



**ST. MARY'S UNIVERSITY  
SCHOOL OF GRADUATE STUDIES**

**THE ROLE OF TRAINING AND DEVELOPMENT ON EMPLOYEES' JOB  
SATISFACTION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA**

**BY:**

**MEZEMIR TEKLEAB**

**JANUARY, 2018**

**ADDIS ABABA**

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SCHOOL OF GRADUATE STUDIES  
MASTERS OF BUSINESS ADMINISTRATION (MBA-GENERAL)**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE  
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**JANUARY, 2018  
ADDIS ABABA**

**Declaration**

I, the undersigned, declare that this research is my own work towards the award of MBA in General Management and that to the best of my knowledge it contains no materials previously published by other peoples nor materials which have been accepted for the award of any other degree of the university, except where due acknowledgments is made in the texts.

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ADVISOR'S ENDORSEMENT

This thesis is submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

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St. Mary's University, Addis Ababa

January, 2018

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## ABSTRACT

*The purpose of this research was to explore the role of training and development on employees' job satisfaction with particular reference to CBE. In order to achieve the intended objective of the study, descriptive research design was used. In describing the roles that Training and Development has, mixed research approach in general and the concurrent triangulation strategy in particular were utilized. The population of the study were employees and human resource management and learning and development coordinators of CBE. Purposive sampling technique was used to select branches and representatives from the three districts which are Bole, Teklehaimanot and Arat kilo. A close ended questionnaire and a semi-structured interview guide were used to gather the primary data required for the study. The quantitative data collected through the questionnaire was analyzed using frequencies and percentages, whereas the qualitative data gathered through the interview was analyzed using narration. The findings revealed that employees are satisfied with the given training and development even if there is a gap between employees response and management bodies response; training and development greatly influences the satisfaction of employees in their job since they can bring holistic attitudinal and behavioral change up on the employees; training and development greatly affects employees in terms of in the accomplishment of their job because it equips them with different skills; financial deficiency, lack of appropriate trainers in the domestic market, and lack of training facilities were serious challenges of the CBE to provide training and development for its employees. Finally, on the bases of analysis and the discussion made, the following few recommendations are given: in depth need assessment should be conducted prior to the selection of employees for a specific training; challenges are inevitable everywhere and in every organization; hence, management, board members of the bank and all other stakeholders should work together, show their unreserved and serious commitment to alleviate the problems; and there is unfair distribution of training and development opportunities. Therefore, timely training and fair development should be provided to those who deserve it since this evil act spoils the reputation of the bank.*

**Key words: Training, Development, Job satisfaction**

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## Abbreviations

|     |                             |
|-----|-----------------------------|
| LD  | Learning and Development    |
| TD  | Training and Development    |
| HRM | Human Resource Management   |
| HRD | Human Resource Development  |
| CBE | Commercial Bank of Ethiopia |

## CHAPTER ONE: INTRODUCTION

### 1.1 Background of the Study

In the fast pace changing world of business and environmental uncertainty, organizations realize their limitation of dealing with new challenges and should therefore invest in training programs to make their employees competent enough to face uncertainties and take effective decision in time and also remain competitive in the market (Tai, 2006). Trained human resource is the stamina of any organization; either non-profit or profit oriented. Without trained and skilled people, an organization cannot exist. Attention on the people and the meeting of their needs is important to achieve institutional objectives. According to Yahaya (2007), training and development is a very important component of human resource development and management. Human resource development (HRD) is an organized learning experience aims at matching the organizational need for human resource with the individual need for career growth and development. It is a system and process involving organized series of learning activities designed to produce behavioral changes in human resource in such a way that they acquire desired level of competence for present or future role. Training and education are the main areas of human resource development practices.

Emphasis on human resource development results in several positive individual and organizational outcomes such as higher performance, high quality individual and organization problem solving, enhancing career plans and employability, sustainable competitive advantage, higher organizational commitment and enhancing organizational retention. To accomplish this undertaking, organizations will need to invest resources to enhance employees' knowledge, skills and competencies. On the contrary, ineffective HRD practices can bring many problems such as reduced employees 'passionate to learn and apply new skills, decreased employee productivity, low morale, and higher employee turnover (Salas, Wilson, Priest, and Guthrie, 2006).

Developing an effective HRD practice is a difficult task since it demands to look into the needs of the employees and ensure that the practices are aligned with both company and employees need (Fiona and Alan, 2005). Therefore, problems in HRD system arise when the training and development practices fail to accommodate employees' needs. So if an organization wants to enhance employees' satisfaction and retain its' employees, it should concern with improving the

skills, knowledge, attitudes and behavior of employees in organizational settings for the benefit of both employees and the organization.

Employees' satisfaction pertaining to provision of training and development opportunities for growth and development within the organization and management's supervision and guidance is very important for successful HRD practices. In this regard Maund (2001) states that if employees are to experience flexibility and effectiveness on the job, they need to acquire and develop knowledge and skills, and if they are to believe that they are valued by the organization they work for, then they need to see visible signs of management's commitment to their training and career needs. However, a mere providing training and development program is not the key to better performance and employees' satisfaction. Rather, organizations need to look into the needs of the employees' and ensure that HRD practices are aligned with both company and individual goals as discussed above. The level of employees' satisfaction with the HRD practices is among the most important criteria to be considered when assessing the HRD practices (Hooi, 2007).

Employees' satisfaction with the organization's HRD practices can be expected only when the practices incorporate employees' needs. Therefore, in assessing and improving the existing practices, the level of employees' satisfaction with the practices is worth considering.

This research was conducted in the context of Commercial Bank of Ethiopia. The establishment of the commercial bank of Ethiopia (CBE) dates back to the establishment of the state bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. As a leader in the banking industry in Ethiopia, it has gone through several reforms and expansions to provide services for its customers. As a result, for the last five years, it opened more than 600 new branches and employed more than 11,055 employees in order to improve saving culture of the society, increase its accessibility and changing un-banking society to banking. Currently it has more than 2224 branches stretched across the country with more than 33 thousands of employees. CBE has set a vision to become world class commercial bank by 2025. Despite the flourishing of private commercial banks, CBE has remained in the lead in terms of assets, deposits, capital, customer base, and branch network and branch sizes (<http://www.combanketh.com>).

## **1.2. Statement of the Problem**

Training and development plays a key role in improving employee satisfaction in their work in most organizations. According to Cole (2002), it is a well-known fact that training enhances skills, knowledge, abilities and competencies and ultimately performances of employees' in organizations. One purpose of HRD is to produce a talent that would be fit in the needs of the organization and be suitable to the human knowledge in their position. Satisfying employees' need at work place is a milestone for any organization where there is a severe competition in the market. This means recruiting, selecting, orienting and then placing employees in jobs are not sufficient to ensure success.

Scholars state different indicators of employee satisfaction in a certain organization. Satisfied employees have lower absentism, remain in their profession longer, they feel their jobs are important, and show higher degree of commitment in actual work place (Cowling and Mailer, 1998). In addition, Hale (2003) and Kinickie and Kretner (2007) state that satisfied employees have an improved more towards their work, caused fewer accident i.e. minimize work errors, and minimize customer complaints and provide better service; moreover, they deal with the customer in an effective manner and respond to their complaints in timely manner.

It is usually perceived that if employees are satisfied with their job or working conditions, their performance will be much better than those employees who are not happy with their work. Employee satisfaction is also a key ingredient for success. In any organization if employees perform well, the customers will be satisfied, and if customers are satisfied the overall performance of the company will be good and satisfactory (Osunde, 2015).

In a dynamically changing technological environment, the existence of gap between the knowledge and skill of employees and what the job demand is undeniable. The gap, therefore, must be filled through different ways like by designing training programs because personnel training and retraining is one of the major ways that work organizations attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demands (Scarpello and Ledvika, 1998). The delivery of efficient and effective training is required to enhance the productivity of employees and improve their performance. However, from the researcher's

experience point of view, the problem in training and development is that people usually like the training and learn the material taught, but behavior and performance do not always reflect the extent of training delivered and supposedly learned.

In contrast to the supporter of training and development benefits, Chang and Ho (2001) considered training and development as an expensive investment, and they stated that training is unnecessary because most organizations are not sure about the actual contribution of training and development toward organizational performance and employees' satisfaction due to lack of evaluation. As a result of these, many organizations do not give much attention to the training and development of employees and the effectiveness of the program. Rather more attention has been paid to the preparation of documentation and written programs than to the actual management. However, as many scholars agree, training and development brings organizational profitability and increase employees' satisfaction level as previously stated.

Commercial Bank of Ethiopian has Training and Development department which is responsible for managing the HRD practices and administering its training and development institution. Hence, the training and development, which is received by employees, is expected to bring satisfaction on employees' job since the department facilitates the Training and Development of employees' skills, knowledge and personal development. In this regard, few research works are obtained and assessed. Researchers like Mesfine (2015), Minwagaw (2015), Mulugeta (2015), Tefera (2015), Ashebir (2013) and others conduct their research on the effects of training on employees' performance, assessment of training and development practices, assessment of employees' job satisfaction factors, assessment of training on employees' performance, and contribution of training and development to employees' personal development respectively.

However, all these researchers discuss the role of training and development on employees' job satisfaction in an integrated manner with their topic by giving less place and consideration. But the role of training on employees' job satisfaction itself is a broad issue which calls up researchers for a research. What is important here to note is that satisfaction level varies from employees to employees and satisfaction is personal. Furthermore, there was no comprehensive record that describes the level of employees' satisfaction in the CBE. On the basis of previous studies, the researcher believes that previously the current research topic is not well assessed independently as a research topic to the level that the topic contributed to the area. As a result, conducting a research on



the role that training and development has on employees' job satisfaction is very vital and it contributes to the existing body of knowledge.

Currently, CBE is giving intensive training and development for its employees. However, to state the condition and feeling of employees satisfaction in their job in the CBE is very difficult since there were no comprehensive research records previously in this regard and the level of satisfaction differ from employees to employees. Moreover, delivering training and development is continued; employees are attending this frequently given training, but the problem is there are no clearly designed methods for evaluating employees' levels of satisfaction and the role training is playing on employees' job satisfaction. Currently employees are working with high motivation but it is not known whether the motivation and initiation of employees' come from the given trainings or some other reasons. Since there is no satisfactory records in the Bank about the role of training and development, it is very difficult to say the observed condition of the employees come as a result of training or some other reasons. Hence, this study was aimed at filling the existing discrepancy in this area (body of knowledge) and discussed the roles training and development play to foster employees' job satisfaction in the CBE.

### **1.3. Research Questions**

In order to address the point under discussion, the research tried to answer the following research questions:

1. To what level are employees satisfied with the trainings given by CBE?
2. How does training and development influence employees' satisfaction in their job?
3. What significant roles can training and development bring/play on employees job accomplishment?
4. What are the challenges that CBE has faced in providing Training and Development?

### **1.4. Objectives of the Study**

The objectives of this study have been stated at two levels: general objective which addresses the research topic and specific objectives which justify why the research questions are raised.

### **1.4.1. General Objective**

The main objective of this study was examining the role of Training and Development to foster employees' job satisfaction at CBE.

### **1.4.2. Specific Objectives**

The study also gave due attention for the following specific issues:

1. Identifies the levels to which employees are satisfied with the given trainings so as to increase employees' productivity.
2. Examines how training and human resource development influence employees' satisfaction in their job.
3. Identifies the significant role that training and development bring/play on employees job accomplishment.
4. Investigates the challenges CBE faced in providing training and development in views of employees.

### **1.5. Significance of the Study**

The result of the study can give information for different people in describing the roles training and development play in satisfying employees in their job. In this respect, the study will be of some help to some relevant bodies/ stakeholders. First, it will give a glimpse of light towards the roles training and development play to foster employees' satisfaction in their work and inform the management bodies of the bank to design and implement timely training. Second, it shows direction for policy designers, the boards of directors/higher officials and the concerned bodies who have hands on and direct relations with the bank on how training and development plays a significant role on employees satisfaction whereby it impacts the well-being of an organization. Finally, the study can serve as an initial point or a juncture for both academicians and other researchers who would like to make their further study in this and/or similar area afterwards.

### **1.6. Delimitation of the study**

Although the study's context was CBE, it doesn't include all branches across the country. The study was mainly confined to Addis Ababa area. Out of the whole branches, only 15 of them were chosen purposefully on the basis of their operational age i.e. the time (the oldest ones) that they were first

started rendering service to their customers. These includes Addis Ababa branch, Addis Ketema branch, Abakoran Sefer branch, Teklehaimanot branch, Kirkos kebele branch, Arada Georgies branch, MeskelAdebabay branch, Arat kilo branch, Nifas Silk branch, Africa Adarash branch, Hilton hotel branch, Habtegiorgies dil-diy branch, Bole branch, and Akaki-Beseka branch. The selection of the branches follows their descending orders (from the oldest to the youngest) up until the researcher reaches the fifteenth branch. The study was included employees, HRM and Training and Learning coordinators (of the three districts which were Bole, Arat kilo, and Teklehaimanot) since these are the primary beneficiaries of the training and development program i.e. it does not include non-clerical employees (like janitors, guards, typists and messengers). In addition, the training and development covers only the previous five years. This was because, the researcher was believing that employees come and go looking for better salary and comfortable working environment; moreover, because of the dynamic change of the working conditions, it is very difficult to get well experienced employees for a long period of time in the same place.

### **1.7. Organization of the Study**

This study is organized in five chapters. The first chapter is about the background of the study, the statement of the problem, the research questions, the objectives, scope of the study and. Review of related literature is discussed in chapter two. Chapter three is devoted the research methodology, which includes research design and approaches, Sampling and Sampling Techniques, Source of Data, Data collection Instruments/ Data collection method,Methods and Procedures of Data Analysis and Pilot study. Chapter four is about data presentation, analysis and interpretation. Chapter five focuses on conclusions,recommendations and limitations of the study and its implications for further studies. Finally, the appendix part of the study includes the copies of the instruments used, and the summary of the interview.

### **1.8. Definition of Key Terms**

**Training:** is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task(McGhee, 1996).

**Development:** is a systematic process of training and growth by which individuals gain and apply knowledge, skills and attitude to manage work organizations effectively(Katcher and Snyder, 2003).

**Job satisfaction:** pleasurable or positive emotional state resulting fromthe appraisal of one's job or job experiences (Jex, 2002).

## **CHAPTER TWO: REVIEW OF RELATED LITERATURE**

In this part information about aspect of previous works which are related to the study under investigation would be assessed and provided. In view of this, a number of presentations collected from various sources and were reviewed.

### **2.1. Concepts and Definition of Training and Development and Job Satisfaction**

According to Armstrong (2003), human resource management has gone through series of stages. Environmental and people factor called for its formation and emergency around 1915. The main idea of personal management was to provide welfare facilities and to dip into the personal interest of workers. It later became very important that personal management operations be extended to include personnel support to management in the form of recruitment and selection, basic training and record keeping etc. many activities has now become involving as need arise with the passage of time.

Training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. Therefore, a formal training program is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitudes and knowledge (McGhee, 1996). Development, on the other hand, is a systematic process of training and growth by which individuals gain and apply knowledge, skills and attitude to manage work organizations effectively. Development perspective examines the current environment, the present state, and helps people on a team, in a department and as part of an institution identifies effective strategies for improving performance (Katcher and Snyder, 2003). In short, development implies creating and sustaining change.

In the field of human resource management, training and development has been known by several names, including employee development, human resource development, and learning and development. These two processes, Training and Development, are often closely connected. Training can be used as a proactive means for developing skills and expertise to prevent problems from arising and can also be an effective tool in addressing any skills or performance gaps among staff. Development can be used to create solutions to workplace issues, before they become a concern or after they become identifiable problem. Training and development describes the formal,

ongoing efforts that are made within organizations to improve the performance and self-fulfillment of their employees through a variety of educational methods and programmes.

In recent years, training and development has emerged as a formal business function, an integral element of strategy, and a recognized profession with distinct theories and methodologies. More and more, companies of all sizes have embraced continual learning and other aspects of training and development as a means of promoting employee growth and acquiring a highly skilled work force. In fact, the quality of employees and the continual improvement of their skills and productivity through training are now widely recognized as vital factors in ensuring the long-term success and profitability of organizations and create a corporate culture that supports continual learning (McKenna and Beech, 2002). Training and development offers more than just increased knowledge. It offers the added advantage of networking and drawing from others' experiences therefore it is not uncommon to hear excuses regarding why someone has not received training.

Likewise, scholars give the definition of job satisfaction in relation to their profession and understanding of the concept. To mention few, Job satisfaction is feelings of a person which come positively when appraisal comes from person's job (Eka, 2014.); Spector (1997) defines job satisfaction as feelings of a person which come positively when appraisal comes from person's job and how an individual thinks and feels about his job. According to Jex(2002), job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences .Similarly, Ellickson and Logsdon (2002) describe job satisfaction in terms of liking the job. It should be recognized from employees as well as from organizations point of view that satisfaction will lead to better performance as the interest of employee towards his job will be increased (Gupta, 2014). An individual's behavior while on job says a lot about satisfaction of employee (Masood, Aslam, and Rizwan, 2014).In general, what should be kept in mind is that factors effecting job satisfaction differ from employee to employee and satisfaction varies from person to person (Anjum, 2014).

## **2.2. The Need and Importance of Human Resource Development**

Human resource is needed to be developed as per the change in external environment of the organization. Hence, HRD helps to adapt such changes through the development of existing human resource in terms of skill and knowledge. According to Shepherd(2012), HRD develops the skills and knowledge of individual; hence, it helps to provide competent and efficient HR as per the job requirement, to develop employments skill and competencies, to lunch different trainings and

development programs, helps to grasp the career development opportunities through development of human skill and knowledge career development consists of personal development effort through a proper match between training and development opportunities with employee's need. Trained and efficient employees are committed towards their jobs which are possible through HRD. If employees are provided with proper training and development opportunities, they will feel committed to the work and the organization.

When people in the organization are well oriented and developed, they show higher degree of commitment in actual work place. This inspires them for better performance, which ultimately leads to job satisfaction. HRD facilitates planning and management of change in an organization, it also manages conflicts through improved labor management relation, and it develops organizational health, culture and environment which lead to change management.

Training and development programs are tool of HRD .that they provide opportunity for employee's development by matching training needs with organizational requirement. Moreover, HRD facilitates integrated growth of employees through training and development activities. HRD develops necessary skills and abilities required to perform organizational activities as a result of which employees can contribute for better performance in an organization. This leads to greater organizational effectiveness (Shepherd, 2012).

### **2.3. The Training and Development Process**

Training programs are costly and time consuming process. Therefore, this training and development process needs to be drafted very carefully. Kaila (2006) describes that planning employee training is important to ensure the best use of resources, people, facilities, time and money. The planning for training consists of four steps.

#### **2.3.1. Training and Development Needs Assessment**

Effective training practice involves the use of training design process, and the design process begins with need assessment. Different writers in the area of training have defined need assessment (TNA) differently but more or less with similar context. For Bernard in and Cole, training need assessment is a process of collecting data that allows the organization to identify and compare its actual level of performance with the desired level of performance (Bernardin, 2003).

Training needs can be categorized as current and future needs. Current or present training needs, results from gaps between standards and performance of an organization. On the other hand, future

training needs arises as a result of changes that are going on within or out of the environment that the organization performs. The training need analysis is a critical activity for the training and development function. Nadler (1990) explains that training needs should not only be assessed at the first step since the training and development process is affected by a variety of environmental factors that could affect their outcomes and results. Thus, their approach should be flexible enough to reassess training and development needs during all the stages in order to take any urgent training and development needs into account. Training needs assessment (TNA) is considered the critical stage by which training and development needs are identified. This stage determines the whole direction and purpose of their processes. Thus, it should be analyzed and conducted well to build other stages effectively. TNA aims to determine the gap between the actual level of performance and the desired one.

In general, conducting training needs assessment has an important purpose of sorting out those problems that could be solved only through training. Since it serves as the back line of training actions, it has to be conducted in a regular basis. Training needs are identified and analyzed using three approaches: organizational, Task /job and person/ individual analysis (Bernard in 2003). Each of these levels is discussed here under.

### **2.3.1.1. Organizational Analysis**

Organizational analysis is the process of identifying job related knowledge and skills that are needed to support the organization's short range and long range goals (Scarpello and Ledvinka, 1988). According to Harris and Desimone (1994), organizational analysis is used to better understand the characteristics of the organization to determine where training and development efforts are needed and the conditions within which they will be conducted , it involves a detailed analysis of organizational structure, objectives, human resources, future plan and an understanding of its work environment.

This analysis begins with an understanding of its work environment and with understandings of short and long term goals of the organizations as a whole and each department specifically. Organizational analysis can be undertaken using a variety of sources of information. Human resource data can show points like department or areas with high turnover, high absenteeism, low performance or other deficiencies. Specific source of information for organizational level needs analysis may include grievances, accident records, observations, exit interviews, customer complaints, waste or scrap quality control data, etc (Cowling and Mailer, 1998). To conclude, organizational training needs

analysis contribute an important role for the remainder of the training process. It also plays vital role to identify the knowledge, skills and abilities that will be needed by employees in the future.

#### **2.3.1.2. Task / Job Analysis**

Task / job analysis is the second ways of diagnosing training need through the analysis of the tasks performed in the organization. Task analysis involves reviewing of the job description and specifications to identify the activities performed in a particular job and the knowledge, skill and attitudes needed to perform those (Brown, 2002). Similarly, Spectre (2000), states that it includes analysis of different factors and types of job as well as the identification of knowledge, skills and attitudes needed to perform the jobs. By comparing requirements and jobs with the knowledge, skills and abilities of employees, training needs can be identified. Generally, since task is the employee's work activity in a specific job, task analysis should be undertaken only after the organizational analysis has determined that the company wants to devote time and money for training (Neo, 2008).

#### **2.3.1.3. Personal /Individual Analysis**

Personal / Individual Analysis is the third component in identifying training needs, and it is important to identify employees who need training (Neo, 2002). Personal analysis, according to Neo, involves examining the employee performance ratings routinely collected by the organization, then identifying individual employees who are weak in certain skills, which needs to be trained to bridge the competency gap and what kind of training is needed. Since training is an investment, organizational, task and individual need assessment is the first step and are essential if training is to be related to job performance.

#### **2.3.2. Developing Training and Development Programs**

Developing an effective employee training program is vital to the long-term success of any business. If training programs are carefully planned and properly implemented, they can provide multiple benefits for employees and the company. Clear understanding of policies, job functions, goals and company philosophy lead to increased motivation, morale and productivity for employees, and higher profits of businesses.

Training program should be designed based on principles. This means general principles have to be taken in to consideration while designing training programs (Tracy, 1984). Thus, there are steps and principles in training and development program that follow the same pattern in any organization.



Identifying trainees, selecting trainers ,determining the type of training method or technique for the intended purpose, defining the extent or level of training, describing which principles of training should be followed and deciding where should the training be conducted are patterns that one should take in to consideration when he/she plans a training program.

### **2.3.3. Employees Training and Development Methods**

According to Harris and De Simone, it is important to review the most suitable methods applied to training program even though there are several different methods by which the objectives of training and development may be met. The use of particular method, however, depends upon the objectives of the particular training, the abilities and potentialities of the individuals to be trained, the competence of the instructors, appropriateness of facilities, cost effectiveness and learning principles (1994). Each training method has its own advantages and disadvantages. However, it is important to note that no one method is inherently superior to others, but the different methods are suitable for different sets of circumstances. Different authors classified these methods in to two broad categories. The most popular categories used by organizations are on-the-job and off-the job training methods (DeCenzo, 2010); which are described below.

#### **2.3.3.1. On the Job Training and Development**

In this method, the training and development program is conducted at the trainee's regular work station (desk, machine, and so on), employee learns while working. On the job training is the most common form of training. However, much of this training is conducted informally, without advance planning or careful thought (Harris and De Simone, 1994). On the job training (OJT) approach, the trainee works in the actual work setting, usually under the guidance of an experienced worker, supervisor, or trainer.

The guided on the job training approach helps build relationships between the experienced and new employee, which can develop loyalty in the new employees. It has two distinct advantages over classroom (off the job) training. First, it facilitates the transfer of learning to do the job. Since the learning environment is the same as performance environment in on the job training, it provides the trainee an immediate opportunity to practice the work tasks on the job. Second, on the job training does not need training facilities other than facilities in the work situation and hence, it reduces training costs (Harris, and Desimone, 2000).

Although on the job training has the above stated advantages, there are several limitations associated with it. These are distractions that could inhibit learning, expensive equipment damage and disruption of the production schedule, customer inconvenience, and temporary reduction in service. Therefore, individuals who design training and development programs and choose methods for the programs should be aware of these disadvantages. Besides, an effort should be made to combine this method with off the job method in order to minimize these disadvantages (Cardy, 2012). In short, the advantage and disadvantage of on the job training and development are presented as follows.

**Table 2.1: Advantage and Disadvantage of On-The-Job Training**

| Advantage of on the job training                          | Disadvantage of on the job training            |
|---|--|
| It is directly in the context of job                      | Trainer may not be experienced enough to train |
| It is often informal                                      | It is not systematically organized             |
| It is most effective because it is learning by experience | Poorly conducted                               |
| It is least expensive                                     | Programs may create safety hazards             |
| Trainees are highly motivated                             |  |
| It is free from artificial classroom situations           |  |

There are a number of identifiable techniques which are widely used in on the job training. According to (Decenzo, 2010) on the job training can be classified in to three which are Job rotation, Apprenticeships and Internships. **Job rotation** is the process of training employee by rotating them through a series of related jobs. Rotation not only makes a person well acquainted with different jobs, but it also alleviates boredom and allows to develop rapport with a number of people.

Job rotation has long been considered a valuable tool to increase employee motivation. It involves lateral transfers that allow employees to work at different jobs and provides exposure to a variety of tasks. As with any training, HRM should take care to make sure the trainers not only know the job, but how to train others as well. Employers often move new hires through a rotation of different roles in the organization such as marketing, finance and operations before they settle into a permanent position. **Apprenticeships** are frequently used to combine classroom instruction in combination with working alongside a seasoned veteran, coach, or mentor. They are frequently used in skilled trade or craft jobs such as building trades. The experienced worker provides support and encouragement in addition to training.

The object of such training is to make the trainees all-round craftsman. It is an expensive method of training. Also, there is no guarantee that the trained worker will continue to work in the same organization after securing training. The apprentices are paid remuneration according the apprenticeship agreements. **Internships** are route to white-collar or managerial jobs in a variety of fields just as apprenticeships are route to certain skilled blue-collar jobs. Internships are opportunities for students to gain real-world job experience, often during summer vacations from school. Although most internships offer very low or no pay, student interns can often gain college credits and, possibly, the offer of a full-time job after graduation.

Internships are opportunities for students in higher education to utilize their instruction and training in a chosen profession as part of their education though they vary from very unstructured to highly structured and may include college credit. Organizations usually value internships as a way to reduce recruitment expenses without creating an obligation of regular employment. Interns also provide a valuable source of new ideas and creativity. Students participating in internships gain valuable real-world experience and greatly enhance their value to prospective employers.

#### **2.3.3.2. Off-the-Job Training and Development Methods**

Unlike on the job training, **off the Job Training** is a kind of training and development which places the employees outside the actual work situation. Off the job training programs are offered in the form of classroom lectures, demonstrations, case studies, seminars, workshops, etc to the employees, supervisors, and managers with the objective to avoid the interruptions and distractions that commonly occur in an on the job training (Poulet,2008).

In this training and development method, Presentation techniques, Information processing Techniques and Simulation Techniques should be considered in mind. **Information Presentation techniques** are designed primarily to impart information with a minimum amount of activity by the learner. The most common presentation techniques are slides and videotapes, tale training, lectures, and programmed or computer based instruction.

Generally, they are preferred when instructional objectives focus on knowledge, the content is not too complex, participants are relatively capable and self motivated, large numbers are to be trained, and the budget is limited (except in the case of programmed or computer-based instruction, where developmental costs may be quite high). **Information processing Techniques**, on the other hand, are designed to involve groups of learners in the generation and discussion of material to be learned.

The most common information processing techniques are conference or discussion group and training group.

Similarly, **Simulation Techniques** are designed to represent the work environment to a greater or lesser degree and to actually involve the learner. A simulator is any kind of equipment or techniques that duplicates as nearly as possible the actual conditions encountered on the job. Simulation then, is an attempt to create a realistic decision making environment for the trainee. Simulations present likely problem situations and decision alternatives to the trainee. Organizations often use simulations when the information to be mastered is complex, the equipment used on the job is expensive, and/or the cost of a wrong decision is high.

#### **2.3.4. Evaluating Employees Training and Development**

Any training or development implemented in an organization effort must be cost effective; this means the benefits gained must outweigh the costs of the learning experience. It is not enough to merely assume that any training an organization offers is effective; we must develop substantive data to determine whether the training effort is achieving its goals. Did the training correct the deficiencies in skills, knowledge, or attitudes assessed as needing attention? To answer this, the training and development which is already given to employee must be evaluated (De Cenzo, Robbins, and Verhu 2010).

Evaluation aims to collect all necessary information as a feedback to correct training program to control the whole programs stages and to ensure the training objectives consistent with the prepared plans. However, this stage is the hardest and the most difficult task in the training cycle. According to Burrow and Berardin (2003), evaluation should be viewed as part of an effective training process and a base to improve organizational decision-making about human performance improvement.

Evaluation identifies where a training and development department could prove that it adds valuable service or adds value to the organization's performance. In other words, training evaluation helps in interpreting the training costs and measures the benefits of the program against the employees' total performance. From training evaluation, an organization can make a judgment of what employees gain from training and what is transferred and implemented to their work.

Bee and Bee (1994) state that it is necessary to evaluate training and development programs since the evaluation process improves the efficiency and effectiveness of training programs, displaying the organization's impression about trainers' performance in the program and helps them to improve their training skills and justify the expenditure on the programs. Therefore, it could be argued that, as long as an organization pays attention and emphasizes training evaluation to identify training contributions, training is viewed by this organization as an important organizational function that improves or helps to improve the organizational performance. Thus, an effective and ongoing planning and evaluation system for training is essential for ensuring adequate return on investment for the resources spent, in achieving its objectives, in improving the training program and in providing evidences of the techniques used to document training quality. According to Noe (2002), training evaluation involves both formative and summative evaluation.

**Formative evaluation** is conducted to improve the training process through provision of information during its implementation. This methodology is performed to assure that the training program is well organized and runs smoothly and trainees' learned are satisfied with the program. Furthermore, Basarb and Root (1993) noted that the basic purpose for formative evaluation is to measure progress, to use and provide information for designers and developers to ensure that the program meets or go beyond the defined quality standard during the life of a program to meet stakeholders' requirements and to provide a positive learning environment for trainees. On the other hand, **Summative evaluation** is conducted to determine the extent which trainees have changed as a result of participating in the training program (Noe, 2002). This includes whether the trainees have acquired knowledge, skills, attitudes, behaviour or other outcomes identified in the training objectives. In general, the basic purpose for summative evaluation is to provide a summary report of the training results (Basarb and Root, 1993).

There are many training evaluation approaches and techniques. However, Kirkpatrick's evaluation model is the one most commonly used by many organizations (Hale, 2003). This model works well in determining the value of managerial training and any training that is difficult to assess in terms of ROI (Return on investment). Kirkpatrick (1996), argues that effectiveness of training efforts can be evaluated in terms of the reaction, learning, behaviour and results level criteria.

**The Reaction Level** measurement answers whether people are happy with the training inputs (Hale, 2003). Thus, it evaluates participants' reactions, opinions, impressions and attitudes toward the program, such as, to what extent the participants liked training and development program, its contents, the trainer, the methods and the environment surrounding the program. This is commonly obtained at the end of the program through questionnaires or group discussion. **The Learning Level** answers, what do people remember from the training session? (Hale, 2003). To what extent have the participants learned the material and the particular skills or know-how contained in the program? Kirkpatrick (1979) defines this measurement as, the extent to which participants change, improve knowledge and/or increase skill as a result of attending the program. This measurement is made through special standardized tests at the end of the program, such as pre-post, paper-and-pencil tests, skill practice, workshops and job simulation.

**The Behavioral Level** also answers whether people use what they know at work (Hale, 2003), the changes in the participants' behavior, skills, patterns of work, relationships and abilities, and so on. In this kind of measurement, management would like to know if participants have improved on the job performance as a result of training and development. These indications could be collected through observation, survey, interview and comments of supervisors and colleagues and from performance appraisal. Finally, **the Result Level** measurement finds out what are the outcomes of applications on the job over a period of time? (Hale, 2003). This level of measurement reflects the efficiency of achieving the training and development program and the organization's objectives. This level of evaluation focuses on the impact of behavior change on the organization's performance. Because changing employees behavior and attitudes is not the final objective of training and development, the end results should include things, such as improved productivity, better quality, lower costs, more speed, fewer accidents, improved morale, lower turnover and, ultimately, more profit and better service. To determine the cost efficiency of training, recent return on investment (ROI) is used to find out whether the monetary values of the results exceed the cost of the program.

#### **2.4. Characteristics of Effective Training Programs**

The extent to which training can influence learning, behaviour change, performance, and profitability depends largely on how it has been designed and delivered. The following features have been directly associated with improved employee and organizational outcomes: **Start with training needs assessment:** This is a systematic process to determine who needs to be trained i.e., who

needs improved KSAs, what they need training on (i.e., what tasks need to be improved), and how the training process will be supported and aligned with strategic objectives (Surface, 2012). **Identify and communicate purpose, objectives, and outcome:** These are identified based on the results of the training needs assessment and must be communicated to trainees in a clear and easy-to-understand way.

When communication includes a message on how the training will be applied and what the expected outcomes are, motivation to learn increases (Noe, 2008). **Relevant content:** To be effective, training must include content that is directly linked to trainee job experiences (Noe and Colquitt, 2002). This makes intuitive sense, but when ignored it can reduce the impact of training on performance to zero. **Active demonstration:** trainers need to actively demonstrate the specific skills and processes included in the training. Conducting these live demonstrations provides trainees with a model of desired behavior and results in greater learning and transfer of training, regardless of the topic (Noe and Colquitt, 2002).

For example, if the training is on interpersonal communications the trainer might demonstrate active listening skills through a role-play with a willing participant. **Opportunities for practice:** Effective training programs include multiple opportunities for trainees to practice the skills they've learned during class-time. By building application exercises into the training workshops themselves, you provide trainees with a safe place to try new skills, where they can make mistakes and not worry about consequences (Noe and Colquitt, 2002).

**Regular feedback during training:** Trainers also need to give feedback to employees while they are practicing their new skills. Feedback should be given both during practice and after exercises have been completed (Noe and Colquitt, 2002). It should also be directly related to how the trainee performed the task and **never** be focused on personal characteristics. **Post-training environment:** After training, it is important that employees are given opportunities to perform the skills they've learned. If the post-training environment does not support this, research has shown that training will have little to no impact on trainee performance, job satisfaction and organizational utility (Arthur, Bennett, Edens, and Bell, 2003). Of course designing a training program is much more complicated than just following the rules mentioned above.

## **2.5. The Influence of Training and Development on Employee Job satisfaction**

As it was discussed in different parts of this thesis, Training is defined as a planned learning experience designed to bring about permanent change in an individual's knowledge, attitudes, or skills (Choo and Bowley, 2007). On the other hand, job satisfaction is a multifaceted construct that includes both intrinsic and extrinsic job factors: the intrinsic factors are associated with ability utilization, achievement, authority, responsibility, etc., and extrinsic factors are related to compensation, advancement, workplace relationships, etc. (Howard & Frick, 1996).

Training, as part of the HRM practices, is utilized to achieve both organizational goals and individual values (Rowdan & Conine, 2005). These scholars noted that training can induce positive or negative impressions and attitudes that will be carried into the workplace by employees. Many individuals find the psychological values resulted from workplace learning are more satisfying than financial rewards. With newly-learned skills and knowledge, employees can actively participate in the decision making process, substantially enhance job performance and greatly increase job satisfaction (Byrne, Miller, and Pitts, 2010; Rowden and Conine, 2005). It should be pointed out that employees are more likely to experience job satisfaction when they are provided with well designed training courses conducted by knowledgeable and professional trainers (Choos and Bowley, 2007). Thus, with effective training, employees exhibit proper behavior on the job following training instructions and produce higher job satisfaction. Even though job satisfaction is not behavior per se, but it is a direct indicator which reflects behavioral change.

To conclude, Siebern (2005), who was analyzing 13 countries in the European Community Household Panel (ECHP), found that job satisfaction tended to be higher where there was access to workplace training. On the contrary, job satisfaction is effected by the relationship between employees and supervisor, salary and working conditions. While timings of working hours and the feeling that employees are not valued, causes dissatisfaction (Mudor and Tooksoon, 2011).

## **2.6. The Role of Training and Development on Employees' performance**

Training programs not only develop employees but also help an organization to make best use of their human resources in favour of gaining competitive advantage. Therefore, it seems mandatory by the firm to plan such training programs for its employees to enhance their abilities and competencies



that are needed at the work place (Tai, 2006). Besides training develops the capabilities of employees, they sharpen their thinking ability and creativity in order to take better decision in time and in more productive manner. Moreover, it also enables employees to deal with the customer in an effective manner and respond to their complaints in timely manner (Kinicki & Kreitner, 2007).

Guest (1997) mentioned in his study that training and development programs, as one of the vital human resource management practice, positively affects the quality of the workers knowledge, skills and capability and thus results in higher employees performance on job. As depicted by the work of Harrison (2000), learning through training influence the organizational performance by greater employee performance, and is said to be a key factor in the achievement of corporate goal. Implementing training programs as a solution to covering performance issues such as filling the gap between the standard and the actual performance is an effective way of improving employee performance (Swart, Mann, Brown, & Price, 2005).

According to Swart et al.(2005), bridging the performance gap refers to implementing a relevant training intervention for the sake of developing particular skills and abilities of the workers and enhancing employee performance. They further elaborate the concept by stating that training facilitates organization to recognize that its workers are not performing well and thus their knowledge, skills and attitudes needs to be molded according to the firm needs. There might be various reasons for poor performance of the employees such as workers may not feel motivated anymore to use their competencies, or may be not confident enough on their capabilities, or they may be facing work- life conflict. All the above aspects must be considered by the firm while selecting most appropriate training intervention that helps organization to solve all problems and enhance employee motivational level to participate and meet firm expectations by showing desired performance. As mentioned by Swart et al.(2005), this employee superior performance occur only because of good quality training program that leads to employee motivation and their needs fulfillment.

According to Wright and Geroy (2001), employees' competencies change through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills and attitude of the workers necessary for the future job, thus contributing to superior organizational performance. In general, through training the employee competencies are developed and enable them to implement the job related work efficiently, and achieve firm objectives in a competitive manner.

## **2.7. The Relationship between Employees Job Satisfaction and Employee Job Accomplishment**

Job satisfaction has positive relation with the performance of employee as the worker is satisfied and more involved in job the performance automatically increases (Velnamby, 2008). Job satisfaction and performance are directly related to each other. To mean, if the satisfaction level is high, the performance will be also good and vice versa (Pushpakumari, 2008). When the organization pays attention to the employees, listens to their problems and their grievances are heard properly the employees feel satisfied that their voice does matter and organization is there to help them. So the employees naturally tend to perform well and move towards the goals of organization and in this way they pay back to the organization. Employee performance increases with increased level of satisfaction. Job satisfaction is also increased due to the fact that employee is happy with his/her overall performance and feels that he/she is contributing in success of organization.

Trained employees are more satisfied than the untrained employees (Abdulla, Djebarni, & Mellahi, 2011). According to these scholars, when the training and development programs are held each and every employee has a chance to improve his current skills and adopt new skills which might be needed in the future. In training and development sessions, employee can see where they are performing well and in which areas they are lacking behind or their performance is not satisfactory. So in this way the employees have perception that organization is helping them to increase their skills and they feel that if they will have some sort of issue regarding performance they, by participating in training and development programs, can resolve those issues and in result they are satisfied that they are being valued by organization and organization is investing in them. These all factors leading to satisfaction result in highly improved employee performance. When the employees are well trained and they know that their organization is spending huge sum of money in training and development programs they in return want to give back to organization by showing them their improved performance. As the employees are satisfied with their job, they don't feel any stress or burden, which are most common reasons for employee's bad performance, the employees are happy and it is common perception that happy employees are good performers.

In general, employee satisfaction and expectation are changing along with the changing world (Uddin, Luva, & Hossain, 2012). It is known that if the employees are satisfied with their job in the company, they will make efforts to bring some innovation and creativity by the good performance which will give company important breakthroughs in these changing market conditions

(Achieng'Odembo, 2013). It should be recognized from employees' point of view as well from organizations point of view that job satisfaction will lead to better performance as the interest of employee towards his/her job will be increased (Gupta, 2014). An individual's behavior while on job says a lot about satisfaction of employee (Masood, Aslam, & Rizwan (2014) .However, it should be kept in mind that factors effecting job satisfaction differ from employee to employee (Anjum, 2014).

## **2.8. Key Drivers of Job Satisfaction**

Job satisfaction can be influenced by factors like the nature of work, salary, advancement opportunities, management, work groups, work conditions and others. These different factors can be categorized as personality, values, social influence and work situation. Among this four factors work situation is the most important (Jennifer & Gareth, 2012). And this study select work situation to see its role on employee job satisfaction. These factors are explained further by categorizing them in to two: factor related to job and factor related to individual. Armstrong (2011), sates these factors as those intrinsic to the work itself and those extrinsic to the job (extrinsic motivators or hygiene factor) such as pay and working conditions.

### **2.8.1. Factors Related to the Job**

Factors like pay, wages and salaries that helps personnel attain their basic needs but also instrumental in providing upper-level needs satisfaction. Mehrdad, Mahdi, and Ali (2009) state that managers demonstrated the amount of wages received was very positively related to satisfaction, even with managerial level held constant. The work itself, the workplace, the behaviour of the supervisor, promotion or its possibilities plays an important role with regard to employee reactions to a problematic event and that can influence employees' job satisfaction. If people think that they will not have much promotion possibilities, they may be affected adversely.

Furthermore, interaction with peers is an important factor in job satisfaction. A study in an automobile industry demonstrated that isolated workers disliked their jobs. Similarly, it was found that only 43% of the "isolates" in work groups were highly satisfied with their jobs. Working conditions, on the other hand, enables employees to carry out their jobs easily, comfortably and efficiently. Working conditions such as flexible time, job sharing and shorter workweeks are quite valued by employees because they can facilitate valued off the job activities such as perusing

hobbies. Beside, as Basset and Lloyd, (2005) state, recognition is also a factor of motivation in Herzberg's two factor theories and policy administration related to job satisfaction.

### **2.8.2. Factors Related to Individual**

These factors are the one that are to do with the individual him/herself and make a difference between employees on a similar job ladder. For instance **individual's** loyalty to Company: if individuals are satisfied with their job, they remain in their profession longer. Some individuals want to stay in the organization due to his/her normative commitment, referring to an employee's desire to stay with the organization based on a sense of duty, loyalty or more obligations. Hackett, Bycio and Hausdorf found that job satisfaction had a positive influence on normative commitment (2000). According to Lawler (2005), **work Experience** has profound effects on the individual employee. Individuals' favorable or unfavorable response, for many things, stems from a number of factors like work experiences. **Age and Gender** similarly are individual factors affecting job satisfaction. It is concluded that elder workers are more satisfied (Kaya, 1995). It is also found a meaningful relation between age and job satisfaction. Similarly, the largest economic study about Gender, which was performed in 1997 by Clark, finds that the job satisfaction of women was higher than men. Finally, according to the of Dold and Duff's (2011) study on education states that graduates of career oriented disciplines were more satisfied with their jobs than other graduates.

### **2.8.3. Factors that affect Employee Satisfaction**

In the context of the business world, profitability, productivity, employee retention, and customer satisfaction are linked to Employee Satisfaction (ES). Satisfied and motivated employees will create higher customer satisfaction and in turn positively influence organizational performance. Behavioral theorists suggest that the impact of human development management practices on performance is mediated by employee satisfaction, commitment and well-being (Hooi, 2007).

Theorists and practitioners seem to accept the assumption that nearly everybody seeks satisfaction in his or her work. If a person becomes engaged in work that matches his occupational choices, he is likely to experience job satisfaction. Locke (1976) notes three "schools" of thought about causes of employee satisfaction: physical-economic (physical working conditions), social (supervision and cohesive work groups), and nature of work (mentally challenging tasks, opportunities for mobility

within organization, working for supervisors who actively assist their subordinates to address job-related problems and work-related variables).

Research by Goldfarb Consultants (1999) on the private and public sectors in Canada revealed similar results. The study showed that the top five most important factors that influenced ES have more to do with interpersonal relationships (quality of decision makers, communication and relations between managers and employees), atmosphere at the workplace (work ethic, level of innovation and physical environment) and sense of personal achievement (personal growth opportunities and level and range of responsibility) than it has to do with attributes that can be measured (amount of time off, benefits, work hours and salary). According to Lee (2000), organizations that invest in HRD are more likely to increase ES. Similarly, Chen, Chang, and Yeh (2003) found that opportunities for mobility within organization and career development programs positively influence ES, professional development and productivity.

**Society for Human Resource Management (SHRM's)** 2015 Job Satisfaction and Engagement Survey identified the top ten contributors to employee job satisfaction. The top ten factors that contribute most to job satisfaction are: 1. Respectful treatment of staff at all levels in the organization; 2. Trust between employees and senior management; 3. Overall benefits (paid time off, health care, flex-time, family plans); 4. Overall compensation (competitive pay, base rate, opportunities for variable pay, stock options); 5. Job security; 6. Relationship with immediate supervisor; 7. Opportunities to apply skills and abilities; 8. Ideas respected by immediate supervisor; 9. Organization's financial stability; and 10 Performance recognized by management.

While some of these things may be outside of one's control (e.g., compensation and benefits packages), these results show that supervisors and managers play a huge role in promoting job satisfaction. By developing a supportive relationship with their employees, individual leaders can have a direct influence on a majority of the factors that promote satisfaction. The bottom line is that by developing trusting and respectful relationships with staff, managers can promote job satisfaction, contribute to the effectiveness of their organization, and boost the health and well-being of their staff.

## 2.9. Challenges on Human Resource Development

According to Harris and Desimone (1994) the common challenges of HRD are:- **(A) Culture or attitude:** Different countries have different culture and as the world has become a global village HRD have to face the cultural challenges in different countries or with the employees belonging to the different countries. **(b)Technology or skills:** The pace of technological development is very high and the new technologies are replacing the older ones quickly. Same is the case with techniques and technologies use for training. HR professional has to upgrade his skills and knowledge to meet the requirements of the new generation.

**(C) Values of behavior:** The HRD professionals have to adjust themselves to the emerging new values as principle centric leadership is becoming trend in the corporate world. Values like trust credibility, timeliness and the simpler rules are becoming the corners stone of many businesses. **(D) Knowledge or information:** Enhancement of knowledge is also a big challenge for HRD professionals as they have to understand the different philosophies demonstrated at different places in the world. For example the philosophy related to leadership changes dramatically in organizations from different parts of the world.

**(E)Life style or habits:** The life style of an employee is also important for HRD professionals because they have to understand the habits of the employees and then decide the training that needs to be imparted for bringing a change in the habits of the employees. **(F)Knowledge of new practices:** An HRD professional has to be aware of the new practices adopted by the organization around globe. An HRD professional should know about the practices like dignity of individual, retention of employees, leadership by examples, clear conscience relationship with employees share holder, vendors, suppliers, customers and society at large. **(G) Environment:** An open environment is required for the success of an organization. The organizational environment should have meritocracy, fearless, justice, speed imagination and accountability. It is the job of the HRD professional to inspire the employee to perform better ones this environment is created in the organization.

## **CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY**

### **3.1. Research Design and Approach**

In investigating the role of training and development on employees' job satisfaction, a descriptive research design was used. Descriptive research design helps provide answers to the questions of who, what, when, where and how associated with a particular research problem, and used to obtain information concerning the status of the phenomena. Moreover, it addresses large number of people and merely describes what people say, think, and do. This research design was preferred since it enabled the researcher to collect appropriate information in a convenient environment without disturbing the Banks' natural working condition.

In describing the roles that Training and Development has, mixed research approach in general and Concurrent Triangulation in particular were utilized. Mixed research approach was used because it is very helpful to overcome the limitations of a single design and to complement the strengths of a single design, and can be useful when unexpected results arise from a prior study. Concurrent Triangulation was preferred in order to overcome a weakness in using one method with the strengths of another. For the sake of obtaining employees' lived experiences, behaviours, emotions, feelings, contexts of organizational functioning, and interactions, qualitative research approach was utilized since it is very helpful to get details on qualities like values and thought processes and contexts that are difficult to extract through conventional and statistical research methods. On the other hand, in order to triangulate the qualitative data obtained and extract information statistically from respondents, quantitative approach, descriptive statistics specifically frequency distribution, was employed. Quantitative approach is also used to quantify attitudes, opinions, behaviours, and other defined variables and it is very helpful to visualize what the data is showing.

### **3.2. Sampling and Sampling Techniques**

The population of the study were employees of the CBE. The target groups were employees, Learning and Development coordinators, and Human Resource Development directors of the three districts, Bole, Teklehaimanot, and Arat kilo, which were purposefully selected. Since the bank has many branches and it is very difficult to manage all because of time constraint and cost deficiency, the researcher utilized purposive sampling technique to select the branches for the reasons: first, the branches that were selected are relatively older (the first established branches in Addis Ababa) than

other branches so that they are supposed to have well experienced human resource and organized training and development directors, training policy and procedures. Second, the researcher believed that these branches have relatively many customers following their operation; hence, the directors and the officers better know the feelings of the customers and the satisfaction level of their employees.

After branches were purposefully selected, samples were taken from the target population. From the total sample frame (450) found in the whole branches, on which the study was mainly focused, 60 employees were taken as a sample using purposive sampling technique on the bases of their experience and educational level. The rationale behind taking 60 sample populations was that the same type of training was given to all employees at different time. Hence, the stated amount of participants represents the remaining population. The other reason was that more than this amount of samples is very difficult to handle qualitatively. Because of time constraint training and development efficiency of budget, it was very difficult to address all employees within the given period of time. Moreover, to address the well experienced and educated employees' samples were taken purposefully.

### **3.3. Source of Data**

Primary sources of data were employed in exploring the role of Training and Development on employees' job satisfaction. The primary sources were employees of the CBE found in the fifteen branches (Addis Ababa branch, Addis Ketema branch, Abakoran Sefer branch, Teklehaimanot branch, Kirkoskebele branch, Arada Georgies branch, Meskel Adebabay branch, Arat kilo branch, Nifas Silk branch, Africa Adarash branch, Hilton hotel branch, Habtegiorgies dildiy branch, Bole branch, and Akaki Beseka branch) those are located at Addis Ababa City Administration.

### **3.4. Data collection Instruments/ Data collection method**

To obtain data about the role of Training and Development to foster employees' job satisfaction for the study, questionnaire as a principal tool was employed. In addition, to triangulate and to get clarification on the data obtained through questionnaire, semi-structured interview was held with T and D and HRM coordinators. Procedures followed in designing those tools, their content and the way in which they were used was discussed below.



### **3.4.1. Questionnaire**

First, close ended (five likert scale) questionnaires were designed to investigate the role of Training and Development to foster employees' job satisfaction by translating the research questions and research objectives in a way that they help to dig out important information from the participants. Then, pilot testing was carried out to uncover any problems and to address them before the main study was carried out. Piloting is an important means of assessing the feasibility and usefulness of the data collection methods and making any necessary revisions before they are used with the research participants. On the basis of the feedback obtained from the pilot study, the questionnaires were modified and amended. Finally, 4 participants from each branch, a total of 60 participants, were selected purposefully based on their work experience and educational level and the questionnaires were dispatched accordingly to them. In relation their reliability and validity, discussion was made under the pilot study section (point 3.6) in detail.

### **3.4.2. Interviews**

The researcher was employed an interview as one of the data collecting instrument in order to explore some supplementary information that could not be accessed using the questionnaires. So, to assess information on the roles of Training and Development to foster employees' job satisfaction, semi-structured interview questions were designed by changing the research questions and research objective in to interview questions. For its reliability and validity, the interview guide was given to two PhD students in the area for a comment; then, it was given to the supervisor for final comment. So that interview was conducted with four HRM and with four Learning and Development coordinators, eight officers altogether from the whole branches in which the study focuses on.

Of the eight interviewees six of them have first degree and the remaining two have second degree. Three participants have 6-10 years, two participants have 11-15years, one participant has 16-20years and two of the participants have above twenty years of experience. These interviewees were selected purposefully based on their work experience that they have in the bank.

### **3.5. Methods and Procedures of Data Analysis**

In describing the data obtained from the participants: first, for the sake of in depth data, fifteen branches were purposefully identified. Following the selection of fifteen branches, 60 participants altogether (four participants from each branch) were nominated purposefully, for the reasons mentioned earlier in this section, to fill in the questionnaires and questionnaires were dispatched to them. After the collection of the completed copies of the questionnaires, they were transcribed,

refined, summarized, and described qualitatively. And data obtained quantitatively were also refined, tabulated and statistically analyzed using frequency and percentage.

Second, to triangulate the data obtained through questionnaires and to gather additional information, semi-structured interview was conducted with HRM coordinators and with the training and development coordinators. Interviewees were selected purposefully based on their work experience and educational qualification. Following the selection of interviewees, interview was conducted. The interviews were held in a face-to face situation and audio-taped. Then, transcribed for interpretations and analysis. The audio-taped and transcribed results of interview were analyzed, organized and discussed qualitatively. Finally, the findings obtained through the use of these two instruments were discussed and concluded. Recommendations were given on the basis of the conclusions that were drawn.

### **3.6. Pilot study**

It was important to conduct a pilot study in order to examine not only the research instruments but also the data collection procedures. The aim of the try-out was to assess the quality of the instrument so that it might be revised and improved before using it with the actual subjects of the research. The pilot study was conducted two weeks before the actual data was gathered, and the participants were thirty employees taken from six branches of the CBE (Mehalketema Piazza branch, Mexico branch, sidistkillo branch, pawlos branch, Mehargebeya branch, and St. Mary branch) those all found in Addis Ababa City Administration. Branches were selected purposefully for their proximal advantage of the researcher. The pilot study was conducted in the following procedures:

First, consent was obtained from the head office of CBE specifically from the department of Learning and Development on August 07, 2017. After consent was obtained, with the help of the branch managers of the selected branches for the study, four senior employees were selected and questionnaire was given to them. If there were vague and unclear questions, they were informed to underline and give their own suggestion on it. Besides, they were told to answer the questionnaire within five days. Then, the questionnaires were collected from those participants. Actually, comments were not given but all the questions were responded. Hence, the researcher confirmed that there were questions those neither needed modification nor correction.

In addition, in relation to the reliability of the questionnaires, since all the questions were categorized under four themes, four of them were tested by Cronbach's Alpha independently. Consequently, the first theme which was about employees' levels of satisfaction with the given training had 0.800 Cronbach's Alpha test score. During the reliability test examination, item B had lacked internal consistency with the remaining items. Consequently, it was discarded from the theme. The second theme which was about whether training and development influence employees' satisfaction in their job, had 0.846 Cronbach's Alpha score; the third theme was about the significant role that training and development plays on employees' work accomplishment, and it had 0.885 Cronbach's Alpha score. The final one is about whether or not CBE has faced challenges in order to provide training and development for its employees, the Cronbach's Alpha score showed 0.775. Since all the themes had greater than 0.700 Cronbach's Alpha score, it was confirmed that the questions in the questionnaire had internal consistency; hence, it was reliable.

Furthermore, the content validity of the questionnaire was checked. In order to confirm the content validity of the questionnaire, it was given to two PhD students who are attending their PhD program in the faculty of FBE at Addis Ababa University. After comments and suggestions were received from those students, modification was made especially in the interview guide line. Finally, all constructive comments and suggestions were incorporated and developed as a final data collection instruments.

### **3.7. Ethical Considerations**

In this research study, issues related to the ethical conduct of research such as informed consent, confidentiality, privacy and anonymity had been upheld. According to Saunders *et al.* (2009), ethics is the norms or standards of behavior that guide moral choices about our behavior and our relationships with others. Participants and respondents had been given full information on the purpose and objectives of the study in order to make them informed decisions as to whether to partake or not. Moreover, all information concerning the identity and personality of respondents will be treated with utmost confidentiality. Additionally, all information gathered had been used for the sole purpose of this research study.

## CHAPTER FOUR: RESULTS AND DISCUSSIONS

### 4.1. Introduction

This chapter thoroughly explored and analyzed the data gathered from the sampled respondents on the role of training and development to foster employees' job satisfaction in CBE. The findings of this research study and the subsequent evaluation carried out on the responses reflect the key areas of employees' levels of satisfaction, the influence of training and development on employees' job, the roles of training and development on employees job accomplishment and challenges of CBE to provide training and development. In order to address these issues, sixty employees were selected in the stated branches purposefully. Fortunately, all the participants gave back the distributed papers. To this end, the following tables depict the background information of the respondents of the questionnaire.

### 4.2. Participants' background information

| Item              |         | Frequency | Percent | Remark |
|-------------------|---------|-----------|---------|--------|
| Gender            | Male    | 36        | 60      |        |
|                   | Female  | 24        | 40      |        |
|                   | Total   | 60        | 100     |        |
| Age               | 18-27   | 25        | 41.7    |        |
|                   | 28-37   | 30        | 50      |        |
|                   | 38-47   | 4         | 6.7     |        |
|                   | ≥48     | 1         | 1.7     |        |
|                   | Total   | 60        | 100     |        |
| Educational level | Diploma | 1         | 1.7     |        |
|                   | Degree  | 46        | 76.7    |        |
|                   | Masters | 13        | 21.7    |        |
|                   | Total   | 60        | 100     |        |
| Work experience   | ≤5      | 7         | 11.7    |        |
|                   | 6-10    | 31        | 51.7    |        |
|                   | 11-15   | 19        | 31.7    |        |
|                   | 16-20   | 2         | 3.3     |        |
|                   | >20     | 1         | 1.7     |        |
|                   | Total   | 60        | 100     |        |

From the sample population, thirty six (60%) were males; where as the remaining twenty four (40%) were females. This implies that the bank has a job to do in narrowing or balancing the observable

gender gap. With regard to participants age as it is clearly stated, thirty (50%) of them were in the age range of 28 to 37, twenty five (41.7%) of them were in the age range of 18 to 27, four (6.7%) of them were in the age range of 38 to 47, and one (1.7%) of the participants was found in the age range  $\geq 48$ . As it is clearly stated in the above table, it is possible to say that CBE has matured employees in relation to their age, and also it has very energetic man power resources. These experienced and energetic man power resources can make the Bank competitive in the banking industry.

In relation to educational level, majority of the employees, who was counted around 76.7%, are first degree holders, whereas 21.7% of them have second (Master) degree. In this regard, the bank is lagging behind and it is expected to upgrade its employees in order to have well qualified and educated work force and to satisfy educational needs of the employees. Therefore, the Bank has more works to do in this respect.

As one can infer from the above table, around 31(51.7% of) employees had an experience of six to ten years. A relatively high amount (31.7%) of employees have an experience from eleven to fifteen years which insures the stability and competitiveness of the bank in the banking industries. It is known that well experienced and educated work force is an asset for any organization in the market.

**Table 4.3. Level of employees' satisfaction with the trainings provided by CBE**

| Items  | Level of agreement |      |           |      |       |      |
|--|--------------------|------|-----------|------|-------|------|
|  | Disagree           |      | Undecided |      | Agree |      |
|  | N                  | %    | N         | %    | N     | %    |
| 1.The training given to employees always focus on the area that employees need further skills improvement  | 9                  | 15.0 | 4         | 6.7  | 47    | 78.3 |
| 2.I lost all the passion I have: to learn, to apply new skills, and to increase my productivity as a result of biased training and development made by CBE | 24                 | 40.0 | 17        | 28.3 | 19    | 31.7 |
| 3.I am very much happy in my job because the Bank always strives to improve my skills, knowledge and attitudes through training and development            | 16                 | 26.7 | 14        | 23.3 | 30    | 50.0 |
| 4.Day-to-day, my level of satisfaction is increased with the trainings being given to me   | 20                 | 33.3 | 10        | 16.7 | 30    | 50.0 |
| 5. Since CBE has employees' career development program in a relaxed manner, my level of satisfaction is significantly increased                            | 17                 | 28.3 | 16        | 26.7 | 27    | 45.0 |
| 6. The respectful treatment of staff during trainings held in the Bank makes me to undertake my job cheerily   | 11                 | 18.3 | 10        | 16.7 | 39    | 65.0 |
| 7. I feel that training and development opportunities are offered to individuals who have good personal relationship with their immediate boss             | 20                 | 33.3 | 14        | 23.3 | 26    | 43.3 |
| 8.Since I like the job I am doing, I am very much effective and I do not care whether training is given or not   | 28                 | 46.7 | 12        | 20.0 | 20    | 33.3 |

Employees were asked around eight questions regarding their level of satisfaction with the trainings and development given by CBE. For the sake of ease of discussion, the five likert scales changed in to three point scales. As a result, strongly agree and agree were labeled as agree, strongly disagree and disagree labeled as disagree, and the undecided remained as it was. The first question that employees were asked was whether or not the training and development given to employees focused on the area that employees need further skills improvement. In this regard significant number of participants, around 47 (78.3%), were agreed that the trainings and development were focused on the employees needed area for further skills development; whereas, 9 (15%) of them were disagreed and 4 (6.7%) of them were uncertain in relation to the given question. The interview held with HRM and Learning and Development coordinators showed completely different. According to those HRM and L and D coordinators, employees are selected for a training on the basis of position, educational career, work experience, periodic evaluation and their work performance. Only two of the

coordinators mentioned that training is given on the bases of employees' skill gap. Difference is exhibited in this regard.

Following the above question, employees were asked whether or not they lost their passion to learn, to apply new skills, and to increase their productivity as a result of biased training and development made by CBE. But 24 (40%) of them were disagreed, 17 (28.3%) of them were unable to decided and the remaining 19 (31.7%) of them showed their agreement that they lost their passion to learn, to apply new skills, and to increase their productivity because of bias development and selection of employees for trainings. According to the interview held with HR and learning and development coordinators, their prior criteria for selection of employees for training are position, work experience, and educational career. Hence what is said by those concerned bodies agreed with employees, i.e. there is no space for biased selection. The other question that employees asked was whether or not they were happy with their job because of what the Bank did to improve their skills, attitudes and knowledge through training and development. 30 (50%) of the participants were agreed that they were happy with their job because of what the Bank did to enhance their skills, attitudes and knowledge through training and development. Whereas, 16 (26.7%) were expressed their disagreement while the remaining 14 (23.3%) of the participants were undecided.

Similarly, employees were asked whether or not their level of satisfaction was increased day-to-day due to the trainings being given to them. 30 (50%) of them replied that their level of satisfaction increased due to the continuous training and development they got. Whereas, 20 (33.7%) of the participants showed their disagreement as they were unhappy with the trainings given while 10 (12.3%) of them had neutral perception. In order to crosscheck employees' answer, this question was given to HRM and L and D coordinators. Consequently, four of them were disagreed with employees' response and they said currently employees are dissatisfied with their job because of different factors like lack of benefit packages, salary wise problems, working for long time with unbalanced payment, and other benefit packages. But two of them agreed with employees answer in that employees' level of satisfaction is good, whereas two of them replied that it is difficult to say employees' level of satisfaction is good or bad since level of satisfaction is different from employees to employees and position to position. This means, even if training and development is very essential for every employee, mere training and development is not a guarantee to increase employees' level of satisfaction.

“Employees’ level of satisfaction increased significantly because of the relaxed career program that the bank has.” is the other question formulated to seek employee perceived perception. Around 27 (45%) of the participants agreed that their level of satisfaction increased as a result of stimulating career development program. While 17 (28.3%) of them showed their disagreement and 16 (26.7%) of them were undecided. The response obtained from interview stats that beside timely training and fair development (promotion) there are other most significant factors that should be taken in to consideration to address employees’ satisfaction. Furthermore, simply providing career development is not a guarantee to secure well experienced and educated staffs. According to them, work environment, reasonable salary and benefit packages, job security, work condition, office facilities etc are among the very crucial factors that affect employees’ satisfaction.

Whether employees got respectful treatment of staff during trainings held there by initiating them to handle their job cheerfully was the question given to employees. Majority, around 39 (65%), of them perceived the question positively and they were initiated to accomplish their job happily in the bank as a result of respectful treatment they have given from the staff. 11 (18.3%) of them claimed that they were not happy and 10 (16.7%) of them replied undecided. According to the result obtained through interview, respectful treatment is one element for handling one’s job cheerfully but it cannot be the sole element. Also a question whether employees believe that training and development opportunities were given to employees who had good personal relationship with their immediate boss was asked. As table 4.3 depicts, 26 (43.3%) of them replied that there was no bias in this regard; whereas, 20 (33.3%) of them believed that opportunity for training and development was given by personal relationship than considering and developing selection criteria. The remaining 14 (23.3%) employees had neutral opinion. As previously discussed in this part, the prominent criteria for the selection of employees for training are position, educational career, work experience, periodic evaluation and employee’s work performance. Hence, the responses of employees agree with the responses of the interviewees i.e. there is little space for biased selection.

The final question which employees were asked was the extent that they cared, focused on, effective and happy without considering whether or not training and development was given. In this regard 20 (33.3%) of the participants said that they were happy and effective in their job and they did not care whether training and development was given or not. Regardless of the above figure, large number of



participants disagreed, and the remaining few were doubtful. This means 28 (46.5%) of the participants disagreed on the question and 14 (20%) of them replied undecided.

**Table 4.4. The influence of training and development on employees’ satisfaction in their job**

| Items   | Level of agreement |      |           |      |       |      |
|---|--------------------|------|-----------|------|-------|------|
|   | Disagree           |      | Undecided |      | Agree |      |
|   | N                  | %    | N         | %    | N     | %    |
| 1.Management of the Bank believes on employees training and development   | 5                  | 8.3  | 12        | 20   | 43    | 71.7 |
| 2. Employees participated in different seminars, workshops, and other refreshment programs to enhance their specific skills.                      | 19                 | 31.7 | 14        | 23.3 | 27    | 45   |
| 3.Employees believe the given training reduced the existing skill gap between the employee and what the work was needed.                          | 15                 | 25   | 7         | 11.7 | 38    | 63.3 |
| 4.Most of the time employees transfer the knowledge and skills learnt during training to the job.   | 10                 | 16.7 | 8         | 13.3 | 42    | 70   |
| 5.Most of the time participants have been selected based on the identified skill gap through the Bank rigorous training needs assessment process. | 22                 | 36.7 | 16        | 26.6 | 22    | 36.7 |
| 6.Managers believe that training often encourage growth within the worker and the organization itself.  | 6                  | 10   | 12        | 20   | 42    | 70   |
| 7.Employees who receive regular and scheduled training have a higher level of worker output / productivity.                                       | 6                  | 10   | 9         | 15   | 45    | 75   |
| 8Since employee development decreases operational costs, managers consider development as a targeted investment in making employees stronger.     | 10                 | 16.7 | 15        | 25   | 33    | 55   |
| 9.Employees believe that their competence, specialized knowledge and skills often enhanced by continuous training and development.                | 13                 | 21.7 | 7         | 11.7 | 40    | 66.7 |
| 10The HRD system to be effective and resulted in employee satisfaction eventually retention, it must be perceived positively by employees         | 15                 | 25   | 7         | 11.7 | 38    | 63.3 |

The other important part which employees asked was the influence of training and development on the satisfaction of employees in their job. To this end, ten questions were formulated and employees were asked. The first question was whether or not management of the bank believes in employees training and development. 43 (71.7%) of the participants assured that management of the bank has good attitudes towards employees training and development. 12(20%) of the participants undecided,

and the remaining insignificant number of participants, 5(8.3%), state that management of the bank did not believe in employees training and development.

In relation to the above question, interviewees were asked their feelings on the benefits of training and development for the performance of the bank. All interviewees agreed that training has many advantages for the employees where by it benefits the bank in general. According to them, training and development facilitates the goal of the bank by making employees more productive; facilitates the attainment of the objectives, vision and mission of the bank through skilled employees; productivity and performance of the bank will increase through those skilled employees; and helps the bank to produce competent employees in return the bank will be competent in the banking industry.

participants were asked whether or not they were participating in different seminars, workshops, and other refreshment programs in order to enhance their specific skills. 19(31.7%) of them disagreed that they did not participate in any of the programs mentioned, whereas 27(45%) of them agreed that they were participating in the refreshment programs that the bank arranged. And the remaining 14 (23.3%) had neutral opinion.

Employees were asked the extent that the given training fills the existing skills gap between the employees and what the work needed. Consequently, 15 (25%) of them disagreed that the trainings given to them were inefficient to fill the observable skill gap between the employees and what the task was needed. 38 (63.3%) of them agreed that the skills gap were filled through the training given, whereas 7 (11.7%) of them were replied as undecided. Interviewees assured that training has the capacity to increase productivity, reduce work error, narrow skill gap, equip with new knowledge, change behavior and attitude, excel service providing behavior and minimize customers complaint, and gives new insights about the changing working condition (see appendix D).

In connection with the above question, employees were asked their commitment to transfer the knowledge and skills they obtained through training to their job. 42 (70%) of them agreed that they transferred the skills and knowledge to their job, whereas 10(16.7%) of them did not and 8 (13.3%) of them answered undecided. Interviewees stated that training is very crucial since it guides employees on how to do, what to do, and when to do the activities efficiently than the application of mere theory (see appendix D).

Participants for a specific training were selected on the bases of identified skill gap through rigorous needs assessment process was the question employees were asked. In this regard 22 (36.7%) of them agreed and the same amount of participants were disagreed on the issue, whereas 16 (26.6%) of them responded undecided. Interviewees response indicate that the Bank did not conduct any need assessment, instead, they were selecting participants basically on the bases of employees position, experience and educational career. Hence, their response agrees with employees who stated that employees were not selected on the bases of identified skill gap through rigorous need assessment processes. The other question that employees asked was whether managers believe training often encourage growth within the worker and the organization itself. Majority of them, 42 (70%), agreed that management of the bank believes training often encourages growth within the worker and the organization (see appendix D).

Interviewees also confirmed what is stated here. According to them, training helps employees to increase productivity, reduce work error, narrows skill gap, equip with new knowledge, change behavior and attitude, excel service providing behavior and minimize customers complaint, improves employees work performance, gives new insights about the changing working condition. Similarly, they believe that training has a great impact on the bank itself. They mentioned the benefits of training as it facilitates the goal of the bank by making employees more productive, facilitates the attainment of the objectives, vision and mission of the bank through skilled employees, productivity and performance of the bank will increase through those skilled employees, helps the bank to produce competent employees in return it will make the bank competent in the banking industry.

Employees who receive regular and scheduled training have a higher level of productivity was a question forwarded to employees. 45 (75%) of them replied that they have shown significant change up on their work out put because of the regular and scheduled training they had received. The remaining 6 (10%) and 9 (15%) of them disagreed and replied undecided respectively. This response was supported by interviewees that training has crucial effect on employees performance ( see appendix D).

Employees were asked whether or not managers consider development as a targeted investment since employees development decreases operational costs. 33 (55%), 15 (25%) and 10 (16.7%) of employees reacted as agree, undecide and disagree respectively on the point mentioned. The interviewees confirmed the employees response as training and development is an investment which

helps the bank to harvest in the future (see appendix D). The other related question which employees was asked read as “Employees believe that their competence, specialized knowledge and skills often enhanced by continuous training and development”. With regard to this question, 40 (66.7%), 13 (21.7%) and 11(11.7) of them replied as agree, disagree and undecided respectively.

The last question that employees asked was whether the HRD system must be perceived positively by employees in order to be effective and resulted in employees satisfaction eventually retention. Consequently, 38 (63.3%) of them agreed, 15 (25%) of them disagreed and the rest 7 (11.7%) of them replied undecided.

**Table 4.5. The significant roles that training and development play on employees job accomplishment.**

| Items  | Level of agreement |      |           |      |       |      |
|--|--------------------|------|-----------|------|-------|------|
|  | Disagree           |      | Undecided |      | Agree |      |
|  | N                  | %    | N         | %    | N     | %    |
| 1.Because the training acquainted me with innovative skills, I got a considerable development in the Bank.   | 12                 | 20   | 19        | 31.7 | 29    | 48.3 |
| 2. I am committed to my work due to the frequent training and development practices of the bank.   | 16                 | 26.7 | 14        | 23.3 | 30    | 50   |
| 3. The training which I have taken helped me much to accomplish all the activities properly.   | 12                 | 20   | 12        | 20   | 36    | 60   |
| 4. The trainings given at different time brought a significant change up on my work productivity.  | 11                 | 18.3 | 13        | 21.7 | 36    | 60   |
| 5.The trainings which I have taken make me to increase the quality of service I provide to customers and to commit insignificant errors in my job.   | 10                 | 16.7 | 9         | 15   | 41    | 68.3 |
| 6.The training and development, which I got, helped me to grow in confidence, to develop new skills to cope and adapt to the challenges of a frequent change in jobs and in the way tasks are performed. | 14                 | 23.3 | 10        | 16.7 | 36    | 60   |
| 7.My commitment to work is increased due to the training and development carried out in the Bank.  | 11                 | 18.3 | 15        | 25   | 34    | 56.7 |
| 8. The work itself, the workplace, the behaviour of my supervisor, promotion or its possibilities do not bring any change in the accomplishment of my job since I got the necessary trainings.           | 24                 | 40   | 11        | 18.3 | 25    | 41.7 |
| 9. Since I am engaged in the work which matches my occupational choices, I enjoy my job  | 12                 | 20   | 12        | 20   | 36    | 60   |

In relation to the significant roles that training and development have on employees job accomplishment, employees were asked nine different but interrelated questions. The first question that employees asked was whether they got a considerable development in the bank because the training acquainted them with innovative skills. 29 (48.3%) of the participants agreed that they got fair development in the bank because the training they have received acquainted them with innovative skills, 19 (31.7%) of them replied undecided and the remaining 12 (20%) disagreed with the point raised. Similarly, employees asked whether or not they are committed to their job due to the frequent training and development practice of the Bank. As a result, 30 (50%) of them replied that they were committed to their job, 16 (26.7%) of them said that they were not committed and the other 14 (23.3%) had neutral opinion. The positive idea was supported by interviewees. According to interviewees, training reduces work error, narrows skill gap, equips with new knowledge, change behavior and attitude etc (see appendix D).

The third question employees asked was whether trainings helped them much accomplish all the activities properly or not. Accordingly, 36 (60%) of them agreed that training helped them much to accomplish their activities properly, whereas the same number of respondents, 12 (20%), disagreed and replied undecided. In order to crosscheck their response, employees were asked similar question. The question was read as “The trainings given at different time brought a significant change up on my work productivity”. For this question 36 (60%) employees replied that they brought a significant change up on the productivity of their work, 13 (21.7%) employees responded undecided while 11(18.3%) employees answered disagreed. As it was stated previously in this section, one of the major benefits of training is it helps employees become productive and effective in their job (see appendix D).

Whether trainings increase the quality of service that employees rendered to customers and to committee insignificant errors in their job was the next question employees were asked. As a result, 41 (68.3%) of them agreed that the service that they provided to customers increased due to the training they have taken at different time and helped them minimize their errors in their job. While 10 (16.7%) of them showed their disagreement, and the remaining 9 (15%) of them replied undecided. While 36 (60%) of the participants agreed, 14 (23.3%) of them were disagreed for the question training and development that employees received helped them to grow in confidence, to develop new skills to cope and adapt to the challenges of a frequent change in jobs and in the way tasks are performed. The remaining 10 (16.7%) remain undecided.

Employees were also asked whether their commitment to work increased due to the training and development carried out in the Bank. They responded as 34 (56.7%) agreed, 15 (25%) undecided and 11(18.3%) disagreed. Interviewees assured that training and development change behavior and attitude, excel service providing behavior and minimize customers complaint, improves employees work performance, gives new insights about the changing working condition and increase employees commitment to their work ( see appendix D).

As a conclusion for this part, employees were asked two questions randomly. The first one was whether or not the work itself, the work place, the behavior of supervisors, promotion or its possibilities bring any change in the accomplishment of their job as far as they had taken the necessary trainings. For this question, 24 (40%) of the participants disagreed for mere training and development is not a guarantee to accomplish one's task successfully, whereas 25 (41.7%) of the participants agreed that training and development has a significant factor than any of the other things mentioned here. The remaining 11 (18.3%) of them replied undecided. In relation to this question interviewees were asked the key factors that contribute most to employees' job satisfaction. They mentioned favorable working environment, practical training which fills employees skill gap, reasonable salary, merit based promotion, clearly defined parameters of promotion, benefit packages, reasonable working time, job security, smooth relationship between coworkers and managers and the like. Hence, beside training and development, there are other critical issues that should be considered in order to help employees accomplish their tasks effectively.

The last question was whether employees have enjoyed in their job since they are engaged in the work which matches their occupational choices. 36 (60%) of the participants agreed that they have enjoyed their job, whereas the remaining 12 (20%) and the other 12 (20%) of them were disagreed and undecided respectively. Interviewees were asked whether the level of employees satisfaction being working in the CBE was good. In this regard, majority of the interviewees agreed that employees level of satisfaction is very low (see appendix D).

**Table 4.6. Challenges that CBE has faced to provide Training**

| Items   | Level of agreement |      |           |      |       |      |
|---|--------------------|------|-----------|------|-------|------|
|   | Disagree           |      | Undecided |      | Agree |      |
|   | N                  | %    | N         | %    | N     | %    |
| 1. The management makes use of the training feedback to improve the effectiveness of the training.                                      | 15                 | 25   | 8         | 13.3 | 37    | 61.7 |
| 2. Financial resource is one of the major problems CBE is encountered for the delivery of training.                                     | 33                 | 55   | 5         | 8.3  | 22    | 36.7 |
| 3. Lack of appropriate trainers becomes an obstacle for CBE to close the existing gap between employees skills and what the job demand. | 23                 | 38.3 | 15        | 25   | 22    | 36.7 |
| 4. The high turnover of the trained and experienced employees forces CBE not to invest much on training and development.                | 24                 | 40   | 17        | 28.3 | 19    | 31.7 |
| 5. Employees' resistance to change and adjusting themselves according to the condition is a serious problem of CBE.                     | 27                 | 45   | 13        | 21.7 | 20    | 33.3 |
| 6. The management of the Bank does not have good attitude towards training and development.   | 35                 | 58.3 | 9         | 15   | 16    | 26.7 |
| 7. Since training and development costs the Bank much, they allow only for very few employees to get the program.                       | 32                 | 53.3 | 7         | 11.7 | 21    | 35   |
| 8. CBE does not have well skilled and experienced HRM and HRD   | 25                 | 41.7 | 8         | 13.3 | 27    | 45   |
| 9. Since there is no development of employees, CBE is unable to retain and maintain experienced and senior employees.                   | 24                 | 40   | 7         | 11.7 | 29    | 48.3 |
| 10. CBE invests adequate budget for training programs as it is expected.  | 15                 | 25   | 12        | 20   | 33    | 55   |

Employees were asked their perception about the challenges that CBE was faced to provide Training and Development. In this regard, ten different but interrelated questions were formulated. The first question was whether management makes use of the training feedback to improve the effectiveness of the training. As in table 4.6 presented above, 37 (61.7%) of the participants agreed that the management of the bank utilized the training feedback to improve the effectiveness of the training. 15 (25%) of them replied that they disagreed with the point, whereas 8 (13.3%) of the remaining

participants replied undecided. In this regard Land D and HRM coordinators were asked how often they ask feedback and utilize the feedback to improve the effectiveness of trainings. All the interviewees agreed that they usually ask feedback after every training. As they have responded, trainers had good time with the employees, but trainers have sometimes mentioned certain problems like the time allocated for the training was short, materials were not fulfilled, and the training place was too far.

Also participants were asked if CBE was encountered major financial deficiency for the delivery of training and development, majority (33(55%)) of them believed that financial deficiency was not a major problem for the delivery of training. Whereas 22 (36.7%) of them believed that the Bank had financial challenges and the remaining 5(8.3%) of them did not react to this question i.e. they had neutral opinion. However, even if majority of the employees agreed that the Bank did not have financial problems to give training, all interviewees reported that, among other problems, financial deficit was one of the serious problems that CBE has faced (see appendix D).

The other question that participants were asked was the prevalence of lack of appropriate trainers in the Bank to close the existing gap between employees skills and what the job demand. From the 60 participants involved in the study, 23 (38.3%) disagreed, 22 (36.7%) agreed, and 15 (25%) of them undecided respectively. To support this idea, question was formulated and provided to interviewees. Consequently, obtaining experienced trainers in the domestic market was one of the serious headache of the Bank. Participants response on the question the existence of high turnover in the trained and experienced employees' forces create an obstacle for CBE not to invest much on training and development, 40% of them disagreed, 31.7% of them agreed and 28.3% of them replied neutral.

With regard to whether employees' resistance to change and adjusting themselves according to the condition was a serious problem of CBE, 45% of them disagreed, 33.3% of them agreed and 21.7% of them undecided. In the above table it was identified that majority of the participants, i.e. 58.3% disagreed with the attitude problem of the management of the Bank towards training and development. On the other hand, 26.7% of the participants agreed with the issue, whereas 16% of them replied undecided. The L and D and the HRM coordinators response confirm the response of the majority of employees. According to the coordinators, since training increase productivity, reduces work error, narrows employees skill gap, equips employees with new knowledge, change employees behavior and attitude, excel service providing behavior and minimize customers complaint, improves employees work performance, gives new insights about the changing working condition, management has positive attitudes towards training and development.



In relation to allowing only very few employees for the training and development program as a result of the costs of training and development, 53.3% of them disagreed, 35% of them agreed and 11.7% of them fail in the category of undecided. For the question CBE does not have well skilled and experienced HRM and N and D coordinators, 45% of the participants agreed that CBE does not have well experienced and skilled L and D's and HRM's. While 41.7% of them disagreed, the remaining 13.3% were undecided.

Because there is no development of employees, CBE is unable to retain and maintain experienced and senior employees was a question that employees were asked in relation to the challenges of the Bank in providing training and development. In this regard, 48.3% of them agreed that it was a challenge, 40% of them disagreed as the issue was not a challenge, whereas 11.7% of them undecided. Interviewees were asked the key factors that contribute most to employees' job satisfaction. According to the interviewees, reasonable salary, and benefit packages are some of the crucial points that management should take in to consideration. Hence, merit based promotion and clearly defined parameters of promotion are important points the Bank should consider.

Finally, the questionnaire participants were asked about whether CBE invests adequate budget for training programs as it was expected. 55% of them believed that there is no budgeting problem, 25% of them believed CBE did not sufficiently budgeting for training as it was expected and the remaining 20% were unable to express their belief as agree or disagree. As previously discussed in this part, one of the primarily problems of the Bank was financial problem. Hence, the response of the participants was confirmed by the interviewees (see appendix D).

#### **4.7. Perceived influence of training and development on employees satisfaction**

The independent variables in this study are: perceived influence of training and development and employee work accomplishment. The dependent variable is overall employees' job satisfaction. The items in the questionnaire about perceived influence of training and development, employee work accomplishment and employees' job satisfaction were used to construct three separate scales (see Table 4.7.1.)

Moreover, in order to check the relationship between perceived influence of training and development and employee work accomplishment with the overall employees' job satisfaction, Pearson correlation analysis was performed. In order to see the relationships among variables, the following questions were designed as additional questions and these questions were analyzed and discussed.

1. Does training and development have significant relationship with employees' level of job satisfaction?
2. How significant is the role that training and development plays on employees' work accomplishment?

**Table 4.7.1. Scales regarding perceived influence of training and development, employee work accomplishment and employees' job satisfaction**

| Constructed scales                    | Range | N (Sample) | N (Items) | M (SD)      | Cronbach's alpha |
|---------------------------------------|-------|------------|-----------|-------------|------------------|
| Influence of training and development | 1-5   | 60         | 10        | 35.5(6.86)  | .83              |
| Work accomplishment                   | 1-5   | 60         | 9         | 31.13(6.88) | .85              |
| Overall employees' job satisfaction   | 1-5   | 60         | 8         | 26.27(5.57) | .77              |

The above table presents the Cronbach's Alpha of the independent and dependent variables. The Cronbach's Alpha scores 0.83, 0.85 and 0.77 show that they have good internal consistency of scales. Hence, the all questions are reliable.

**Table 4.8. Relationship between training and development and employees' job satisfaction**

|                                   |                     | Influence of T & D | Overall employee job satisfaction |
|-----------------------------------|---------------------|--------------------|-----------------------------------|
| Influence of T & D                | Pearson Correlation | 1                  | .477**                            |
|                                   | Sig. (2-tailed)     |                    | .000                              |
|                                   | N                   | 60                 | 60                                |
| Overall employee job satisfaction | Pearson Correlation | .477**             | 1                                 |
|                                   | Sig. (2-tailed)     | .000               |                                   |
|                                   | N                   | 60                 | 60                                |

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

The relationship among variables was performed using Pearson's correlation analysis to investigate the strength of the relationship between training and development and employees' job satisfaction. Table 4.8 presents the relationship between training and development and employees' job satisfaction. Results show that training and development has positive, moderate and significant relationship with employees' job satisfaction ( $r = .48, p < .001$ ). This implies that the more employees

participated in training and development opportunities, the more likely that their level of satisfaction in their job increases.

**Table 4.9. Relationship between training and development and employees’ work accomplishment**

|                                      |                     | Influence of T & D | Role of T & D on work accomplishment |
|--------------------------------------|---------------------|--------------------|--------------------------------------|
| Influence of T & D                   | Pearson Correlation | 1                  | .610**                               |
|                                      | Sig. (2-tailed)     |                    | .000                                 |
|                                      | N                   | 60                 | 60                                   |
| Role of T & D on work accomplishment | Pearson Correlation | .610**             | 1                                    |
|                                      | Sig. (2-tailed)     | .000               |                                      |
|                                      | N                   | 60                 | 60                                   |

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

Pearson’s correlation analysis is performed to investigate strength of the relationship between training and development and employees’ work accomplishment. Table 4.9 presents the relationship between training and development and employees’ work accomplishment. Results show that training and development has positive, strong and significant relationship with employees’ work accomplishment ( $r = .61, p < .001$ ). This implies that the more employees are participated in training and development opportunities, the more likely that their level of work accomplishment or performance increases.

#### 4.10. Discussion of Results

Training and career development is very vital in any company or organization that aims at progressing. This includes decision making, thinking creatively and managing people. Training and development is so important because it helps in addressing employee weaknesses, improves worker performance, ensures worker satisfaction, increases productivity, improves quality of service and products, reduces cost etc. (Swart, Mann, Brown, and Price, 2005). The major objective of this study was exploring the role of Training and Development to foster Employees job satisfaction. To address this issue four basic research questions were developed. The first question which was formulated to address the issue under study was the **level of employees’ satisfaction with the trainings given by CBE.**

Employees were asked 8 different questions which are directly related to the point mentioned. The response obtained from the respondents indicates that employees are satisfied. Respondents agreed that the training given to them focus on their skill gap, there was no biased for training and development opportunities, the bank always strives to improve their skills, knowledge, and attitudes through training and development, day-to-day their satisfaction was increased, the bank has good employees career development program, and they have good treatment and respect from staff. As a result, employees level of satisfaction is increased due to the trainings given by CBE. However, interviewees result was completely different from employees response. According to majority of the interviewees, employees level of satisfaction is very low (see appendix D). The researcher perceived that this gap was exhibited because participants focused on the level of employees general satisfaction than focusing on the given training and development.

Despite the fact that interviewees response disagreed with the response of employees, it is believed that with newly-learned skills and knowledge, employees can actively participate in the decision making process, substantially enhance job performance and greatly increase job satisfaction (Byrne, Miller, and Pitts, 2010; Rowden and Conine, 2005). According to Choos and Bowley (2007), when employees are provided with well designed training courses conducted by knowledgeable and professional trainers, they are more likely to experience job satisfaction. Therefore, if employees are given training and development which are well organized, timely and that can address the skills gap that employees have, no doubt it can increase the workers level of satisfaction in any organization.

The second key point designed in relation to the role of training and development in fostering employees satisfaction was **the extent that training and development influences the satisfaction of employees' in their job**. One of the major roles that training and development plays is enhancing employees satisfaction whereby increase their level of satisfaction in their job. In order to see to what extent training and development influences employees' in their job, employees were asked 10 questions and they gave responses accordingly.

The response of employees were identified as management of the Bank believes in employees training and development; they were participating in different refreshment programs, work shops and seminars; they believe training reduces the existing skill gap between the employees and what the work was needed; they transfer the knowledge and skills obtained from training to their job; management not only believes as training encourages growth within the individuals but also they

believe that it fosters growth within the organization itself. Also employees assured with their response that those who received scheduled and regular training have shown higher level of productivity; because employees development decreases operational costs, managers consider development as a targeted investment.

In relation to this, Abdulla, Djebarni, and Mellahi(2011) state that trained employees are more satisfied than the untrained employees. According to these scholars, when the training and development programs are held, every employee has a chance to improve his current skills and adopt new skills which might be needed in the future. Furthermore, in training and development sessions, employee can see where they are performing well and in which areas they are lacking behind or their performance is not satisfactory. Hence, training and development plays a significant role in the satisfaction of employees in their job.

With regard to the issue raised, interview participants pointed out practical training which fills employees skill gap is among the major key factors that influence employees satisfaction in their work (see appendix D). In relation to this, Mullins (2007) expresses the need and importance of training and development in a clear language. According to him, training and development improves knowledge and skills and change trainee's attitude there by it addresses their satisfaction in their job. In general, since training and development equip employees with improved productivity, helps them providing better service for customer and influence the motivation of employees for better work, it has a great influence on the satisfaction of employees in their job.

The other question that developed to explore the role of training and development to foster employees satisfaction was **the significant roles that training and development play on employees job accomplishment.** As many scholars in the area state that trained employees who have not participated in training and development programs have done loss not to anyone but to themselves. The employees who take part in training and development programs are highly functional and their performance has improved as compared to those who show no or less interest to training and development programs ( Javaid, Ahmed, and Iqabal, 2014). Taking this in mind, employees were asked ample questions that can answer the issue raised as a general question. Consequently, employees agreed with the point that training and development makes them committed to their work; they are able to accomplish much of the work properly; training and development helped them bring change up on their productivity; helped them increase quality of service to customers and reduced errors in their work; helped them grow in confidence, develop new

skills to cope and adapt to the challenges in a frequent change in jobs; helped them to increase their commitment to their work and so on.

This view was supported by interviewees as it was discussed above. Interviewees mentioned training and development increases productivity, reduce work error, narrows skill gap, equip with new knowledge, change behavior and attitude, excel service providing behavior and minimize customers complaint, improves employees work performance, gives new insights about the changing working condition etc. When employees are given well organized and timely training and development, their level of satisfaction will increase; as the worker is satisfied and more involved in job, their performance automatically will increase (Velnampy, 2008). In other words, if the satisfaction level is high, the performance will also be good and vice versa (Pushpakumari, 2008).

From the discussion made above, it is possible to say that training and development has directly related with employees satisfaction which ultimately enhances the performance or productivity of employees in their job. training and development helps people to discover how to be more efficient at work by modifying their knowledge, skills or attitude through the learning experience to achieve efficient performance (Buckley and Caple, 2000). Similarly, Poh (2001) states that training is a fundamental component for sustainable competitive advantage and survival in the 21<sup>st</sup>c, while it focuses on providing employees with specific skills or helping them to correct their deficiencies in their execution. As a result of this, training and development has significant roles to play on employees job accomplishment.

Currently business organizations face different challenges from different angles. Globalization of business, demographic changes, new technologies, and economic changes are several of the factors threaten organizations (Raymond, 2010). With the points raised, **the challenges of CBE has faced in providing training and development** was coined as one of the basic question to answer the role of training and development to foster employees job satisfaction. Following this, employees agreed with the following points as challenges of the Bank to provide training and development for its employees: financial resource, lack of appropriate trainers in the domestic market, high turnover of trained and experienced employees forces CBE not to invest much on training and development, employees resistance to change and adjusting themselves according to the conditions, management's poor attitude towards training and development, the involvement of few employees on training and development since it costs much to the Bank etc.

Furthermore, L and D and HRM coordinators substantiate the views stated above. The interview held with those concerned bodies show that the Bank has lacked well experienced trainers in the

domestic market, deficiency of budget/ finance for training, organizing training coordinators as an independent organ, identifying employees gap and providing timely training, and training facilities ( training rooms, training guidelines, and training resources) were mentioned as challenges of the Bank in order to provide training and development.

In the fast pace changing world of business and environmental uncertainty, organizations realize their limitation of dealing with new challenges (Tai, 2006). Tai states that the firms should invest in training programs to make their employees competent enough to face uncertainties and take effective decision in time in order to remain competitive in the market. Hence, effective training is beneficial for the firm in a variety of ways, such as, it plays in building and maintaining capabilities, both on individual and organization level, and thus participates in the process of organizational change (Valle, Martin, Romero and Donal, 2000).

Furthermore, as additional input, in order to see variables relationship, which were presented under Table 4.8 and 4.9, Pearson's correlation analysis was performed. Hence, this part discusses the relationship of those variables. To begin with, table 4.8, mentioned above, depicts the relationship between training and development and employees' job satisfaction. The result indicates that training and development has positive, moderate and significant relationship with employees' job satisfaction. This implies that the more employees participated in training and development opportunities, the more likely that their level of satisfaction in their job increases.

If training and development opportunities are provided to workers, they will actively participate in the decision making process, substantially enhance job performance and greatly increase job satisfaction (Byrne, Miller, and Pitts, 2010; Rowden and Conine, 2005). According to Choos and Bowley (2007), employees are more likely to experience job satisfaction when they are provided with well designed training courses conducted by knowledgeable and professional trainers . Thus, with effective training, employees exhibit proper behavior on the job following training instructions and produce higher job satisfaction. In addition, Siebern (2005) states that job satisfaction tended to be higher where there is access to workplace training. Hence, employee training and development and employee satisfaction are the two sides of a coin that means they cannot be detached one from the other.

Similarly, table 4.9 portrays the relationship between training and development and employees' work accomplishment. The results show that training and development has positive, strong and significant relationship with employees' work accomplishment. This implies that the more

employees are participated in T and D opportunities, the more likely that their level of work accomplishment or performance increases. Velnampy(2008) states that job satisfaction has positive relation with the performance of employee. As the worker is satisfied and more involved in the training and development, his/her performance automatically will increase. In addition, Pushpakumari(2008) describes that job satisfaction and performance are directly related to each other. To mean, if the satisfaction level is high, the performance will also be good and vice versa .



## CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

### 5.1. Conclusions

On the basis of the above findings, the research has arrived at the following conclusion.

If employees are given well organized and timely training, a training that can fill the gap between employees skill and what the work needs, and fair development, the satisfaction level of employees will be high. However, there is a gap between the responses of employees and the HRM and L and D coordinators regarding employees level of satisfaction in relation to the given training and development. Consequently, the researcher perceives that this gap was exhibited because management bodies focused only on the level of employees general satisfaction than focusing on both the given training and development and general satisfaction. Therefore, since employees know the kind of training they had received and the promotion they got and they know their level of satisfaction better than others, it is concluded that they are satisfied with the given training and development.

Though there are other important issues that should be taken in to consideration, timely and appropriate training and development has the capacity to influence the satisfaction of employees in their job. training and development helps employees to improve their current skills and adopt the new skills; it can help them see where they are performing well and in which area they are lacking behind. As a result of this, it is concluded that training and development greatly influences the satisfaction of employees in their job in a different ways.

- ✓ If employees are satisfied with their job in the organization, they will make efforts to bring some innovation and creativity which will give organizations important breakthroughs in this changing market conditions. This is to mean that job satisfaction leads to better performance as the interest of employees towards their job will increase. This implies that the more employees are participated in training and development opportunities, the more likely that their level of work accomplishment increases. Hence, it is concluded that training and development has played significant roles on employees job accomplishment.
- ✓ Organizations should give due attention to train and develop their employees since training and development programs change employees' competencies. training and development not only improves the overall performance of the employees but also enhance the knowledge, skills and attitude of the workers necessary for the future job, thus contributing to superior organizational

performance. Currently, CBE has trained its employees even if it is difficult to say all employees are trained and developed thereby equipped with the necessary skills and knowledge. As any organizations face different problems, it is realized that CBE has also faced certain problems which are taken as obstacles to train and develop its employees.

## **5.2. Recommendations**

From the discussion and conclusion made above, the following recommendations was made.

- ✓ Discrepancy is observed between the responses of employees and management bodies regarding the level of employees' satisfaction with the training and development given by the bank. training and development equips employees strategic and procedural knowledge, enable consistence in performance across conditions, and helps them to be productive in their work, the bank should given due attention towards training and development thereby employees satisfaction. Since satisfaction of employees for the performance of the bank is very vital, the L and D unite of the bank is recommended to investigate the why and how of this discrepancy is observed and should strive to close the gap.
- ✓ To bring satisfaction up on employees in their job, training and development is an important instrument. In order to select employees for training and development, there must be certain criteria. The bank utilized position, educational career and work experience as a criterion for the selection of employees for training and development. such kind of selection may not address the appropriate individuals thereby it affects the productivity of the bank in general. Hence, management of the CBE is recommended that in depth need assessment should be conducted prior to the selection of employees for a specific training .
- ✓ Even if majority of employees and all management bodies believe that training and development has significant roles on employees job accomplishment, it was observed that significant number of employees believe that there is unfair distribution of training and development opportunities in the bank. Hence, management of the bank is recommended to provide timely training and fair development to those who deserve it since this evil act spoils the reputation of the bank.

Challenges are inevitable in every where and in every organization though the magnitude differs from organization to organization. The points mentioned as challenges of the bank are not as such serious challenges for this huge industry. It might be very difficult to mitigate the problems mentioned if they were related to globalization, culture, technology, life style or habits and

environment. But, the problems only need board members' and management's commitment. To this end, management, board members of the bank and all other stakeholders are recommended to work together and enhance the competitiveness of the bank in the banking industry locally as well as internationally.

### **5.3. Limitations of the study and its implications for further studies**

As stated in chapter four and five, the findings indicate training and development has positive effects on employees to foster job satisfaction. Yet, before the findings are generalized to the whole population, some of the limitations should be addressed to make future researchers fill the gap. Creswell (2012) states that the limitations of the study are useful to other potential researchers who may choose to conduct a similar study. This implies that researchers should show the limitations of the study they observe to enable others to take into account them.

First, although this study provides some important findings about the role of training and development to foster satisfaction on employees job, it has some limitations. Since with the increment of sample and scope increases the representativeness of the population where by might bring slight change on the result too, this study has limited samples and scope to represent and generalize the result.

Second, two data collection instruments, questionnaires to employees and interview for HRD and Land D coordinators were used. Because the researcher was not allowed to conduct an interview with employees by the branch managers, only questionnaires were dispatched to them to collect data for the study. Consequently, there were completely different responses between the employees and HRM and L and D coordinators. In order to triangulate the responses and narrow the gap, it would have been good if interview was held with employees.

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## Appendices

### Appendix A



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### **Questionnaire to be filled in by Employees.**

#### **Dear Participants:**

I am conducting a research on the topic "THE ROLE OF TRAINING AND DEVELOPMENT TO FOSTER EMPLOYEES JOB SATISFACTION THE CASE OF CBE" for the fulfillment of the Master Program in General Management. So, the general objective of the questionnaire is used to investigate the roles that training and Development has on employees' job satisfaction the case of CBE.

Dear participants, hence, I kindly request you to fill in the questionnaire honestly and to provide the relevant information to the best of you to facilitate the study undertaking. The data provided will be treated with strict confidentiality for the purpose of this study only.

Thank you for your cooperation in advance.

#### **Section A: General Information**

**Instruction:** Please, put tick mark (✓) in the box provided against your choice

**Gender:**            **Male**                **Female**

1. Age: 18-27                28-37             38-47             48-57             ≥58



2. Marital status: Single  Married  Divorced  Widowed
3. Educational background: Diploma  First-degree  Second degree   
Terminal degree, other (specify)  \_\_\_\_\_
4. Service year in CBE: up to 5  6-10  11-15  16-20  above 20 years

**Section B: General Instruction**

Here under question statements related to your level of satisfaction, the challenges of CBE in providing training and development, the influence of training and development on the satisfaction of employees in their job, and the significant roles that training and development bring/play on employees job accomplishment. Hence, you are kindly requested to tick (√) the most appropriate response for each of the question statements found under each part in the table below with the following scores in mind. Strongly Agree (SA = 5), Agree (A = 4), Undecided (UD = 3), Disagree (D = 2), strongly disagree (SD = 1)

**Part I.Measures of Employees’ levels of satisfaction with the trainings and development given by CBE**

| Items  | SA | A | UD | D | SD |
|--|----|---|----|---|----|
| A. The training given to employees always focus on the area that employees need further skills improvement.  |    |   |    |   |    |
| B. The trainings I have taken, what I need, and what the job demands are completely mismatched.  |    |   |    |   |    |
| C. I lost all the passion I have to learn, to apply new skills, and to increase my productivity as a result of biased training and development made by CBE |    |   |    |   |    |
| D. I am very much happy in my job because the Bank always strives to improve my skills, knowledge and attitudes through training and development.          |    |   |    |   |    |
| E. Day-to-day, my level of satisfaction is increased with the trainings being given to me.   |    |   |    |   |    |
| F. Since CBE has employees’ career development program in a relaxed manner, my level of satisfaction is significantly increased.                           |    |   |    |   |    |
| G. The respectful treatment of staff during trainings held in the Bank makes me to undertake my job cheerily.  |    |   |    |   |    |
| H. I feel that training and development opportunities are offered to   |    |   |    |   |    |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| individuals who have good personal relationship with their immediate boss.  |  |  |  |  |  |
| I. Since I like the job I am doing, I am very much effective and I do not care whether training is given or not.                        |  |  |  |  |  |
| <b>Part II. Measures of the challenges of CBE has faced in providing Training and Development</b>                                       |  |  |  |  |  |
| A. The management makes use of the training feedback to improve the effectiveness of the training.                                      |  |  |  |  |  |
| B. Financial resource is one of the major problems CBE is encountered for the delivery of training.                                     |  |  |  |  |  |
| C. Lack of appropriate trainers becomes an obstacle for CBE to close the existing gap between employees skills and what the job demand. |  |  |  |  |  |
| D. The high turnover of the trained and experienced employees forces CBE not to invest much on training and development.                |  |  |  |  |  |
| E. Employees' resistance to change and adjusting themselves according to the condition is a serious problem of CBE.                     |  |  |  |  |  |
| F. The management of the Bank does not have good attitude towards training and development.   |  |  |  |  |  |
| G. Since training and development costs the Bank much, they allow only for very few employees to get the program.                       |  |  |  |  |  |
| H.CBE does not have well skilled and experienced HRM and HRD  |  |  |  |  |  |
| I. Since there is no development of employees, CBE is unable to retain and maintain experienced and senior employees.                   |  |  |  |  |  |
| J.CBE invests adequate budget for training programs as it is expected.  |  |  |  |  |  |
| <b>Part III. Measures of the influence of training and development on the satisfaction of employees' in their job</b>                   |  |  |  |  |  |
| A. Management of the Bank believes on employees training and development.   |  |  |  |  |  |
| B. Employees participated in different seminars, workshops, and other refreshment programs to enhance their specific skills.            |  |  |  |  |  |
| C. Employees believe the given training reduced the existing skill gap between the employee and what the work was needed.               |  |  |  |  |  |
| D. Most of the time employees transfer the knowledge and skills learnt during training to the job.                                      |  |  |  |  |  |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| E. Most of the time participants have been selected based on the identified skill gap through a corporate rigorous training needs assessment process.   |  |  |  |  |  |
| F. Managers believe that training often encourage growth within the worker and the organization itself.   |  |  |  |  |  |
| G. Employees who receive regular and scheduled training have a higher level of worker output / productivity.  |  |  |  |  |  |
| H. Since employee development decreases operational costs, managers should consider development as a targeted investment in making employees stronger.  |  |  |  |  |  |
| I. Employees believe that their competence, specialized knowledge and skills often enhanced by continuous training and development.   |  |  |  |  |  |
| J. The HRD system to be effective and resulted in employee satisfaction eventually retention, it must be perceived positively by employees  |  |  |  |  |  |
| <b>Part IV. Measures of training and development significant roles that bring/play on employees job accomplishment.</b>   |  |  |  |  |  |
| A. Because the training acquainted me with innovative skills, I got a considerable development in the Bank.   |  |  |  |  |  |
| B. I am committed to my work due to the frequent training and development practices of the bank.  |  |  |  |  |  |
| C. The training which I have taken helped me much to accomplish all the activities properly.  |  |  |  |  |  |
| D. The trainings given at different time brought a significant change up on my work productivity.   |  |  |  |  |  |
| E. The trainings which I have taken make me to increase the quality of service I provide to customers and to commit insignificant errors in my job.   |  |  |  |  |  |
| F. The training and development, which I got, helped me to grow in confidence, to develop new skills to cope and adapt to the challenges of a frequent change in jobs and in the way tasks are performed. |  |  |  |  |  |
| G. My commitment to work is increased due to the training and development carried out in the Bank.  |  |  |  |  |  |
| H. The work itself, the workplace, the behaviour of my supervisor, promotion or its possibilities do not bring any change on my job satisfaction since I got the necessary trainings.                     |  |  |  |  |  |
| I. Since I am engaged in the work which matches my occupational choices, I got satisfaction in my job   |  |  |  |  |  |

## Appendix B



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### Interview Guideline

**Interview questions that will be held with HRM and Training and Development bodies.**

#### **Dear Participants:**

I am conducting a research on the topic “THE ROLE OF TRAINING AND DEVELOPMENT ON EMPLOYEES JOB SATISFACTION THE CASE OF CBE” for the fulfillment of the Master Program in General Management. So, the general objective of the questionnaire is used to investigate the roles that training and Development has on employees’ job satisfaction the case of CBE.

Dear participants, hence, I kindly request you to give your honest and reliable information to facilitate the study undertaking. The data provided will be treated with strict confidentiality for the purpose of this study only.

Thank you for your cooperation in advance.

#### **Part I: General Information**

**Instruction:** Please, put tick mark (√) in the box provided against your choice

1. Educational background: Diploma  First-degree  Second degree

Terminal degree, other (specify)  \_\_\_\_\_

2. Service year in CBE: up to 5  6-10  11-15  16-20  above 20 years

**Part II. Dear participant, read the following questions carefully and provide valuable and relevant information to each of the questions**

1. What does employees current conditions look like in relation to their level of satisfaction with the training and development given to them and being working in the CBE?
2. Since it is always expected, what are the challenges that the Bank has faced in order to train and develop its employees?
3. Taking the above question (Q. 3) in mind, what are the mechanisms that the Bank employed in order to cope up with the challenges encountered at different times?
4. In your assumption, what are the key factors that contribute most to employees' job satisfaction?
5. Do management bodies follow up and evaluate the role trainings have on employees' acquisition of new skills? If yes, how do you evaluate it? If not, why not?
6. What are the criterion you use in order to select employees for training and development in your Bank?
7. Does training have any role with the employees work accomplishment? How?
8. How do you see the training and development in general in relation to the benefits and performance of the Bank?
9. How often do you ask feedback from trainers about the feeling of employees on the trainings given and what was their feeling?
10. What is your reaction to the idea "management believes that training is unnecessary since employees were well-trained during their stay in the university"?

The End.

Thank you!

# Appendix C: The Amharic Version of questionnaires



ትድሕት ማርያም ዩኒቨርሲቲ

የድህረ ምረቃ ትምህርት ቤት

## AMBA ፕሮግራም ማሟያነት የቀረበ በሰራተኞች የሚሞላ የጽሁፍ መጠይቅ

### መግቢያ:

የዚህ መጠይቅ አላማ ሥልጠናና እድገት በኢትዮጵያ ንግድ ባንክ(ኢንባ) ሰራተኞች የሰራ እርካታ ላይ ያለው ሚና ምን እንደሆነ ለማየት የሚረዳ መረጃ ለመሰብሰብ ነው። ስለሆነም እርስዎ የሚሰጡት ተአማሚ መቼን የጠበቀ መረጃ ጠቀሜታው አጠያያቂ አይደለም። በሌላ በኩል እርሶ የሚሰጡት መረጃ ሚስጥራዊነቱ ተጠብቆ ለዚህ ጥናት አላማ ብቻ እንደሚውል አረጋግጥሎታለሁ።

ስለዚህ በመጠይቁ የቀረቡትን ጥያቄዎች በትእግስት ካነበቡ በኋላ ትክክል ናቸው ብለው እርስዎ የሚያስቡዎቸውን መልሶች በሳጥኑ ውስጥ በተቀመጡት አንጻር(በጣም አስማማለሁ፡ 5፣ አስማማለሁ፡ 4) ፣ አልወሰንኩም፡ 3፣ አልሰማማም፡ 2 እና በጣም አልሰማማም፡1) በመለየት ጭረት በማድረግ እንዲመልሱ እየጠየቅሁ መጠይቁን በመሙላት ለሚያደርጉልኝ ትብብር አስቀድሜ አመሰግናለሁ።

### ትእዛዝ አንድ፡ የግል ሁኔታ መግለጫ

እባክዎትን ከታች ለተነሱት ጥያቄዎች የእርስዎን ትክክለኛ ምላሽ የሚያሳይ የጭረት ምልክት(✓) በሳጥኑ ውስጥ ያስቀምጡ።

1. ሦታ                      ወንድ                                       ሴት
2. እድሜ      18-27       28 -37       38-47       48-57                       ከ58 በላይ
3. የጋብቻ ሁኔታ      ያላገባ/ች       ያገባ/ች       አግብቶ/ታ የፈታ/ች       ባል/ሚስት የሞተባት/በት
4. የትምህርት ደረጃ      ዲፕሎማ       ዲግሪ       ማስተርስ ዲግሪ       ዶክተሬት       ሌላ ካለ ይገለፁ--
5. የሰራ ቆይታ በኢንባ ውስጥ      ከ1- 5አመት       ከ6-10       11-15       16-20       ከ 20 በላይ

### ትእዛዝ ሁለት፡

ከዚህ በታች ያሉት ጥያቄዎች የእርስዎን በሰራዎ ላይ ያሉትን የእርካታ ደረጃ፣ የኢንባ ስልጠናና እድገት ለመስጠት ያጋጠሙትን ችግሮች፣ ስልጠናና እድገቱ በሰራ እርካታዎ ላይ ያስከተለው አዎንታዊ/አሉታዊ ተፅእኖ እና ስልጠናና እድገቱ በእርስዎ የሰራ አፈጻጸም ላይ ያለው ሚናን የሚያነሱ ጥያቄዎች ናቸው።

ስለዚህ ከእርስዎ አስተሳሰብ ጋር በጣም ይቀራረባል ብለው የሚያምኑበትን መልስ ለእያንዳንዱ ጥያቄ ማሳያ ይሆን ዘንድ በተሰጠው ሳጥን ውስጥ የጭረት ምልክት( ✓ ) በማድረግ ያሳዩ። መልስ ሲሰጡ የሚከተሉትን መለኪያዎች ከግንዛቤ ውስጥ ያስገቡ። በጣም እስማማለሁ (በጣ እስ:5) ፣ እስማማለሁ (እስ:4) ፣ አልወሰንኩም (አልወ:3) ፣ አልስማማም (አል:2) እና በጣም አልስማማም (በጣ አል:1)

**ክፍል አንድ፡ በኢንባ የተሰጠውን ስልጠናና እድገት በተመለከተ የእርስዎን የእርካታ ደረጃ የሚያሳዩ መለኪያ ጥያቄዎች፤**

|  | በጣ እስ | እስ | አልወ | አል | በጣ አል |
|--|-------|----|-----|----|-------|
| ሀ. በባንኩ የሚሰጠው ስልጠናና እድገት ሁልጊዜ ትኩረት የሚያደርገው እኔ ለማሻሻል የምፈልገው የክህሎት አይነት ላይ ነው                                  |       |    |     |    |       |
| ለ. የወሰድኳቸው የስልጠና አይነቶች፣ እኔ የምፈልገው ስልጠና እና ለስራው የሚያስፈልገው ስልጠና በፍጹም የማይገናኙ ናቸው                                 |       |    |     |    |       |
| ሐ. በባንኩ ባለው አድሎአዊ የስልጠናና እድገት አሰጣጥ ምክንያት ለመማር፣ አዲስ ክህሎትን ተግባራዊ ለማድረግ እና ውጤታማነቴን ለማሳደግ ያለኝ ትጋትና ተነሳሽነትን አጥቻለሁ |       |    |     |    |       |
| መ. በስራዬ በጣም ደስተኛ ነኝ ምክንያቱም ባንኩ ሁልጊዜ ክህሎቴን ፣ እውቀቴንና አመለካከቴን በስልጠናና እድገት እንዳሻሽልኩኝ ስለሚያደርግ                      |       |    |     |    |       |
| ሠ. በባንኩ ባገኘሁት ስልጠና ምክንያት በየቀኑ የስራ የእርካታ ደረጃዬ እየጨመረ ነው  |       |    |     |    |       |
| ረ. የኢንባ ጥሩ የሆነ የሰራተኞች የደረጃ እድገት አሰራር ስላለው የስራ እርካታ ደረጃዬ በአጥጋቢ ሁኔታ ጨምሯል/አድጓል                                  |       |    |     |    |       |
| ሰ. ባንኩ በየስልጠና ወቅት ባለው መልካም የሰራተኞች አክብሮት እና አያያዝ ስራዬን ደስ ብሎኝ እንዳከናውን ረድቶኛል                                    |       |    |     |    |       |
| ሸ. ባንኩ የስልጠናና የደረጃ እድገት እድል የሚሰጣቸው ከቅርብ አለቆቻቸው ጋር ጥሩ ተግባራት ላላቸው ሰራተኞች እንደሆነ ይሰማኛል                            |       |    |     |    |       |
| ቀ. እኔ የምሰራውን ስራ ስለምወደው በስራዬ ውጤታማ ከመሆኔ ባሻገር ስልጠና ቢሰጥም ባይሰጥም አይገደኝም  |       |    |     |    |       |
| <b>ክፍል ሁለት፡ የኢንባ ለሰራተኞች ስልጠናና እድገት ለመስጠት ያጋጠሙትን ችግሮች የሚያሳዩ የመለኪያ ጥያቄዎች፤</b>                                  |       |    |     |    |       |
| ሀ. ማኔጅመንቱ ከስልጠና የሚያገኘውን የስልጠና ምላሽ/feedback ለቀጣዩ ስልጠና ውጤታማነት ይጠቀምበታል  |       |    |     |    |       |
| ለ. የኢንባ ለሰራተኞች ስልጠና ለመስጠት ከሚያጋጥሙት ችግሮች መካከል ዋነኛው የፋይናንስ ጉዳይ ነው   |       |    |     |    |       |
| ሐ. ባንኩ ባለበት ተገቢ የሆኑ የአስልጣኞች እጥረት በሰራተኞች ክህሎት እና ስራው በሚፈልገው ክህሎት መካከል ያለውን ክፍተት ለመድፈን እንቅፋት ተፈጥሮበታል           |       |    |     |    |       |
| መ. ልምድ ያካበቱና የሰለጠኑ የሰራተኞች ፍልሰት የኢንባ ለስልጠናና እድገት በቂ በጀት እንዳይመድብ አድርገውታል                                       |       |    |     |    |       |
| ሠ. ባንኩ ያጋጠመው ትልቁ ችግር ሰራተኞች እራሳቸውን ከወቅቱ ሁኔታ ጋር ማስኬድ አለመቻላቸውና ለለውጡን አለመቀበላቸው /resistant መሆናቸው ነው               |       |    |     |    |       |
| ረ. የባንኩ ማኔጅመንት ለስልጠናና እድገት ጥሩ የሆነ አመለካከት የለውም  |       |    |     |    |       |
| ሰ. ስልጠናና እድገት ባንኩን ብዙ ወጪ ስለሚያስወጣው፣ በጣም ጥቂት ሰራተኞች ብቻ ስልጠናና እድገት እንዲያገኙ ይደረጋል                                  |       |    |     |    |       |
| ሸ. የኢንባ ጥሩ የስልጠናና ልምድ ያለው የስልጠናና እድገት እንዲሁም የሰው ሀብት አስተዳደር የለውም  |       |    |     |    |       |
| ቀ. የኢንባ የሰራተኞች የደረጃ እድገት ስለማይሰጥ ልምድ ያላቸውንና የበሰሉ/senior ሰራተኞችን መያዝና ማቆየት አልቻለም                                |       |    |     |    |       |

|   |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|
| በ. የኢንባ ለስልጠናና እድገት በቂ የሆነ ባጀት በሚጠበቀው ሁኔታ ፈሰስ ያደርጋል   |  |  |  |  |  |  |  |
| <b>ክፍል ሶስት፡ በባንኩ የሚሰጠው ስልጠናና እድገት በስራ እርካታዎ ላይ ያስከተለው አዎንታዊ/አሉታዊ ተፅእኖን የሚያሳዩ መለኪያ ጥያቄዎች</b>   |  |  |  |  |  |  |  |
| ሀ. የባንኩ አስተዳደር/ማኔጅመንት በሰራተኞች ስልጠናና የደረጃ እድገት ያምናል   |  |  |  |  |  |  |  |
| ለ. ሰራተኞች የራሳቸውን የተለየ ችሎታ ለማዳበር በወርክሾፕ፣ በሰሚናር እና በሌሎች ዝግጅቶች/refreshment programs ላይ ይሳተፋሉ  |  |  |  |  |  |  |  |
| ሐ. ሰራተኞች የተሰጣቸው ስልጠና እነሱ ባላቸው ክህሎት እና ስራው በሚፈልገው ክህሎት መካከል የነበረውን ክፍተት ሞልቷል ብዬ አምናለሁ  |  |  |  |  |  |  |  |
| መ. ሰራተኞች በአብዛኛው ጊዜ በስልጠና ወቅት ያገኙትን እውቀትና ክህሎት በስራቸው ላይ ይተገብሩታል  |  |  |  |  |  |  |  |
| ሠ. በአብዛኛው ጊዜ የስልጠና ተሳታፊዎች የሚመረጡት አስቀድሞ በተጠናው የስልጠና ፍላጎት መሰረት ክፍተትን ባማከለ ሁኔታ ነው  |  |  |  |  |  |  |  |
| ረ. የባንኩ ማኔጅመንት፡ ስልጠና ሰራተኛውንና ተቋሙን ለእድገት ያነሳሳል ብሎ ያምናል   |  |  |  |  |  |  |  |
| ሰ. በተከታታይና በወቅቱ ስልጠና ያገኙ ሰራተኞች በስራቸው በጣም ውጤታማ ናቸው   |  |  |  |  |  |  |  |
| ሸ. የሰራተኞች እድገት የስራ ላይ ወጪን ስለሚቀንስ እና ሰራተኞችንም ጠንካራ ለማድረግ ማኔጅመንቱ በእድገት ላይ መዋእል ገንዘብን ፈሰስ /invest ማድረግ እንደ ዘዴ ይጠቀምበታል                                     |  |  |  |  |  |  |  |
| ቀ. ሰራተኞች ያላቸው ብቃት፣ ልዩ እውቀትና ክህሎት በየጊዜው በሚያገኙት ስልጠናና እድገት ከፍ ብሏል ብለው ያምናሉ  |  |  |  |  |  |  |  |
| በ. ሰራተኞች ባንኩ ውጤታማ እንዲሆን፣ በስራቸው እርካታን እንዲያገኙ ብሎም በባንኩ እንዲቆዩ ለማድረግ፣ የሰው ሀብት የስልጠናና የልማት ዘዴውን ሰራተኞቹ በባን ጎኑ ሊቀበሉት ይገባል                                    |  |  |  |  |  |  |  |
| <b>ክፍል አራት፡ ስልጠናና እድገቱ በእርስዎ የስራ አፈፃፀም ላይ ያለውን ሚና የሚያሳዩ የመለኪያ ጥያቄዎች፤</b>  |  |  |  |  |  |  |  |
| ሀ. ስልጠናው አዳዲስ ነገሮችን የመፍጠር ክህሎትን እና እውቀትን ስላስታጠቀኝ፡ አጥጋቢ የሆነ የደረጃ እድገት በባንኩ አግኝቻለሁ  |  |  |  |  |  |  |  |
| ለ. ባንኩ በየጊዜው ከሚሰጠው ስልጠናና እድገት የተነሳ በስራዬ ታታሪና ትጉህ ነኝ   |  |  |  |  |  |  |  |
| ሐ. የወሰድኳቸው ስልጠናዎች ሁሉንም ስራዬ በአግባቡ እንዳከናውን በጣም ረድተውኛል   |  |  |  |  |  |  |  |
| መ. በተለያዩ ወቅት የተሰጡ ስልጠናዎች በስራዬ ውጤታማነት ላይ ተጨባጭ ለውጥ አምጥተዋል   |  |  |  |  |  |  |  |
| ሠ. የወሰድኳቸው ስልጠናዎች ለደንበኞች የምሰጠውን ጥራ ያለው አገልግሎት ከፍ አድርጌ እንድሰጥና ከስህተት የነጻ ስራ እንደሰራ አድርገውኛል   |  |  |  |  |  |  |  |
| ረ. የወሰድኩት ስልጠናና ያገኘሁት እድገት በራስ መተማመኔ እንዲጎለብት፣ በስራዬ የሚያጋጥሙኝን አዳዲስ ክህሎቶች እናዳዳብርና በየጊዜው ተለዋዋጭ የሆኑ ተግዳሮቶችን እንድለምዳቸው ብሎም ስራዎች ሊሰሩ በሚችሉበት ሁኔታ እንዳከናውን ረድቶኛል |  |  |  |  |  |  |  |
| ሰ. በባንኩ ከተሰጡ ስልጠናዎች የተነሳ ለስራ ያለኝ ተነሳሽነት ጨምሯል  |  |  |  |  |  |  |  |
| ሸ. አስፈላጊውን ስልጠና ስላገኘሁ፡ ስራው፣ የስራ ቦታው፣ የቅርብ አለቃዬ ባህሪና የደረጃ እድገት /promotion ወይም ለደረጃ እድገት ያለው ምቹ አጋጣሚ በስራ አፈፃፀሜ ላይ ያመጣው ምንም አይነት ለውጥ የለም                 |  |  |  |  |  |  |  |
| ቀ. እየሰራሁ ያለሁት ስራ እኔ መርጨፍ ልሰራው ከምፈልገው የስራ አይነት ጋር ተዛማጅ ስለሆነ ስራዬ ያስደስተኛል  |  |  |  |  |  |  |  |



## Appendix D: Summary of the Interview.

| Questions  | Response   | Remark   |
|--|--|--|
| 1. Employees' level of satisfaction with the training and development and being working in the CBE                           | Interview 1 and 8 had positive answers; they say good  | Interview 8 says good because the bank offers office facilities and recognizes their achievement   |
|  | Interview 5 and 6 said it is difficult to decide   | Reasons, satisfaction differ individual to individual and it depends on the position and place of assignment   |
|  | The other 4 said employees level of satisfaction is very low. However, they said nothing about the training and development.   | Reasons: benefit packages, the work load and the payment, salary, and other benefit packages.  |
| 2. The challenges that the Bank has faced in order to train and develop its employees  | Lack of well experienced trainers in the domestic market, budget deficiency, unable to identify the existing employees' gap timely, unable to organize training coordinating groups as independent organ, poorly organized training rooms, training guidelines and facilities...   | All interviewee agreed up on unable to identify employees training gap and deficiency of budget mainly, and training facilities and lack of well experienced trainers secondarily. |
| 3. The mechanisms that the Bank employed in order to cope up with the challenges encountered at different times              | Being planned to give training timely, sending training invitation to the concerned employee, established training coordinators as an independent organ, identify employees skill gap ahead of the training, direction is already given on an individual must get training at least once in a year, planned in order to have reliable training plan. | Other processes are on going to get solutions like, building well furnished training rooms, employing a full time trainers.  |
| 4. The key factors that contribute most to employees' job satisfaction   | Creating favorable working environment, practical training which fills employees skill gap, reasonable salary, merit based promotion, clearly defined parameters of promotion, benefit packages, reasonable working time, job security, smooth relationship between coworkers and managers   | All interviewees agreed up on fair promotion, reasonable salary, timely training and development and favorable working condition.  |
| 5. Whether management bodies follow up and evaluate the role trainings have on employees' acquisition of new skills and how. | Using questionnaires, through peer evaluation, through employees' job accomplishment, through employees' change of attitude and behavior, through periodic evaluation, skills and knowledge change.  | All agreed that the bank evaluate the roles trainings have on employees' acquisition of new skills.  |
| 6. criterion used in   | Position, experience, educational carrier,   | All had similar stand on   |

|  |   |  |
|--|---|--|
| order to select employees for training and development   | employees' periodic evaluation, skill gap, relatedness of the training with employees' qualification, seniority.  | position, experience and educational carrier.  |
| 7. weather trainings have any role with the employees work accomplishment, and how if it has   | Increase productivity, reduce work error, narrows skill gap, equip with new knowledge, change behavior and attitude, excel service providing behavior and minimize customers complaint, improves employees work performance, gives new insights about the changing working condition, increase employees commitment to their work....   | All said yes.  |
| 8. The feelings of HRD and HRM coordinators on the benefits of training and development for the performance of the Bank  | Facilitates the goal of the Bank by making employees more productive, facilitates the attainment of the objectives, vision and mission of the Bank through skilled employees, productivity and performance of the Bank will increase through those skilled employees, helps the Bank to produce competent employees in return, the Bank will be competent in the Banking industry.                                      |  |
| 9. The time feedback is requested from trainers about the feeling of employees on the trainings given  | All agreed that they usually ask feedback after every training.<br>All trainers have similar answer as they had good time with the employees and employees were happy.  | Two of the L and D and HRM coordinators stated the feedback they got as the time was short for the training, materials were not fulfilled, and the training place was too far. |
| 10. Land D and HRM reaction to the idea "management believes that training is unnecessary since employees were well-trained during their stay in the university" | -Since the world is dynamic, a rapid change is necessary in the working conditions accordingly; hence, training is a must;<br>-the two situations are different and in the university students learn the important issues theoretically, whereas in the work place they apply the theory in to practice.<br>-Training guides employees on how to do, what to do, and when to do the activities efficiently than theory. | All the participants of the interview disagreed with the statement and believe that training is very crucial.  |

## Appendix E: Reliability results of the pilot study

### 1. Employees' levels of satisfaction with the trainings and development given by CBE

#### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .800             | 8          |

#### Item-Total Statistics

|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| The training given to employees always focus on the area that employees need further skills improvement  | 23.00                      | 22.000                         | .671                             | .757                             |
| I lost all the passion I have: to learn, to apply new skills, and to increase my productivity as a result of biased training and development made by CBE | 24.30                      | 24.355                         | .267                             | .817                             |
| I am very much happy in my job because the Bank always strives to improve my skills, knowledge and attitudes through training and development            | 23.47                      | 20.326                         | .793                             | .734                             |
| Day-to-day, my level of satisfaction is increased with the trainings being given to me   | 23.53                      | 21.085                         | .615                             | .761                             |
| Since CBE has employees' career development program in a relaxed manner, my level of satisfaction is significantly increased                             | 23.60                      | 21.352                         | .700                             | .750                             |

|   |       |        |      |      |
|---|-------|--------|------|------|
| The respectful treatment of staff during trainings held in the Bank makes me to undertake my job cheerily                                   | 23.30 | 22.838 | .502 | .779 |
| I feel that training and development opportunities are offered to individuals who have good personal relationship with their immediate boss | 23.90 | 22.990 | .416 | .793 |
| Since I like the job I am doing, I am very much effective and I do not care whether training is given or not                                | 23.90 | 24.921 | .236 | .819 |

Since item B has poor correlation with the rest items, it was deleted.

## 2. The challenges of CBE in providing training and development

### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .775             | 10         |

### Item-Total Statistics

|   | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| The management makes use of the training feedback to improve the effectiveness of the training  | 27.13                      | 48.257                         | .063                             | .795                             |
| Financial resource is one of the major problems CBE is encountered for the delivery of training | 28.00                      | 36.828                         | .640                             | .725                             |

|   |       |        |      |      |
|---|-------|--------|------|------|
| Lack of appropriate trainers becomes an obstacle for CBE to close the existing gap between employees skills and what the job demand | 27.67 | 43.816 | .319 | .771 |
| The high turnover of the trained and experienced employees forces CBE not to invest much on training and development                | 27.63 | 37.344 | .810 | .708 |
| Employees' resistance to change and adjusting themselves according to the condition is a serious problem of CBE                     | 27.43 | 41.771 | .451 | .755 |
| The management of the Bank does not have good attitude towards training and development   | 28.07 | 39.651 | .587 | .737 |
| Since training and development costs the Bank much, they allow only for very few employees to get the program                       | 27.57 | 40.599 | .492 | .749 |
| CBE does not have well skilled and experienced HRM and HRD  | 27.70 | 41.666 | .432 | .757 |
| Since there is no development of employees, CBE is unable to retain and maintain experienced and senior employees                   | 27.53 | 41.499 | .426 | .758 |
| CBE invests adequate budget for training programs as it is expected   | 27.27 | 45.030 | .205 | .787 |

### 3. Measures of the influence of training and development employees' in their job

#### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .846             | 10         |

#### Item-Total Statistics

|   | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Management of the Bank believes on employees training and development   | 33.43                      | 36.737                         | .702                             | .820                             |
| Employees participated in different seminars, workshops, and other refreshment programs to enhance their specific skills                          | 34.00                      | 34.069                         | .597                             | .827                             |
| Employees believe the given training reduced the existing skill gap between the employee and what the work was needed                             | 33.63                      | 36.792                         | .578                             | .828                             |
| Most of the time employees transfer the knowledge and skills learnt during training to the job  | 33.70                      | 42.217                         | .163                             | .860                             |
| Most of the time participants have been selected based on the identified skill gap through a corporate rigorous training needs assessment process | 34.43                      | 36.806                         | .425                             | .846                             |

|   |       |        |      |      |
|---|-------|--------|------|------|
| Managers believe that training often encourage growth within the worker and the organization itself   | 33.53 | 36.120 | .745 | .816 |
| Employees who receive regular and scheduled training have a higher level of worker output / productivity                                    | 33.63 | 35.068 | .737 | .814 |
| Since employee development decreases operational costs, managers consider development as a targeted investment in making employees stronger | 33.83 | 38.213 | .462 | .838 |
| Employees believe that their competence, specialized knowledge and skills often enhanced by continuous training and development             | 33.50 | 36.534 | .651 | .822 |
| The HRD system to be effective and resulted in employee satisfaction eventually retention, it must be perceived positively by employees     | 33.80 | 37.200 | .490 | .837 |

**4. Measures of the significant roles that training and development bring/play on employees job accomplishment.**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .885             | 9          |

**Item-Total Statistics**

|   | Scale Mean if<br>Item Deleted | Scale Variance if<br>Item Deleted | Corrected<br>Item-Total<br>Correlation | Cronbach's<br>Alpha if Item<br>Deleted |
|---|-------------------------------|-----------------------------------|--|--|
| Because the training acquainted me with innovative skills, I got a considerable development in the Bank   | 28.67                         | 48.644                            | .465                                   | .889                                   |
| I am committed to my work due to the frequent training and development practices of the bank  | 28.43                         | 49.289                            | .631                                   | .873                                   |
| The training which I have taken helped me much to accomplish all the activities properly  | 28.33                         | 47.540                            | .603                                   | .875                                   |
| The trainings given at different time brought a significant change up on my work productivity   | 28.40                         | 46.317                            | .751                                   | .863                                   |
| The trainings which I have taken make me to increase the quality of service I provide to customers and to commit insignificant errors in my job   | 28.30                         | 47.183                            | .689                                   | .868                                   |
| The training and development, which I got, helped me to grow in confidence, to develop new skills to cope and adapt to the challenges of a frequent change in jobs and in the way tasks are performed | 28.17                         | 45.523                            | .798                                   | .859                                   |
| My commitment to work is increased due to the training and development carried out in the Bank  | 28.20                         | 46.993                            | .688                                   | .868                                   |



|   |       |        |      |      |
|---|-------|--------|------|------|
| The work itself, the workplace, the behavior of my supervisor, promotion or its possibilities do not bring any change in the accomplishment of my job since I got the necessary trainings | 28.30 | 49.941 | .411 | .892 |
| Since I am engaged in the work which matches my occupational choices, I enjoy my job  | 28.13 | 45.775 | .761 | .862 |