriately.

Meanwhile, responses from the interview were reported in line with the questions forwarded to the interviewees. And then these findings were combined and summarized together with the quantitative data findings to triangulate the results accordingly.

3.8 Reliability and Validity of the Instrument

Validity refers to the extent to which a test measures what we actually wish to measure. The concept validity refers to what the test or measurement strategy measures and how well it does so Pallant, 2005. Reliability has to do with the accuracy and precision of a measurement procedure Kothari, 2004. The questionnaire was pre-tested with 15 employees to test the content validity of the instrument and also to check the clarity, length, word ambiguity and structure and their suggestion were incorporated before the final distribution of the questionnaire.

Cronbach's Alpha was used to measure the reliability; Cronbach's alpha is a coefficient of reliability. Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. Ideally, the Cronbach's alpha coefficient of a scale should be above 0.70. Pallant, 2005

Accordingly, the following tables show the Cronbach's alpha result of the questionnaires

Table 3.2 Reliability Analysis of Variables

Variables	Cronbach's Alpha
Training need assessment	.785
Timely training	.761
Selection of trainees and trainers	.906
Training evaluation	.865
Employees perception	.837

Source: Survey Data (2016)

The results from analysis indicated that the Cronbach's Alpha value for Training need assessment is 0.785, For the second variable which is timely training is 0.761, the value for selection of trainees and trainers measured were 0.906. While training evaluation and employees perception measured 0.865 and 0.837 respectively, on the overall the results from analysis indicated that the Cronbach's Alpha value for the variables are greater than .70 This suggested that the internal reliability in this study was acceptable and it indicated to be good.

3.9 Ethical Issues

The study was conducted in such a way that it will consider ethical responsibility. Ethical responsibility include, providing information about the study for respondents (like who's conducting the research, for what and who will benefit), also the study provided anonymity, means the information from the respondents was confidential and was not used for any personal interest.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This section of the study deals with presentation, analysis and interpretation and discussion of the data gathered through questionnaires as well as the interview. First demographic characteristics of the respondents are presented. Such information includes demographic profile and general information on training. Then it follows with description of the data gathered, discussed and analysed the findings carefully in order to assess the training and development practice of the commercial bank of Ethiopia. Presentation of findings has been organized in accordance with the study objectives.

As stated in the previous chapter, the questioners were distributed to a total of 298 questionnaires were distributed to all 43 branches employees However, only 271 questionnaires were appropriately filled and returned. Out of the total sample 27 questionnaires were uncollected and this gives a 90.94% return rate.

4.1 Demographic Information of respondents

The data obtained from the questionnaire, shown in the table below, reveals that out of the 271 respondents 138 (50.9%) were females and the remaining 133 (49.1%) were males. This explains that the number of female respondents were greater than male respondents who were participated in the study.

With regard to respondents` age category, 202 respondents were between 20-25 years representing 74.5% and the next higher groups were between the age of 26-31 years representing 11.8% and they were 32 in number. The third and fourth group of respondents were 23(8.5%) and 14(5.2%) fall under the age category of 32-40 and >41 respectively. So from this we can conclude that the majority groups of respondents are less than 31 years of age and this implies that the employees` of the CBE are young.

Table4.1. Demographic profile of the respondents

Items	Category	Frequency	Percent
GENDER	MALE	133	49.1
	FEMALE	138	50.9
Total		271	100
AGE	20-25	202	74.5
	26-31	32	11.8
	32-40	23	8.5
	41 AND ABOVE	14	5.2
Total		271	100
EDUCATION	DIPLOMA	23	8.5
	DEGREE	239	88.2
	MASTERS DEGREE	9	3.3
Total		271	100
Wok Position	MANAGER	11	4.1
	SUPERVISOR	45	16.6
	NON – MANAGER	215	79.3
Total		271	100
SERVICE YEAR	Less Than 3 Years	113	41.7
	3 -5 Years	127	46.9
	6-8 Years	7	2.6
	Greater than 8 Years	24	8.9
Total		271	100

Source: Survey Result (2016)

It is evidenced that the employees of commercial bank of Ethiopia hold a range of educational qualification from Diploma to Master's Degree level. The majority of the respondents which represents 239 (88.2%) were Degree holders followed by diploma holders which represents 23(8.5%), while the remaining 9 (3.3%) of the respondents were Master's Degree holders. This implied that the Commercial bank of Ethiopia has fairly educated and skilled manpower employees.

The above table shows that 11 (4.1 %) of the participants were at the position of management and 45(16.6%) were at the supervisory position while the rest and the majority of the participants 215 (68.3%) were non managers.

The above table indicates that the majority 127 (46.9%) of the respondents have been working in the bank for 3-5 years. Similarly 113 (41.7%), 24 (8.9%) and 7 (2.6%) of them served the bank for less than 3years, Greater than 8 years and 6-8 years respectively. This indicates that since majority of them are between 3 up to 5 years this implies that the composition of work experience of the representative samples may have a positive effect on the quality of the finding of the study because the majority of the respondents has experience about training and development practice of the bank.

4.2 Training related questions

Table4.2. Employee’s responses on training

I/No	Variables	Items	Frequency	Percent
1	Employee response on training participated on joining the company	YES	245	90.4
		NO	26	9.6
		Total	271	100
2	Employee response on training participation	YES	256	94.5
		NO	15	5.5
		Total	271	100
3	How respondents are selected for training	On joining the company	72	26.6
		Supervisors	56	20.7
		Compulsory for all	71	26.2
		upon employee request	8	3
		By Performance appraisal	4	1.5
		I don’t know	60	22.1
		Total	271	100
4	Frequency of training	Only once	27	10
		Twice	37	13.7
		Several times	125	46.1
		Rarely	82	30.3
		Total	271	100

Source: Survey Result (2016)

As the aim of this paper was to assess the training and development practice of the commercial bank of Ethiopia the respondents were asked whether their organization provides training when they joined the company in item no 1 from the total of respondents 245 (90.4%) of the respondents agreed or they get some inductions and training about the organizations environments the remaining 26(9.6%) claims that they didn't get any form of training since they joined the bank. As item no 2 indicates the majority 256 (94.5%) of the respondents were participated on the Training Program held by the bank and the remaining 15(5.5 %) were not participated in any Training Program.

The above Table in item no 3 shows that 72(26.6%) of the participants took the training when joining the company, 71(26.2%) of them took the training because its compulsory for all employees, 60(22.1%) of the respondents do not know how they are selected for the training and 56(20.7%) were selected by supervisors recommendation while 8(3 %) of up on employee request and the rest 4(1.5%) of them by performance appraisal.

As item no 4 the majority of the respondents 125(46.1%) of the participants took the training several times, 37(13.7%) respondents participated twice, 27(10%) took only once and the remaining 82(30.3%) of the participants responded that they participated rarely. Even if the majority of the respondents took the training several times there are some respondents who took the training only once, twice and rarely this clearly demonstrates that there is a gap in allocation or selection of employees for training program. As it is indicated in the interview with this is due to lack of proper data management.

4.3 Training need assessment

Objectives One: Assessment on how training needs assessment is conducted

The table below in item no 1 shows the response of the respondents whether their organization conducts a formal training needs assessment properly or not. As it is stated in the table 132 (48.7%) of the respondents agreed that there is a proper formal needs assessment in their organization. In the contrary, the remaining 139 (51.3) of the respondents believes that the training needs assessment not conducted properly.

Table4.3. Assessment on training needs assessment is conducted

I/No	Variables	Items	Frequency	Percent
1	Assessment on training needs assessment is conducted	YES	132	48.7
		NO	139	51.3
		Total	271	100
2	Employees response on methods of training need assessment	Questionnaire	25	9.2
		Direct observation of immediate supervisor	204	75.3
		Performance appraisal result of employees	18	6.6
		Group interview with managers and supervisors	13	4.8
		Others	1	0.4
		Total	261	96.3
	Missing	System	10	3.7
	Total	271	100	

Source: Survey Result (2016)

In addition, as of the responses of the interviewed from human resource development team leaders it was understood they conducts training needs assessments by asking branch managers and supervisors about the employees performance and skill gaps.

As the above table item no 2 indicates, among the respondents who are agreed that there is a proper formal training need assessment in the organization 204(75.3%) agreed that the identification of training needs of employees' is done using a direct observation of immediate supervisor. 25(9.2%) of the respondents said that it is done using questionnaire, 18(6.6%) performance appraisal result, 13(4.8%) group interview with managers and supervisors and the remaining 1(.4%) that it is done by using a job description, , personal face to face

interview with employees. And this tells us CBE mostly use direct observation to identify training needs of employees’

According to the data gathered from the interview conducted with the training and development team leaders of the commercial bank of Ethiopia the training process of the organizations is started from the identification of training needs. To identify those needs they use a questioner and in addition they ask the managers to identify the areas of gaps in which training is needed. And after they received the identified gaps that need to be filled with trainings, they will prioritize the trainings to be given via the aforementioned process based on the urgency of the performance gap to be improved the team leaders stated that they are continuously being challenged with the needs assessment gap that exists from the managers and supervisors side.

Table4.4. Employees Response on Training Needs Assessment

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	St. deviation
	F	%	F	%	F	%	F	%	F	%		
CBE conduct formal training need assessment properly.	26	9.6	85	31.4	62	22.8	78	28.8	20	7.4	3.06	1.094
Training programs are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps.	35	12.9	36	13.3	59	21.8	109	40.2	32	11.8	3.27	1.216
The Training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job.	26	9.6	112	41.3	74	27.3	35	12.9	24	8.9	3.27	1.101

Source: Survey Result (2016)

Table4. 4 shows the employees’ response regarding training need assessment, They are asked CBE conduct formal training need assessment properly As it is stated in the table the majority of the respondents disagree to this question with 85 (31.4%) of , 78(28.8%)of the respondents are agreed, 62(22.8%) of the respondents are remains neutral, 26(9.6%) of the respondent are

strongly disagree and the remaining 20(7.4) of the respondents are strongly agreed about that the training needs assessment conducted properly in the organizations . And for the question their organizations training program are designed and developed bases on the analysis of employee's skill, knowledge, and attitude gaps need assessment from the total respondents 109(40.2%) of them agree with the statements, 59(21.8%) of them do have no opinion or remained neutral, 36(13.3%) of them disagree 35(12.9%) are strongly disagree and the remaining 32(11.8%) of the agreed with the above statements.

The other question that was asked to the respondents about Training needs analysis methods of the organization enable to clearly identify the required training that employees' need to perform their job the majority of respondents 112(41.3%) of the respondents disagrees with the statements, 74(27.3%) of the respondents remaining neutrally, 35(12.9%) of the respondents agreed that the organizations training need analysis method is enabled clearly identify the required training that employees' need to perform their job and also 26(9.6%) of the respondents, strongly disagreed with the above ideas .the remaining 24(%) of the respondents agreed the organizations training need analysis method is enabled clearly identify the required training that employees' need to perform their job.

The above analysis shows that the assessment of employees training need and skill gap is not satisfactory, the team leaders as stated that they are continuously being challenged with the needs assessment gap that exists from the managers side this problems makes training need assessment practice did not conducted properly and it affects the training programs designed and developed based on employees skill, knowledge, attitude gaps.

4.4 Employees response on timely training

Objectives Two: To assess training gives to employees timely

In the table below, shows the employees response regarding they gets timely training in their organization as item no. 1 showed that the majority of respondent 96(35.4%) disagrees about the organization gives training at the right time, 74(27.3%) of the respondent strongly disagrees about the organization gives training on times, 52 (19.2%) of the respondents remaining neutral or no opinion about the above statements and the remaining 49(18.1%) of the respondents agrees that the companies gives training timely. Therefore, the above analysis shows that there is a problem regarding giving timely training for employees.

Table4.5. Employees Response on giving timely training

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		mean	St. deviation
	F	%	F	%	F	%	F	%	F	%		
The organizations(CBE) give on time training (At the right time)	74	27.3	96	35.4	52	2.63	49	18.1	0	0	2.63	1.22
The organization gives training about the new products (services) of the company at the time of adoption.	43	15.9	67	24.7	78	3.11	39	14.4	44	16.2	3.11	1.29
The organization Training materials are available on time.	25	9.2	52	19.2	61	3.24	75	27.7	58	21.4	3.24	1.25

Source: Survey Result (2016)

As item no 2 indicates the majority 78(28.8%) of the respondents no opinion or neutrals about their organization provides training about new products or services at the time of adoption, 67(24.7%) of the respondents disagrees about the above statements 44(16.2%) of the respondent agrees 43(15.9%) of the respondent strongly disagree about the above statements and the remaining 39(14.4%) of respondents agrees that the bank gives training before new products implements.

As item no 3 indicates that the majority 75(27.7%) of the respondents agrees that organization prepares training materials on the time of training, from the total respondents 61(22.5%) of them remain neutral or they have no opinion regarding the questions, 58(21.4%) of the respondents agrees about the statement the remaining respondents are disagrees about the statements. Even if the majority of the respondents agrees about the organization provides materials at the time of training but the organization failing to deliver the training at the right time.

4.5 Trainees and Trainers selections

Objectives three: To examine the trainees and trainers selection practice

Table 4.6 Employees Response on selection of trainees and trainers

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	St. deviation
	F	%	F	%	F	%	F	%	F	%		
Trainees are recruited without bias	35	12.9	51	18.8	95	35.1	61	22.5	29	10.7	2.99	1.167
The trainer was capable and knowledgeable about the subject matter.	19	7	12	4.4	55	20.3	137	50.6	48	17.7	3.68	1.042
The trainers in my organizations select by their skills, knowledge's about the subject.	16	5.9	34	12.5	63	23.2	134	49.4	24	9	3.43	1.015
The trainers in my organization can transfer and demonstrate the training appropriately.	18	6.6	17	6.3	69	25.5	162	59.8	5	1.8	3.44	.901
Trainers use the right methodology to address the subject matter.	11	4.1	31	11.4	53	19.6	158	58.3	18	6.6	3.52	.926
The criteria used to select trainees are based on the objectives stated there on the training program.	21	7.7	25	9.2	110	40.7	71	26.2	44	16.2	3.34	1.097
The trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.	20	7.4	12	4.4	63	23.2	119	43.9	57	21.1	3.67	1.085

Source: Survey Result (2016)

In the above table, item no. 1 shows that the majority respondents 95(35.1%) are neutral, 61(22.5%) of respondents about the organizations selects trainees without bias, 51(18.8%) of the respondents not agrees with the above statements, 35(12.9%) strongly disagree and the remaining 29(10.7%) of the respondents strongly agree. This analysis shows that there is gap of information /no clear selection method used in CBE to select trainees.

The other question that was asked to the respondents the trainer was cable and knowledgeable about the subject matter even if some of the respondents disagreed, the majority 137(50.6%) of the respondents agreed to this idea, 55(20.3%) of the respondents there is no opinion regarding the above statements 48(17.7%) respondents also agrees with the organization trainers have sufficient knowledgeable about their subjects and also the remaining respondents disagrees about the statements.

As item no 3the majority 134(49.4%) off the respondent's agrees that the organization trainers are selected by their skills and knowledge, 63(23.2%) of the respondent's remained neutral there is no opinion regarding the trainers selection, 49.4(24%) of the respondent also agrees about the above statements and the remaining respondent's disagrees about the above statements.

The other question that was asked to the respondents was the organization trainers transfers and demonstrates training messages appropriately even if some of the respondents disagreed the majority,162(59.8%) of the respondent's agrees the trainers transfers there message appropriately,69(25.5%) of the respondents neutral they have no idea about this statements,5(1.8%) strongly agree in contrary the remaining 35(12.9%) of the respondent's disagreed or not believes the trainers not transfer and demonstrate properly. As item no 5 the majority 158(18%) of respondents agrees the organization trainers use the right methodology to address the subject matter,53(19.6%) respondents have no idea about the above statements ,18(6.6%) of the respondents also strongly agrees about the trainers methodology and the remaining respondent's they not agrees about the above statements.

The other question that was asked to the respondents was the organization select trainers based on by training program objectives the majority of the respondents are neutral they have no any opinion about this statements 110(40.7%), 71(26.2%) of respondents agrees 44(16.2%) of the respondent's strongly agrees 25(9.2%) disagrees and the remaining 21(7.7%) the respondent's

strongly disagrees about the above statements. as item no 7 question was trainers have expertise, ability to communicate their knowledge clearly, interpersonal skills and ability to motivate others even if some of the respondents disagreed, the majority 119(43.9%) of the respondents agreed to this idea from this analysis we understood that the organization have experienced, skilled, trainers or human resources .

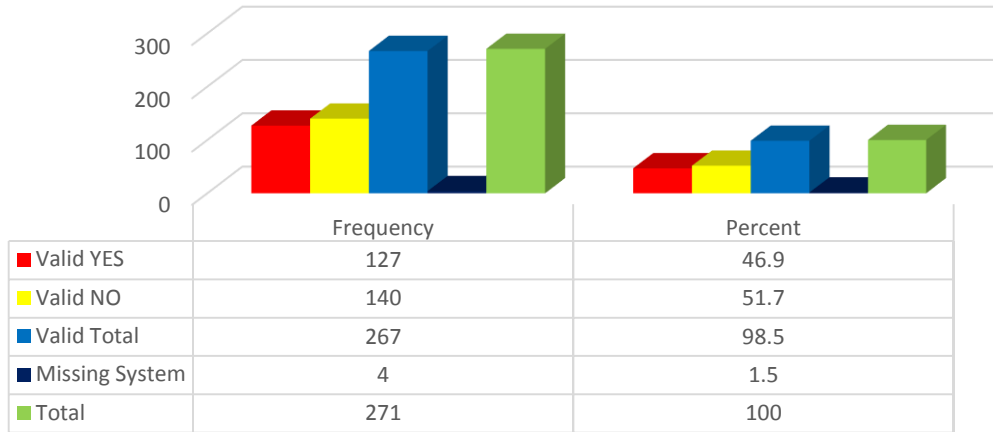
The prevailing practice of the bank as gathered through interview revealed that trainees are selected based on the recommendation of the branch managers This can infer that the practice of selecting the trainee in the commercial bank of Ethiopia is exposed to bias of the supervisors and managers. And also the commercial bank of Ethiopia design training programs internally and rarely using outsource trainers, inside trainers usually carried out program designed internally and outside trainers conducted the outsourced programs. External training programs are mostly considered since the programs are relevant and specialization advantages to the bank mostly prepares to top level managers. As per the interview conducted human resource development team leaders trainers are selected to training programs conducted by Directors, district Managers, Branch Managers those who have experiences in the area. Whereby, the external programs are conducted most of the time by professional they from other countries after investigating their knowledge and work experiences.

4.6 Training Evaluation Method

Objectives Four: Assessment on how training is evaluated

Graph4.1. Employee's response on training evaluation

Employee's response on training evaluation



Source: Survey Result (2016)

The above graphs indicates Out of the total respondents the majority 140 (51.7%) of them responded that the organization not evaluate training programs properly. In the opposite, as it is clearly stated in the able 127(46.9%) of the respondents agreed that there is a proper evaluation of training in their organization. and this assured us even if there is the practice of evaluating the training in the commercial bank of Ethiopia it is not conducted properly i.e. the effectiveness of training evaluation in the bank is not satisfactory. This implies that the training evaluation method is not clear and well understood by the employees.

Table4.7. Employees Response on Training Evaluation

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	St. Deviation
	F	%	F	%	F	%	F	%	F	%		
The organization tests the trainees before and after the program	91	33.6	60	22.1	82	30.3	33	12.2	5	1.8	2.27	1.071
The organization asks the trainees through questioners and interviews at the end of the training program	79	29.2	56	20.7	63	23.2	45	16.6	28	10.3	2.96	1.257
The outcome of the training evaluated each time.	35	12.9	67	24.7	113	41.7	25	9.2	31	11.5	2.82	1.013
The organization Looks the performance appraisal report to evaluate the training	91	33.6	60	22.1	84	31	25	9.2	11	4.1	3.01	1.045

Source: Survey Result (2016)

As it is shown in the above table the majority 91(33.6%) of the respondents are strongly disagreed that the evaluation of training is done by testing the trainees before and after the program.82 (30.3%) of the respondents neutral, 60(22.1%) of the respondents also disagrees about the statements. In a similar way 79(29.2%), which are the majority of the respondents strongly disagreed that is the organization asks the trainees through questioners and interviews at the end of the training program, 63(23.2%) of the respondent's remains neutral 56(20.7%) of the respondents also disagrees about the statements and the reaming respondents agrees with the above statements. the other question was The outcome of the training evaluated each time the majority 113(41.7%) of the respondent is neutral there is no opinion regarding this questions,67(24.7%) of them disagreed ,35(12.%) of strongly disagreed and the remaining respondent agrees the outcomes of the training evaluated each time from this analysis we show a weak follow up of training contribution to employees' performance and looking the performance appraisal report respectively the majority of the respondent's disagrees Thus, this shows the commercial bank of Ethiopia not properly evaluated training outcomes and not looks

performance appraisal reports after and before training evaluation method should be more than that means it should evaluate the change on the performance that comes after the training program. And to do this testing the trainees' before and after the training and looking the performance result of the trainees' would be better since this shows the exact change on performance of the trainees.

The interview with the human resource development team leaders indicated that frequently the bank administer the training process evaluation forms at the conclusion of the training programs distributed questionnaires to the employees who were participated but response could not be secured and they don't file seriously since the employees were reluctant to fill this employees negligence to fill the questionnaire is becomes problems to evaluate training programs properly and to be effective.

4.7 Employees perception on the training practice

Objectives Five: To assess the employees perception on the training and development practice

Employees of the commercial bank of Ethiopia were asked their perception towards the training practice of their organization and changes in their performance after attending training and their response is summarized in the next table.

The tables below, shows that 208(72.7%) of the respondent is (agree and strongly agree) on the statement that training provided by the bank helped to perform my work effectively and efficiently on the other hand 45(16.6%) of the respondents are neutral, 10.7%the respondents were disagreed. The majority 135(49.8%) of the respondents were agreed on the statement that training programs improved the skills, knowledge and attitude which increase performance on the job, 61(22.5%) of the respondent's strongly agree with the statements, 45(16.6%) of the respondents remains neutrals in contrary, 26(9.6 %) of the respondents disagreed and 4(1.5%) of the respondents strongly disagrees.

Table 4.8 Employees' response of their perception on the training practice

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	St. deviation
	F	%	F	%	F	%	F	%	F	%		
The training provided by the bank helped me to perform my work effectively and efficiently	5	1.8	24	8.9	45	16.6	152	56.1	45	16.6	3.77	.895
Training programs improved my skills, knowledge and attitude which increase my performance on the job.	4	1.5	26	9.6	45	16.6	135	49.8	61	22.5	3.82	.938
Training increases employee confidence when performing work related task after training.	11	4.1	8	3	26	9.6	135	49.8	91	33.5	3.09	.957
Training and development reduce the stress of the employees	9	3.3	8	3	54	19.9	118	43.5	82	30.3	3.94	.959
I realized change on my performance after taking any form of training in my organization.	10	3.7	29	10.7	57	21	114	42.1	61	22.5	3.69	.986
I have enough training that enables me to do my job as required	39	14.4	70	25.8	64	23.6	59	21.8	39	14.4	2.97	1.01
There is an effective training and development practice in my organization	43	15.9	83	30.6	79	29.2	44	16.2	22	8.1	3.07	.925

Source: Survey Result (2016)

Therefore, as we have seen it in the above discussion the employees' believes that training programs in general can improve skills, knowledge and attitude and this agrees with the existing literatures, the question regarding training increase employee confidence when performing work

related task after the training and reduce the stress of employees the majority 226 (83.3%) ,200(73.8%)of the respondents agrees with the above statements respectively the remaining are remain neutral and disagrees with the statements. 175(64.6%) of the respondents agreed (strongly agree and agree) on the statement that training programs establish a clear view of work roles, realized change on attitudes and increase performance. On the other hand, 29(10.7) % of the respondents were disagreed. While, 10(3.7%) of them replied strongly disagree the remaining 57(21%) of the respondents are neutrals. This analysis shows us that the training that the respondents received helped them to perform their work efficiently and effectively in addition to this it helped them to realize change on their performance. But a significant number of respondents disagreed and remain neutral to this idea and this implies that the gaps in each steps of training process prevent them to recognize any change on their performance and not getting effective training practice.

Even if, 36.2%of the respondents are agreed majority of the respondents 40.2% were disagreed that they didn't get enough training and 23.6% remained neutral. With regard to the effectiveness of training practice of the commercial bank of Ethiopia 46.5% of respondents disagreed that there is an effective training practice in their organization and 24.3% of respondents agreed that there is an effective training practice in their organization but 29.2% of respondents remained neutral to this idea.

Even though the respondents claimed that they didn't get enough training that would enable them to do their job, some of the trainings that employees' took are relevant and compatible with their actual job to be performed. So this helped them to see a little change on their performance and helped them to perform their work effectively and efficiently.

When we see the overall training practice of the Commercial bank of Ethiopia, it is not effective as it should be. And this is due to the gaps that are seen and explained in the previous tables of the training practice of the bank. And also as it is mentioned in table 12, failing to deliver the training at the right time will also decrease the effectiveness of the training program.

Lastly, in the open ended question, respondents were asked to forward their comments regarding the strengths and weaknesses of CBE training and development practices the majority of respondent's states as a strengths of CBE are:-

- CBE has its own separated departments (human resource development) that facilitates training for all employees and prepares continuous training programs;
- CBE has its own training centers to conduct training it creates comfortable environments at the time of training;
- CBE has enough training materials for trainees and
- Most of the times CBE gives induction training for new employees this practice helps to new employees to have some highlights about the jobs and work environments.

And also the weaknesses of the CBE are:-

- The organization not given training at the right time as a respondent they get training after the problem faced;
- There is management bias to select trainees ;
- Managers or supervisors use observation to identify skill and knowledge gaps this by itself not identifies the skills and knowledge gaps they not see performance appraisal or not asks employees about what type of training needs;
- Most training are conducted without conducting proper time table;
- Training outcomes not evaluated they focus on only the training transfers or delivers to trainees;
- Not gives training timely;
- The selection of trainee is not clear;
- Training gives for the same person frequently even if there are other employees not takes the training and
- They focus on only training gives to the employees them not evaluated what is the outcomes or changes that becomes after the training.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of the Major findings

This study was conducted in the Ethiopian commercial bank of Ethiopia with the general objective of assessing the training and development practice of the organizations. Questionnaire was the main source of data. These questionnaires are distributed for 298 employees of the bank. Among them, 271 questionnaires were collected and used to analyse the data. An interview was also conducted with the 2 training and development team leaders of the commercial bank of Ethiopia.

Based on the data presented and analyzed in chapter four of the study, the following particular findings were observed:

- The study reveals that there are some respondents who took the training several times while some of them took the training only a couple of times and once and this clearly demonstrates that there is a gap in allocation of employees for training program, as it is indicated in the interview there is the managers problems that selected trainer's without identification of them skill gaps.
- The study reveals that training needs assessment is not conducted properly.
- CBE mostly uses direct observation of direct supervisors and managers to identify training needs of employees.
- The study result shows that even if commercial bank of Ethiopia employees have a training program in place and give training to the employees several times they failed to give this training at the right time.
- The majority of respondents not get training about the banks new products and services before the service or products implemented and announced.
- The training materials are available on time of training.
- According to interview held with human resource development team leaders trainers selected by directors and district managers by their subject matter expertise and practical knowledge's and also trainees select by supervisor or manager recommendations.

- The commercial bank of Ethiopia trainers are skilled and experienced, trainers have subject matter expertise.
- The trainer has good knowledge and interpersonal skills that initiates and motivate others.
- The majority of the respondents said that there is no proper evaluation of training programs in their organizations.
- The majority of respondent's replies that the organization not tests the trainees after and before the trainings programs.
- The organization not evaluated the training out comes.
- The majority of the respondents not agree that commercial bank of Ethiopia training and development practice is effective.

5.2 Conclusions

The aim of this study has been to assess training and development practice of the commercial bank of Ethiopia, In order to assess the existing training practice the study emphasized on the four points of training.includes training needs assessment, timely delivery, trainers and trainee selection, training evaluation and attitude of employees concerning training practice of the bank.Based on the entire study the following conclusion are drawn

Regarding CBE Training needs assessment it can be conclude that to identify the training needs of employee's uses direct observation of immediate supervisors. In addition they use questioner to identify the areas of gaps in which training is needed.Three questions were asked to measure the appropriateness of the training needs assessment of the organizations. Based on the results of analysis, training needs assessment methods of the bank did not identified the gaps properly. The interview made with the team leaders also indicated that even if their training process is started with the identification of training needs, the training need assessment practice of the bank did not identified the gaps and conducted properly and this is may be due to the lack of managers commitment to properly identify the performance gaps that should be filled with trainings.

Regarding Provide timely training to employee's commercial bank of Ethiopia have a training program in place and give training to the employees several times but they failed to give this training at the right time.

Regarding the selection of trainees and trainers of training, trainees are selected based on the recommendation of the branch managers this can infer that the practice of selecting the trainee in the commercial bank of Ethiopia is exposed to bias of the supervisors and managers. Trainers are selected to training programs by Directors; district Managers, those who have experiences in the area. Even if there is the practice of evaluating the training in the commercial bank of Ethiopia it is but it's not conducted properly therefore training evaluation practice of the commercial bank of Ethiopia is not satisfactory. Even though the bank used a questionnaire to evaluate the reaction of trainees' after the training program, they are failed to use the other evaluation methods properly this showed us that the commercial bank of Ethiopia not effective in evaluation trainers after the training, And this implies that commercial bank of Ethiopia not using the evaluation method properly makes it difficult to differentiate the change in performance of employees that was caused by the training.

Employee's perception regarding training and development practice of the organizations according to the analysis the even if training help to increase skills, knowledge, it helps to perform works effectively and efficiently, and increases confidence to performing work related tasks commercial bank of Ethiopia not gives enough training that enables them to do their works as required and effectively. And we can conclude that the commercial bank of Ethiopia training and development practice is not effective.

5.3 Recommendations

Based on the points raised above, the following recommendations were forwarded;

- ▶ The commercial bank of Ethiopia should strengthen their data management system towards training management, they should have an up to date records of those who attended training from those who haven't taken training so as to reduce the tendency of giving trainings repeatedly to the same employee.
- ▶ Assessing training needs is playing a very important role in identifying individuals who need to be trained, designing the program that relates to the needs of both individuals and the organization, allocating the required time, determining the program objectives and the required skills and determining the required resources for implementing the program. Since the training need identification of the commercial bank of Ethiopia are done using direct

observation of managers and questionnaire, managers should be equipped with the proper skills on identifying training needs of employees. Moreover, identification of training needs using the performance appraisal report is reported to be very low and the absence of this practice makes it difficult to differentiate the actual performance gap of employees which will be filled by training therefore the commercial bank of Ethiopia improve their performance assessment system and should be properly linked so that they can identify the exact performance deficiency caused by the absence of skills or knowledge that can be remedied by training.

In addition, on top of developing their skills managers should be orientated on the purpose of providing trainings to employees Therefore, the organization should conduct formal training and development program rather than simply led by the will of top managers.

- ▶ The commercial bank of Ethiopia should give the training at the right time and gives training about the new launched services and products of the banks in order to bring the desired outcome of the training Even though the training is designed and delivered in a proper way, if it is not given on time it would be a waste of resource, otherwise employees don't know or updated about their organization products and services about what they have to serves and they lost their confidences in jobs however the training is designed and delivered in a proper way, if it is not given on time it would be a waste of resource. So the commercial bank of Ethiopia should consider in delivering the trainings on time.
- ▶ In order to remain strategically positioned in the business environment or to be efficient in providing quality outputs to the society, both existing and new employees should be trained regularly. The bank should improve training access to employees so that they build confidence in carrying out their job and raise their level of motivation and to make them more responsive to the customers' needs.
- ▶ The selection of trainee and trainer criteria should be designed and communicated to employees. Apply the training to the right people at the right time and the commercial bank of Ethiopia must be serious about the selection of good trainers. Trainers should be qualified, with good communication skills, good understanding of the management philosophy, objective and importance of the training program. Even the most well designed training system is worthless unless the companies are committed to ensuring that it is conducted

properly and consistently. To have a positive result from training program, organizational commitment should be tied closely with appropriate effective training methods and training delivery mechanism.

- ▶ Though the training evaluation system being used by the commercial bank of Ethiopia is a good idea it only measures the immediate reaction of the trainees and lacks the ability to address posttest performance improvement or behavioral change occurring due to the training. Hence, it is recommended that the commercial bank of Ethiopia apply training impact analysis in order to assess the effectiveness of the training program by measuring the trainees' performance before and after training.

In addition, Commercial bank of Ethiopia Take continuous follow-up program and take a feedback after each training to evaluate the outcome of the training and take corrective actions.

- ▶ Finally in order to have an effective training practice the commercial bank of Ethiopia should have to conduct each and every process properly give more emphasize on the identification of employees skill, knowledge gaps before conducting training and evaluating the behavioral or skill changes that becomes the training. The existence of training programs in place by itself doesn't assure the effectiveness of the training program unless it is supported by systematic training process. Therefore, since each processes are interrelated they need to be conducted with due care. On time delivery of the training should also be given the necessary attention in order to make the training practice effective and productive.

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APPENDIX

APPENDIX A: Questionnaire

St. Mary's University
School of Graduate Studies
Department Of business Administration

Dear Respondent

This questionnaire has been designed to solicit information purely for academic purposes. This research is conducted as a partial fulfillment of the award of Master degree in Business administration in St Mary's University under the title "Assessment of Training and Development Practice in commercial bank of Ethiopia a case of west Addis Ababa district".

Therefore, your participation in giving reliable information has a vital contribution for the success of this study. So, I respectfully request your kind cooperation in answering the questions as clearly and genuinely as possible. I would like to assure you that the information you provide will be used for research purpose only and all responses will be treated in strict confidentiality. Should you have any question or concern, please contact me at 0912 42 28 24. Finally I would like to express my appreciation for your time, patience and diligence in responding to this questionnaire and for allowing me to fulfill my objectives.

Note

- Please don't write your name.
- Please answer by putting "√" mark on the box with point which highly reflects your idea parallel to your choice.

Sincerely,

Selam Mekonnen

Part One

Section 1 - Background Information

- 1. Gender Male Female
- 2. In which age group are you?
 20-25 26-31 32-40 41& above
- 3. What is your current Educational Qualification?
 Diploma Degree
 Master's Degree Other, [please specify] _____
- 4. What is your current work position? _____
- 5. What is your Service year in CBE?
 Less than 3 years 3 to 5 years
 6 to 8 years more than 8 years

Section 2 –General Information on Training and development

- 6. Have you participate any form of training since you joined CBE?
 Yes No
- 7. Have you participated or attend in any training program organized by CBE?
 Yes No
- 8. How were you selected for training?
 On joining the company Supervisors recommendation
 Compulsory for all employees upon employee request
 By Performance appraisal I don't know
- 9. How often do you attend training programs?
 Only once Twice
 Several times Rarely

Part Two – Information on Training Need Assessment

1. Does your organization conduct need assessment before conducting training?

Yes No

2. If your answer to Q1 is yes, which methods are used to determine training needs?

Questionnaire

Direct observation of immediate supervisor

Performance appraisal result of employees

Group interview with managers and supervisors

Others _____

To what extent do you agree with the following statements regarding training need assessment?

1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No		1	2	3	4	5
1	CBE conduct formal Training Need Assessment properly.					
2	Training programs are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps.					
3	The Training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job.					

Part Three- Information on giving timely training

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No		1	2	3	4	5
1	The organizations(CBE) give on time training (At the right time)					
2	The organization gives training about the new products (services) of the company at the time of adoption.					
3	The organization Training materials are available on time.					

Part Four- Information on selection of trainees and trainers

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No		1	2	3	4	5
1	Trainees are recruited without bias					
2	The trainer was capable and knowledgeable about the subject matter.					
3	The trainers in my organizations select by their skills, knowledge's about the subject.					
4	The trainers in my organization can transfer and demonstrate the training appropriately.					
5	Trainers use the right methodology to address the subject matter.					
6	The criteria used to select trainees are based on the objectives stated there on the training program.					
7	The trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.					

Part Five-Information on Training evaluation

1. Does your organization (CBE) evaluate the training program properly?

Yes

No

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No		1	2	3	4	5
1	The organization tests the trainees before and after the program.					
2	The organization asks the trainees through questioners and interviews at the end of the training program.					
3	The outcome of the training evaluated each time.					
4	The organization Looks the performance appraisal report to evaluate the training.					

Part Six – Information on perception of employees towards the training and development practice

Listed below are statements that represent your perceptions towards the training practice of your organization and changes in your performance after attending training

N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

No.		1	2	3	4	5
1	The training provided by the bank helped me to perform my work effectively and efficiently.					
2	Training programs improved my skills, knowledge and attitude which increase my performance on the job.					
3	Training increases employee confidence when performing work related task after training.					
4	Training and development reduce the stress of the employees					
5	I realized change on my performance after taking any form of training in my organization.					
6	I have enough training that enables me to do my job as required.					
7	There is an effective training and development practice in my organization.					

Please describe your comments regarding the strengths and weaknesses of CBE’s training and development practices

Strength

Weakness

If you have any additional comment, please write

APPENDIX B: Interview Questions

St. Mary's University
School of Graduate Studies
Department Of business Administration
Interview Questions

This interview has been designed to seek information purely for academic purposes. The main purpose of the study is to conduct a thesis on the topic: “Assessment of Training and development Practice in the Commercial Bank of Ethiopia west Addis Ababa District”. Thus, as Human Resource Development team leaders of the bank, it is hoped that the success of the study depends on the information you provide.

Thank You

1. How does your organization assess and prioritize the training needs of employees’?
2. Do you think your organization gives on time training?
3. How is training evaluated in your organization?
4. How does your organization select trainees and trainers?
5. Do you think that there is an effective training practice in your organization?