



**AN ASSESSMENT OF EMPLOYEE TRAINING PRACTICE AND  
EMPLOYEES JOB PERFORMANCE: THE CASE OF  
COMMERCIAL BANK OF ETHIOPIA, NORTH ADDIS ABABA  
DISTRICT**

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**JUNE, 2018  
ADDIS ABABA, ETHIOPIA**

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JOB PERFORMANCE: THE CASE OF COMMERCIAL BANK OF  
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(SGS/0030/2008B)**

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL  
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FACULTY OF GENERAL MANAGEMENT**

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## **DECLARATION**

I Tsedal Moges declare that this thesis is my original work prepared under the guidance of Dr. Chalachew Getahun. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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**JUNE, 2018**

## **ENDORSEMENT**

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

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## **List of Abbreviations/Acronyms**

CBE	Commercial Bank of Ethiopia
CRO	Customer relation officer
CSO	Customer service officer
CSM	Customer service manager
EP	Employee performance
HRM	Human resource management
KYC	Know your customer
SPSS	Statistical package of social science

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## **Abstract**

*The study was designed to assess the training practice and employee performance in Commercial Bank of Ethiopia north Addis Ababa district. The methods used to undertake the study were both primary and secondary data collection instruments. The target populations were selected from North Addis Ababa district city branches. The sample technique employed to collect primary information were stratified random sampling from the target population. The research uses mixed approach (quantitative and qualitative). The data were gathered through a combination of both interviews and questionnaire. The research is based on primary and secondary data. The primary data were collected using questionnaires distributed to 296 respondents taken as sample size. The data were entered in to SPSS version 20 for analysis. The study was employed descriptive design in which data from employees and management were collected using questionnaires and interviews. The data were analyzed and presented by using descriptive statistics method such as frequency, percentage, and tables. The finding reveals that bank training practice not based on proper training need assessment and employees' involvement was low. With regard to employees performance the employees' performance is good even if trainings not prepare based on training need assessment. The researcher realizes that the weakness of the bank is need assessment and employee involvement on training practice. The researcher recommend that the bank should be committed to provide organized training by assessing the needs, involving employees in training practice and implement training practice based on its policy and procedure.*

**Keywords:** *Training, Employees' Job Performance, Commercial bank of Ethiopia*

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background of the study**

Human resource has become strategic resource to gain sustainable competitive advantages in this age of globalization. Human resource is the very important and the backbone of every organization and it is also the main resource of the organization. Effectively use of human resource is a key in getting competitive advantage over competitors. Training is one of human resource activity that has power to achieve competitiveness through making employees competent. Effective training and development is an investment in the human resources of an organization, with both immediate and long-range returns. Training is a key element for improved performance; it can increase the level of individual and organizational competency.

Training to employees help to modify attitude, knowledge or skill behaviour through learning experience to achieve effective performance in an activity or range of activities. Its purpose, in the work situation, is to develop the abilities of the individual and to satisfy the current and future needs of the organisation (Wilson, 2001).

According to Guest (1997) training and development programs are one of the vital human resource management practices, positively affecting the quality of the workers knowledge, skills and capability and thus results in higher employee performance on job. Well trained employees show both quantity and quality performance. There is less wastage of time, money and resources if employees are properly trained. .In addition training programs not only develops 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 for such training programs for its employees to enhance their abilities and competencies that are needed at the workplace (Ramya, 2016).

Training is a key element of the strategy (Holbeche, 2009). Training programmes were useful, not just for improving and solidifying skills and increasing understanding of the organization, but also for providing networking and mentoring opportunities and exposure to diverse views. Obisi (2001) reported that training is a systematic process of enhancing the knowledge, skills and attitude, hence leads to satisfactory performance by the employees at job.

The need and objectives of the training program should be identified before offering it to the employees. Individuals are more likely to apply learning when they do not find it too difficult, believe what they learnt is relevant, useful and transferable, are supported by line managers, have job autonomy, believe in themselves and are committed and engaged (Armstrong, 2010). Study on bank training practice shows that positive relationship between employees' job performance and all training needs assessment, training design, implementation and training evaluation (Abdirahman, 2017).

Commercial Bank of Ethiopia (CBE) is a service delivering governmental bank with the vision of world-class commercial bank by the year 2025. To this end the CBE is undertaking a range of reform initiatives; particularly human resource development activities to enhance the quality and productivity of its employees through training and development (Rahel, 2012).

CBE have its own training delivering centre and the bank give high priority to training. Training programs do not guarantee that employee's performance is improved through increase in productivity the important. In general this study was assessing training practice and employee's performance in line with the training process, training delivery methods and employees involvement in its practice.

## **1.2 Statement of the problem**

The recognition of the importance of training in recent years has been heavily influenced by the rise of competition and the relative success of organizations where investment in employee development is considerably emphasized (Sultana, Irum, Ahmed, and Mohmood, 2012).

Training is basic means for the survival of any organisation. It is also crucial for effective performance of employees, enhancement of employees' ability to adapt to the changing and challenging business environment and technology for better performance, increase employees' knowledge to develop creative and problem solving skills (Falola, 2014).

Training is necessary to ensure an adequate supply of staff that is technically and socially competent and capable of career development into specialist departments or management positions (Sultana *et al.* 2012).

The researcher, while making an initial assessment, observed that employees were facing significant problems with training practice of the bank. Commercial Bank of Ethiopia (CBE) give training to its employees but most of the time the training provide to employees without assessing the need of the employees which is their position and educational background not only that the frequency of training ,the delivery methods are most of the time not match with the new products that the bank introduce. These problems were identified by observation and preliminary interview question provided to the banks staff informally.

Ashebir ( 2013) if banks not performing a training needs assessment it could not be able to determine which employees need training or development and what type of skills or knowledge they need to acquire. The successes of service delivery firms like banks affect by their employees. Lack of necessary skills competencies and qualities to perform banking transactions would result into poor performance so; the need of preparing need based and well managed training is unquestionable

Preparing and giving training by itself not change the performance of employee the content of the training should be related to the work contexts of the participants. Ideally, their work should be made a central feature of the subject matter. The training techniques used should be appropriate to the purpose of the course and to the characteristics of participants – their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught (motivated to learn) (Armstrong, 2010). So, it is very necessary for the organization to design the training very carefully (Armstrong, 2000).

There are enormous researches conducted on the practice of training and employee performance. (Neelam, Israr, Shahid, and Muhammad, 2014) mentioned that training and development is a crucial aspect of HRM and its imperative for organizations to get skilful and capable employees for better performance, and employees will be good enough when they have knowledge and skill of doing the task.

The design of the training should be according to the needs of the employees (Ginsberg, 1997). Those organizations which develop a good training design according to the need of the employees as well as to the organization always get good results (Partlow, 1996).



Other study show that training enhances employee performance by influencing job satisfaction from the top level management to the non-management staff members and training enhances employee performance by influencing employee motivation level through employee recognition. Since as employees recognize their organization interest in them through offering training programs, they in turn apply their best efforts to achieve organizational goals, and show high performance on job (Angela, 2014).

Various studies done but these studies are not on Commercial Banks of Ethiopia North Addis Ababa district.

### **1.3 Research Questions**

The study is design to answer basic research question focusing on the prevailing training practice of the Bank

What are the existing training policies and procedures in CBE?

How the bank currently undertaken the training process?

What type of training delivery technique that the bank uses?

Does the bank training practice involve employees?

What is the contribution of the bank training practice to employees' performance?

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

#### **1.4.1 General objective**

The General objective of the study is to assess the human resource training practice of Commercial Bank of Ethiopia and its employee's performance

#### **1.4.2 Specific objectives**

To identify whether the bank undertake its training program according to the existing training policies and procedures

To explore employees involvement in training practice

To assess current training process of the bank

To assess training delivery techniques that the bank use

To know the contribution of training practice towards employees performance

## **1.5 Definition of terms**

**Training practice:** - a planned process to modify attitude, knowledge or skill behaviour through learning experience to achieve effective performance in an activity or range of activities (Wilson, 2004).

**Performance:** - the quality of accomplishing a given job with the standard of the job.

**Training process:** - is the systematic approach for developing training and development program. It involves identifying training need assessment; setting training objective and developing training policy; designing the training and programs; conducting and implementing and evaluating the training. (Armstrong, 2010)

**Training policies and procedures:** - A training plan of action adopted by the company or training organization and a process or series of acts especially of a practical nature involved in a training program.

**Delivery technique:** - Method of delivering the training to trainees i.e. on the job training and/or off the job techniques. On the job training is a training given at the work place under the supervision and guidance of a trained worker or instructor. Off the job training is a training method that trainees have to leave their work place and devote their entire time to the training.

**Employee involvement:**-regular participation of employees in deciding how their work is done, making suggestions for improvement, goal setting planning and monitoring of their performance. The direct participation of staff to help an organization fulfil its mission and meets its objectives by applying their own ideas, expertise and efforts towards solving problems and making decisions.

**Employee performance:** - the job related activities expected of a worker and how well those activities were executed. This is the measure of output vis-a-vis the input. It shows effectiveness and efficiency that make a payment to organizational goals and may depend upon many factors like performance appraisals, employee motivation, employee satisfaction, compensation, job security, organizational structure and others (Saeed and Asghar, 2012).

## **1.6 Significance of the Study**

The study will help the bank understand the significance of training programs and its outcomes to serve for various purposes. First, the result of the research is expected to provide input for the bank to know the effect of training process, training delivery methods and employees involvement so, that the training programs in the future are designed, implemented and monitored to effectively enhance performance of the employees. Second, it can also serve as a source of information for academicians, researchers and policy makers. Finally it can provide the researcher to acquire depth knowledge and experience on writing the research in the area of the field.

## **1.7 Scope of the Study**

The study focused on one of the most important aspect of HRM that is training practice; thus the study tried to assess the training practice and employee' job performance. The researcher used training process, method of training delivery and employee involvement in training practice to assess the training practice of the bank and employee performance. The Study involved all the 296 clerical bank employees.

## **1.8 Organization of the Research Paper**

The paper contains five chapters and organizes as follows in chapter one background of the study, statement of the problem, objective of the study, research questions and definition of terms, significance of the study, scope of the study, organization of the research paper. Chapter two consists of reviews of related literatures, chapter three consists of research design, sampling technique, the types of data and instrument of data collection, procedures of data collection, methods of data analysis, assurance of research validity and reliability and ethical consideration. Chapter Four will consists of data analysis and interpretation and chapter five consist of conclusions and recommendations.

## CHAPTER TWO

### REVIEW OF RELATED LITERATURE

#### 2.1 INTRODUCTION

Human resource is all about building workforce capability and optimizing the performance of every employee (Michael *et al*, 2005). Training is one means for improving the performance of employees because it consists of planned programs designed to improve performance at the individual, group and organizational levels. Improved performance, in turn implies that there have been measurable changes in knowledge, skills, attitudes and social behaviour (cascio and nambudiri, 2010).

Training is also a process to modify attitude, knowledge or skill behaviour through learning experience to achieve effective performance in an activity or range of activities. Its purpose, in the work situation, is to develop the abilities of the individual and to satisfy the current and future needs of the organisation (Wilson, 2001).

Performance should be defined as the outcomes of work because they provide the strongest linkage to the strategic goals of the organization, customer satisfaction, and economic contributions (Bernardin *et al*. 1995). Performance is the achievement of specific tasks measured against identified or predetermined standards of accuracy, completeness, cost and speed (Afshan, *et al*. 2012)

#### 2.2. Theoretical literature

This part contains concepts that demonstrate an understanding of theories and concepts that are relevant to the topic of the research paper and that relate to the broader areas of knowledge being considered.

##### 2.2.1. Employee Training

Training is teaching, or developing in oneself or others, any skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity, productivity and performance. Training is the use of systematic and planned instruction activities to promote learning.

A good training program ensures that employees discover his talent and organizational interest. When this happens an employee aligns his goal to the company objectives and

this helps in meeting the organizational goals through high performance on the job (Guest, 1997).

The success of Training is determined not only by the quality of training but by individual readiness for training and the degree of organizational support for the training. Characteristics of individuals as well as work environment are important influence before training (by affecting the motivation to participate) during training (by affecting learning) and after training (by influencing the transfer of learning and skills from the training situation to the job situation).

### **2.2.2 Objective of Training**

The main aim of training is to help the organization to achieve its organizational objectives by raising the value of its important resources, namely, its employees (Stredwick, 2005).

Armstrong (2001) states three specific objectives of training and objectives:

- 1 Cognitive objective: deals with knowledge and information.
- 2 Affective objectives: deals with feelings and believes.
- 3 Psychomotor objectives: deals with the ability to manipulate objectives. Most training in organizational setting is highly cognitive.

### **2.2.3 The justification for training**

Formal training is indeed only one of the ways of ensuring that learning takes place, but it can be justified when:

The work requires skills that are best developed by formal instruction;

Different skills are required by a number of people, which have to be developed quickly to meet new demands and cannot be acquired by relying on experience;

- The tasks to be carried out are so specialized or complex that people are unlikely to master them on their own initiative at a reasonable speed;
- Critical information must be imparted to employees to ensure they meet their responsibilities;
- A learning need common to a number of people has to be met, which can readily be dealt with in a training programme, for example induction, essential IT skills, communication skills (Armstrong, 2006).

## **2.2.4 Benefits of training**

### **According to Gary (2010) the importance of training**

**Increase in production:** the more the employees are trained the higher the level of production. In concise, giving training implies updating the knowledge, skills and abilities of its employees. Thus the amount of production will increase

**Reduction in errors:** one of the pros of trainings is the ability to reduce the amount of errors. The more trained employees are, the lower the probability of making errors. So training and making errors are inversely related.

**Reduction in turnover:** turnover plays an important role in the amount of training investment companies will make. The greater the chance of employee turnover, the less likely the company will invest in training.

**Less supervision necessary:** when the knowledge and skill level of employees increase, the lesser the amount of supervision required. Thus if the organization employees are well trained, the employees can perform their job efficiently and effectively and without any supervision.

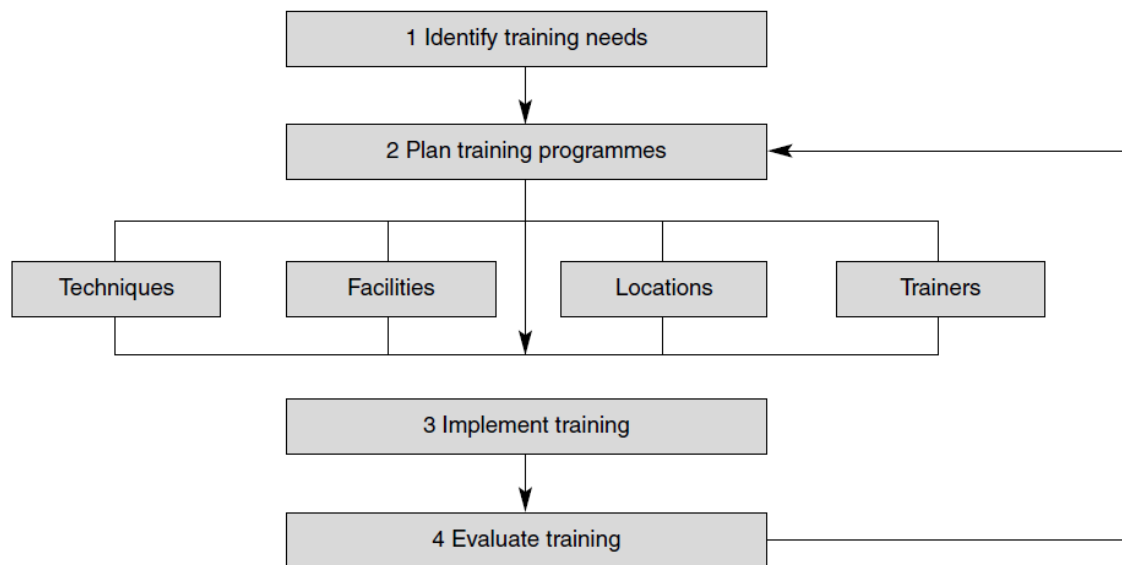
**New capabilities and attitude:** training is the method of teaching new employees the necessary skills they need to perform their job. Thus by having training programs in the organization to develop capable and knowledgeable employees .

**Training help employees carry out tasks, monitor quality and manage complex products and services within the organization.**

**Training help organization adapt to the changes in the business environment:** due to the dynamic nature of global and technological development, firms are facing new challenges. Technology is beginning to occupy the role of human resource, thus to overcome these hurdles, more improved and effective training programs are required by all organizations.

## 2.2.5 Training process

Training process start from identifying training and learning needs, devise a learning plan, deliver learning and training and finally evaluate the outcomes of training and learning. Training should be systematic in that it is specifically designed, planned and implemented to meet defined needs.



**Figure 1. The Training Cycle**

*Source:* - Michael Armstrong 2006, A Hand Book of Human Resource Management Practice.

### 2.2.5.1 Identifying training needs

Training need to occur for any number of reasons external and internal to the organization. External needs could be because of economic, social, legal, environmental or technological changes affecting the organization. These changes lead to new products, service standards and competitors which in turn demand new skills and abilities. Internal training needs may be due to promotion, returners to work, retirement or the introduction of new machines technology & safety initiatives.

Training need may be at different levels within organizations organizational, job or individual level.

- **Organizational training needs** these need arise from change in direction occur for the organization, whether it is a change in culture, product or service which has implication for the whole organization. It is very time consuming but may be necessary if training is seen as a means to improve or change the whole organization.

- **Job training needs** various methods can be used including analysing job descriptions and job specification, giving employees who perform the same job questionnaires to find out specific details of the job, carrying out group discussions or observations. Keep a work diary to analyse key tasks of the job.
- **Individual training needs** it is focused more on information from appraisal, performance data, interviews work sample and observation to identify where the training gap arises. These depend on honest communication between the individual and the person doing the analysis.

### 2.2.5.2 Plan training programs (Devising learning plan)

Once training needs have been identified, a learning plan to meet these needs is devised. Factors need to be considering before suitable learning plan can be agreed.

**Facilities:** What resources are available to put in to work place learning? It includes money, time, physical resource such as equipment, place for learning to take place and the available and skilled person to deliver the training.

What level of commitment of the organization to work place learning? some organizations value learning and will try to ensure any training needs identified will be meet while others prepare to meet if the need seen as critical to the organization.

What is the cost of the training? It is important to ensure the benefits weight the cost of its implementation.

What are the characteristics of the trainee? Consideration need to be given to their existing knowledge and skill, their level of motivation for learning and their learning style.

Is training the solution to training need? Employee underperforming may be due to lack of motivation not because they need more skills.

**Trainer:** who conduct the training depend on the type of the training needed and who will be receiving it. On-the- job training conducted mostly by supervisors and off-the-job training by either in house personnel or outside instructors.

**Location:** There are many outside training sources, including consultants, technical and vocational schools, continuing education programs, chambers of commerce and economic development groups. Selecting an outside source for training has advantages and



disadvantages. The biggest advantage is that these organizations are well versed in training techniques, which is often not the case with in-house personnel (Mahapatro, 2010).

**Training method:** There are many ways in meeting the training needs in both on the job and off the job learning.

The training method should meet minimal conditions needed for effective learning to take place that is training method should (cascio and Nambudiri, 2010).

- Motivate the trainee to improve his or her performance,
- Clearly illustrate the desired skill
- Allow the trainee to participate actively
- Provide an opportunity to practice
- Provide timely feedback on trainees' performance
- Provide some means for reinforcement while the trainee learns
- Be structured from simple to complex tasks,
- Be adaptable to specific problems and encourage positive transfer from the training to the job.

### **2.2.5.3 Implement training**

In implementing training programs the training techniques used should be appropriate to the purpose of the course and to the characteristics of participants, their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught or motivated to learn (Armstrong 2006).

### **2.2.5.4 Evaluate training**

According to Armstrong (2003) training and development programs should be monitored continually to insure that plans are going according to budget. To ensure managerial results, training should be evaluated after each event. So evaluation must be:

- Objective and targeted as an important outcome.
- Accomplished according to agreed evaluation.
- Matched with organization philosophy, culture and objective.
- Should be reasonable.

There are four levels of evaluation which carried out to asses if the training was meaningful and worthwhile. First level reaction level its purpose to find out the reaction of

the trainers to the content, methods of training and the effectiveness of the trainer through methods of questionnaires, interviews and discussion.

The second level immediate level its purpose to measure what was learned during the learning event through quiz, test, examination, case study or structured exercise and observation. The third level the intermediate level its purpose to asses if the trainees were able to transfer what was learnt during the training event to their jobs trough sampling, appraisal, supervisor evaluation, performance level ,sampling, observation, work diary, customer and colleague and feedback.

The last level the ultimate level is asses the learning has had an impact on the department and the organization performance by quality indicators, sales and targets. (Murton , Inman and Osullivan , 2010)

## **2.2.6 Training methods**

After identifying training needs and goals, the next step is to design the training program. There are various methods that are used to deliver the training.

### **2.2.6.1 On –the- job training**

On the job training is training a person to learn a job while working on it. On the job training has several advantages. It is relatively inexpensive, trainees learn while producing and there is no need for expensive off-site facilities like class room or programmed learning devices. The methods also facilitate learning since trainees learn by doing and get quick feedback on their performance.

The most familiar types of on- the- job training are:

**Coaching or understudy method** Here experienced worker or trainees supervisors train the employee and the trainees may acquire skill by observing the supervisor.

**Job rotation** it is moving of employee from job to job by planed interval.

**Apprenticeship training** it is a structured process by which people become skilled workers through the combination of class room instruction and on the job training. It is widely used to train individuals for many occupations.

**Informal learning** it includes performing jobs on daily basis in collaboration with their colleagues.

**Job instruction training** it is type of training by listing each jobs basic task, along with key points in order to provide step by step training for employees.

**Lectures:** it is a quick and simple way to provide the knowledge to large group of trainees.

**Programmed learning** it is a systematic for teaching job skills involving presenting questions or facts, allowing the person to respond, and giving the learner immediate feedback on the accuracy of his or her answer. Whether the medium is text book, internet or computer it include all steps. The main advantage is it reduces training time.

**Literacy training techniques** it is used for employee's weak reading, writing or arithmetic skills.

**Audiovisual-based training:** training techniques by using films, power points, video conferencing, audio tapes and video tapes can be very effective & widely used.

They are more expensive than conventional lectures but offer some advantage and they usually tend to be more interesting.

**Action learning:** training technique that allows the trainee to work full time analysing & solving problems in other departments. It is mainly for management trainees.

**E-learning:** a more new concept of informational and learning exchange environment is e-learning (e-learning). This emphasizes the use of new technology such as e-mail, internet and computer software package to facilitate learning for employees whenever they need it. The adoption of online learning is attractive to organization because the required data is available when learners want to learn. This will speed up the learning process and knowledge exchange. Until recently, a unit of learning was expressed interims of a three day a course, a morning course or two-hour course. The e-learning courses can be formal (an actual course delivered via software or the internet) or informal (exchange of information and knowledge via e-mail or an internet) (ibid).

### **Advantage and disadvantages of on- the -job training**

#### **Advantages**

- Provides instant entry into the job.
- Trainees work, learn and develop expertise at the same time.
- Result of actions can be seen.

- Trainees can be effectively supervised while learning.
- Trainees learn social aspects of the job, informal culture and the small details that are often omitted from training manuals or job description.

### **Disadvantages**

- Trainees are bound to make mistakes and this can be expensive in an on-the-job situation
- Behaviour of the trainee and supervisor (Stredwick, 2005).

### **2.2.6.2 Off- the- job Training**

Off the job training is a type of training that occurs outside of work.

Off-the-job training is the training method where in workers / employees learn their job roles away from the actual work floor.

**Simulated training:** it is training employees on special off the job equipment. It is a method in which trainees learn on the actual or simulated equipment they will use on the job, but actually trained off the job. It is a necessity when it is costly or dangerous to train employees on the job. It is more computers based.

**Computer based training:** here the trainees use computer based and or DVD system to interactively increase his or her knowledge or skills. It is increasingly interactive and realistic.

**Distance and internet-based training:** it includes traditional paper and pencil correspondence courses as well as tele training, video conferencing and internet-based classes.

- **Tele training** is a trainer in central location teaches a group of employees at remote location via television hook-ups.
- **Video conferencing** it used to train employees who are geographically separated from each other or from the trainer. It allows people in one location to communicate live via a combination of audio and visual equipment with people in other city or country.
- **Training via the internet:** internet based training become popular now days. Many firms let their employees take online courses offered by online course providers. Others use their internal intranet to facilitate computer-based training.

- **Discussion:** the aim of discussion is to get audience to take part actively in learning, learning from other people's experience, and aid people in understanding other people's point of view and develop ability of self-expression. The goal of the trainer is to guide collective thinking. If mandatory, show peoples opinion expressed by individual back to groups to ensure they find their answers by themselves. The job of a leader is to aid reach a conclusion and not to do it for them.

Role playing, case study methods, management games, behavioural modelling and executive coaches used by firms as training methods for managers (Dessler, 2009).

### **Advantage and disadvantages of off –the- job training**

#### **Advantage**

Mathis and Jackson (2008) has described the advantage of the off the job training which is listed below.

- It may be cheap for managers to have and outside trainer making training in areas where internal resources are limited.
- There may be not much time to develop internal training materials.
- The HR may not have the relevant expertise required expertise for the subject matter where training is needed.
- Interaction between managers and peers in other companies has its own advantage
- Training is done by specialists so usually of higher quality
- Employee may introduce to new equipment
- Interaction between managers and peers in other companies has its own advantage

#### **Disadvantages**

- Most of the time very expensive.
- Employees take time away from their work to attend the training session.

### **2.2.7 Employee involvement**

Employee involvement is a philosophy practiced by companies that gives their employees stakes in decisions that directly affect their job.

Employee involvement is concerned with the capacity of employees to influence decisions as individuals rather than through representatives (Duran, Jessica, Corral and Antonio, 2018).

In training practice employee involvement makes the learning Self-directed or self-managed learning involves encouraging individuals to take responsibility for their own learning needs, either to improve performance in their present job or to develop their potential and satisfy their career aspirations (Armstrong, 2006). Involving employees is a drive for commitment – winning the ‘hearts and minds’ of employees to get them to identify with the organization, to exert themselves more on its behalf and to remain with the organization, thus ensuring a return on their training and development.

### **2.2.8 Employees performance**

Performance is completion of a task with application of knowledge, skills and abilities. In work place, performance or job performance means good ranking with the hypothesized conception of requirements of a task role, whereas citizenship performance means a set of individual activity/contribution that supports the organizational culture.

The accomplishment of a given task measured against preset known standards of accuracy, completeness, cost, and speed. Performance is often defined simply in output terms – the achievement of quantified objectives. But performance is a matter not only of what people achieve but how they achieve it.

Employee performance is normally looked at in terms of outcomes. However, it can also be looked at in terms of behaviour (Armstrong, 2000). In addition Kaplan, (1996) explains performance means both behaviour and results. Behaviours emanate from the performance and transform performance from abstraction to action. Not just the instruments for results, behaviours are also outcomes in their own right- the product of mental and physical effort applied to tasks and can be judged apart from results.

Performance management can be defined as a systematic process for improving organizational performance by developing the performance of individuals and teams. It is a means of getting better results by understanding and managing performance within an agreed framework of planned goals, standards and competency requirements. The aim is to develop the capacity of people to meet and exceed expectations and to achieve their full potential to the benefit of themselves and the organization (Armstrong, 2006).

### **2.2.8.1 Criteria for assessing performance**

The criteria for assessing performance should be balanced between:

- achievements in relation to objectives;
- the level of knowledge and skills possessed and applied (competences);
- behaviour in the job as it affects performance (competencies);
- The degree to which behaviour upholds the core values of the organization; day-to-day effectiveness.

Employee performance has to be assessed or measured to understand the extent of compliance or deviation from the predetermined level of performance required. Measurement of performance must always be based on mutually agreed performance measures. The gap in knowledge and skills are the focused area of concern in performance. There are a number of measures that can be taken into consideration when measuring performance for example using of productivity, efficiency, effectiveness, and quality and profitability measures (Ahuja, 1992).

Evaluating employee performance is useful for employee development as well as the administrative purposes of planning work, gathering materials, assigning people and establishing procedures, setting pay and other aspects of a job. Performance appraisal is determining how our employees performed their work compared to the standards we set and then informing the employees how well they did (Parker, 2008).

## **2.3 Empirical literature**

Here under the researcher reviews some important issues which are directly related to the investigation under study. A study carried by Mezegebe (2016) on information network security agency (INSA) of 5 top level managers, 19 middle level managers and 80 workers who are selected with purposive sampling technique. The result shows that employee trainings are not organized in standardize time frame and there is no formal training need assessment even though the training practice of the company is not well managed the training which was conducted are proper for employees job and the correlation and regression results also point toward that employee training and performance are regular relationship.

A study by Nassazi (2013) explains the effect of training on employee's performance. The results clearly indicate that over 110 respondents representing a great percentage (92.5%) link training to their improved performance. This result show that training impacts

employee performance partly through improving employee skills which enables them know and perform their jobs better.

Another study by Falola *et al.* (2014) on Nigerian banking industry the respondents were selected through random sampling technique and two hundred twenty three questionnaires collected. The data collected were analysed using descriptive statistics and the result shows that behavioural and cognitive training techniques enhances employees' capacity, enrich employees efficacy and knowledge for optimal performance .promote innovation and creativity for competitive advantage and it developed employees skills and knowledge for optimal performance.

Yebelay, (2014) conducted a research on the effect of training and development on employee performance at the Ethiopian Insurance Corporation. 113 respondents were selected using stratified random sampling and consisted of managerial and non-managerial staff. The majority of the respondents complained about the training selection method and mentioned that it was unfair and unsystematic; and also mentioned that off the job training is preferable than on the job training. The findings on the effect of those trained employees performance revealed a significantly positive relationship with  $r = 0.777$ ,  $p < 0.01$ . This value of correlation indicates a stronger relationship and significant at p value less than 0.01.

In general, different literature are conducted on training but not conducted in line with the aspects of governmental banks, this research tries to assess training practice and employee performance the case of Commercial Bank of Ethiopia North Addis Ababa District.

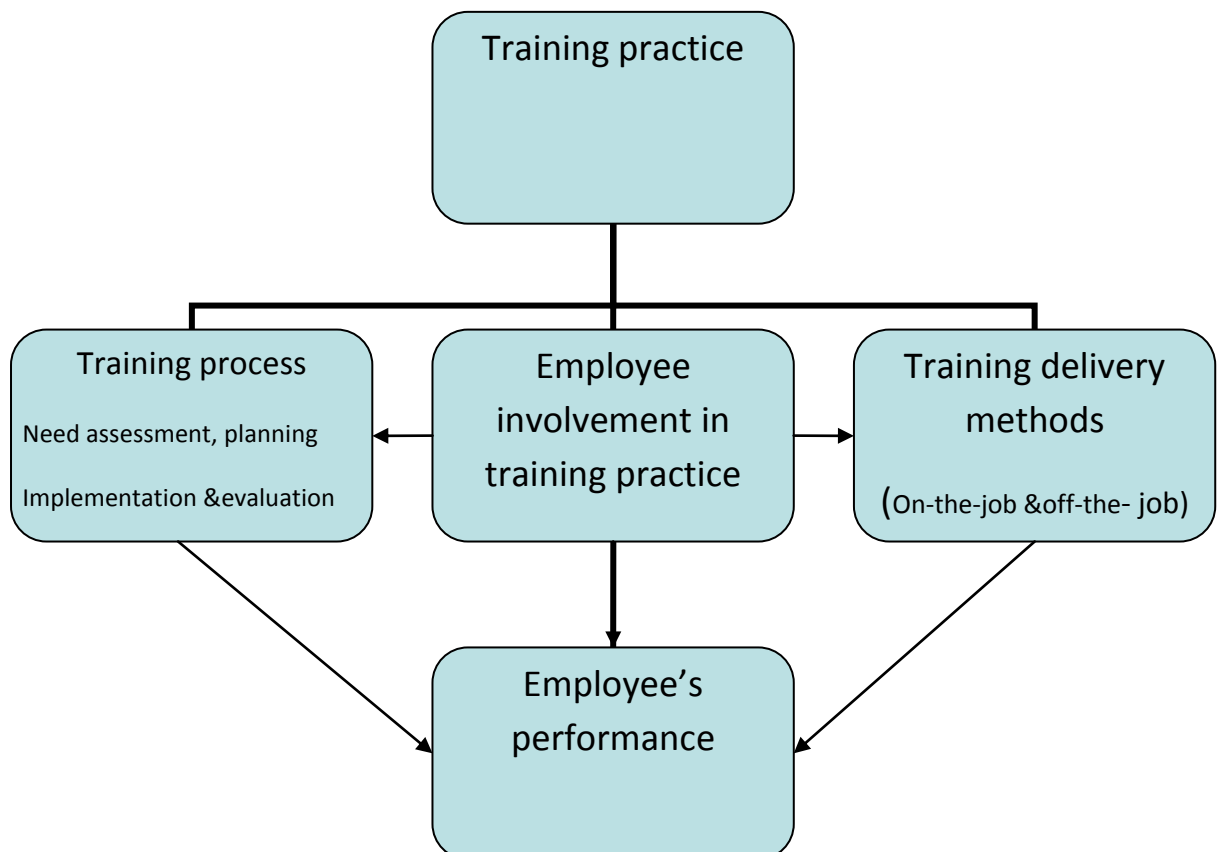


## 2.5 Conceptual framework

According to Botha (1989), conceptual frameworks (theoretical frameworks) are defined as “a type of intermediate theory that attempt to connect to all aspects of inquiry (e.g., problem definition, purpose, literature review, methodology, data collection and analysis)”. Conceptual frameworks can act like maps that give coherence to empirical inquiry. Because conceptual frameworks are potentially so close to empirical inquiry, they take different forms depending upon the research question or problem.

In this study the training practice of Commercial Bank of Ethiopia North Addis Ababa district and employee’s performance assess through employee involvement, training process and training delivery method.

Here is a conceptual framework designed for this study that helps to assess the training practice and employee’s performance.



**Figure 2 conceptual framework**

**Source:** prepared depending on literature review and the researcher personal Assumption

## **CHAPTER THREE**

### **THE RESEARCH DESIGN AND METHODOLOGY**

This chapter present the methodology that employed for data gathering as well as the relevant statistical tools that are used for analyzing the survey results gathered during the study. The purpose of this section is to provide a description of the study area, research design, population and sampling techniques, types of data and instruments of data collection, procedures of data collection, and methods of data analysis, assurance of research validity and reliability, ethical consideration and the area in which the study is carried out.

#### **3.1 Research approach**

The research use both qualitative and quantitative approach. According to Creswel (2003), in quantitative studies, researchers advance the relationship among variables and pose that in terms of questions or hypotheses. Quantitative approach is used to answer question about relationships among measured variables with the purpose of explaining, predicting and controlling phenomenon. Whereas according to Leedy and Ormrod (2005) qualitative approach is used to answer questions about the complex nature of phenomena and its purpose is describing and understanding the phenomena.

Contrary to quantitative research, qualitative research consists of a body of research techniques that do not attempt to measure, but rather seek insight through a less structured and more flexible approach (Gray, 2004). The mixed method approach is used when the researcher combines elements of both quantitative and qualitative approaches. Quantitative and qualitative research approach (mixed) is appropriate for answering different kinds of questions.

#### **3.2. Research Design**

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. This study employed descriptive research method. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group (Kothari, 2004).

### 3.3 Research methods

#### 3.3.1 Sampling technique and sample size

Sampling is the statistical process of selecting a subset (called a “sample”) of a population of interest for purposes of making observations and statistical inferences about that population. Social science research is generally about inferring patterns of behaviours within specific populations (Bhattacharjee, 2012). It is extremely important to choose a sample that is truly representative of the population so that the inferences derived from the sample can be generalized back to the population of interest (Bhattacharjee, 2012).

Basically there are two categories of sampling design i.e. probability and non-probability designs (Kothari, 2004). For the population under study a probability sampling was adopted. Probability sampling is a technique in which every unit in the population has a chance (non-zero probability) of being selected in the sample, and this chance can be accurately determined (Bhattacharjee, 2012). Simple random sampling, Systematic sampling, stratified sampling, Cluster sampling are some common probability sampling techniques (Kothari, 2004).

The target populations were the employees of commercial bank of Ethiopia North Addis Ababa district. The study encompasses permanently employed clerical employees including employees in managerial position. The population of this study consisted of 1778 clerical staffs found in north Addis Ababa district.

The researcher determines the required sample size by deriving a formula from Yamane (1967)

$$n = \frac{N}{1 + N(e)^2}$$
$$n = \frac{1778}{1 + 1778(0.05)^2}$$
$$n = 326.53 \sim 327$$

Whereas n=sample size  
N=total members  
e=confidence interval (5%)

The sample size of this study is 327 clerical employees of Commercial Bank of Ethiopia North Addis district.

Stratified sampling used to categorize employees and random sampling employed for selecting branches in order to get respondents from each Sub-Process. In Stratified sampling method population is divided into several sub-populations that are individually more homogeneous than the total population the different sub-populations are called strata and select from each stratum to constitute a sample (Kothari, 2004). So, employees categorized by their job positions and proportional allocation use to allocate for each stratum. Non clerical employees excluded.

**Table 3. 1 sample size**

<b>No.</b>	<b>Working position of employees</b>	<b>Total number of employees</b>	<b>Questioner distributed</b>	<b>Received completed</b>
1	Customer service officer (CSO)	1170	215	197
2	Customer service managers(CSM)	209	38	33
3	Branch controllers	145	27	24
4	Senior customer service officer cash	71	13	13
5	Know Your Customer Analyst	69	13	9
6	Senior customer service officer accounts	69	13	13
7	Customer relationship officers(CRO)	28	5	5
8	Marketing officers	17	3	2
<b>Total</b>		1778	327	296

**Source: Own Survey, 2018**

### **3.3.2 Data Collection instruments and procedures**

Both primary and secondary data were used. The primary data are those which are collected afresh and for the first time, and thus happen to be original in character (Kothari, 2004). Primary data is data collected directly from first-hand experience. These are data that the researcher gathers and assembles for the purpose of inquiry at hand, specific information in the area of investigation and pointed to the research objectives. In this study primary data was collected in the form of employee survey. The primary source of data employed in this study is the questionnaire and interview. Secondary data gathered from different bank manuals and procedures.

Training practice of the Bank was assessed using structured questionnaire prepared based on 5 point liker scale rating from strongly disagree to strongly agree. Structured questions ask respondents to select an answer from a given set of choices. Subjects' responses to individual questions (items) on a structured questionnaire may be aggregated into a

composite scale or index for statistical analysis (Bhattacharjee, 2012). This method of data collection is quite popular, particularly in case of big enquiries (Kothari, 2004).

Constructing a survey questionnaire is an art. Numerous decisions must be made about the content of questions, their wording, format, and sequencing, all of which can have important consequences for the survey responses (Bhattacharjee, 2012).

In this survey, a closed ended questionnaire was developed for self-completion by respondents. The primary data were qualitative (interview) and quantitative (questionnaires) in nature. Questionnaires were used to gather data over a large sample of the bank, and the interview was also used for intensive investigation and to obtain more information in depth. Five Point Liker's Scale (Assume that strongly disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, strongly Agree = 5) implemented for most of the questionnaires. The secondary data were obtained from different documents of the bank, books and journals and the data used to cross check and verify the primary data.

### **3.3.3 Techniques of Data Analysis**

After collecting the data through different techniques, the researcher organizes and prepares the various data depending on the sources of information. Moreover, in order to ensure logical competence and consistency of responses, data editing carried out each day by the researcher. Once editing has done, data analyzed qualitatively and quantitatively. The quantitative data were done by using of version 20-SPSS software.

The techniques for quantitative data analysis are frequency distribution and percentages. Frequency and percentage used to assess the Socio-Demographic data and issues related with training practice which is employee involvement, training process, training delivery and employee performance.

### **3.6 Assurance of Research Validity and Reliability**

Validity is concerned with whether the findings are really about what they appear to be about. In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004). In this thesis, the measurement was developed based on the related literatures and pre-validated measuring instrument.

Data was collected using standardized questionnaires from the employees of the CBE. At time of data collection, filled questionnaires were checked for completeness and consistency of information. Data was also checked for uniformity and completeness before entry into computer software for analysis

Reliability refers to the extent to which your data collection techniques or analysis procedures will yield consistent findings (Mark Saunders, Philip Lewis and Adrian Thornhill, 2009). Using mixed method is assumed to be reliable and valid. In using the mixed method encompasses both qualitative and quantitative data which makes it diversified. The above positive fact does not make the method perfect. It has a disadvantage in that the researcher may find it difficult to build quantitative data from the qualitative ones. It is also time taking.

The total number of complete feedback received was 296 sample populations. In order to confirm the reliability of the data, Cronbach's Alpha was calculated. As below table indicate, Cronbach's alpha test result shows to be larger than 0.7 which is known to be satisfactory.

**Table 3. 2 Cronbach Alpha Reliability Test Result**

Cronbach's Alpha	N of Items
.898	24

**Source: Own Survey, 2018**

### **3.7 Ethical Considerations**

In study take ethical issues into consideration. The respondents assure that the Responses they give are used with complete confidentiality and the confidentiality of the research data was ensured. All data used for the purpose of the research study only. The researcher also took individual responsibility for the conduct and consequences of the research by adhering to the time schedule agreed upon with the supervisors and management. The respondents' who participate in the study were informed about the aims and objectives of the study. The research participants not subjected to harm in any ways whatsoever; respect for the dignity of research participants were prioritized. The study was used only for the academic purpose.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Result and discussion of quantitative data

The main focus of this chapter is on presentation of data analysis, empirical findings and results of the survey on the training practice of commercial bank of Ethiopian and its employee's performance.

For the purpose of the study 327 copies of the questionnaire were distributed to the selected branches. Accordingly out of the 327 questionnaires 31(9.4%) remain unreturned and 296(90.5%) were fully completed and returned as a result of which the analysis was made on those questionnaire which were fully completed and returned. After making proper screening on those questionnaires which were fully completed and returned data were fed in to SPSS (version 20) for computation.

##### 4.1.1 Background characteristics of respondents

From a total of 296 usable questionnaires returned, 150(50.7%) were male employees and the remaining 146(49.3%) were female respondents. This fair distribution of respondents in each gender indicate that the research paper have a well-balanced in gender group. Looking to the age group of the respondents, 233(78.7%) of them were below the age of 30 indicating young participants and the next majority respondents were 57(19.3%) from age of 31 to 40 and the remaining 4(1.4%) and 2(0.7%) were 41to 50 and 50 to 60 consecutively. Educational background was also enquired and respondents educational background of both sex lye on first degree which is 219(74%) of all respondent. The remaining 63(21.3%) were at Masters level and 14 (4.7%) diploma graduates. These show that the respondents were capable to understand the research questions.

With regards to their position, respondents revealed that 197(66.6%) were Customer service officers, 33(11.1%) were Customer service managers, 24(8.1%) were Branch controllers, 13(4.4%) were both senior customer service officer accounts and cash 9(3%) were Know your customer analysts 5(1.7%) were customer relation officers while 2(0.7%) were marketing officer. Besides, about 156(52.7%) were work from 2 to 5 years. 75(25.3%) were 1 to 2years, 53(17.9%) were from 6 to 10 years, 5(1.7%) were 11 to 15 years and 7(2.4%) were above 15 years. This shows that the research covers employees in different position with different job experience.

**Table 4.1 Respondent background**

<b>Respondents gender</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Gender</b>	Male	150	50.7	50.7	50.7
	Female	146	49.3	49.3	100.0
	Total	296	100.0	100.0	
<b>Respondents age</b>					
<b>Age</b>	20-30	233	78.7	78.7	78.7
	30-40	57	19.3	19.3	98.0
	40-50	4	1.4	1.4	99.3
	50-60	2	.7	.7	100.0
	Total	296	100.0	100.0	
<b>Respondents educational level</b>					
<b>Educational level</b>	Diploma	14	4.7	4.7	4.7
	Degree	219	74.0	74.0	78.7
	Masters	63	21.3	21.3	100.0
	Total	296	100.0	100.0	
<b>Respondent work experience</b>					
	1-2 years	75	25.3	25.3	25.3
	2-5 years	156	52.7	52.7	78.0
	6-10 years	53	17.9	17.9	95.9
	11-15 years	5	1.7	1.7	97.6
	above 15 years	7	2.4	2.4	100.0
	Total	296	100.0	100.0	
<b>Respondents work position</b>					
	Customer service officer	197	66.6	66.6	66.6
	senior customer service officer cash	13	4.4	4.4	70.9
	Senior customer service officer accounts	13	4.4	4.4	75.3
	customer relation officer	5	1.7	1.7	77.0
	Know your customer	9	3.0	3.0	80.1
	marketing officer	2	.7	.7	80.7
	Branch controller	24	8.1	8.1	88.9
	Customer service managers	33	11.1	11.1	100.0
	Total	296	100.0	100.0	

Own survey,2018



### **4.1.2 Employee involvement**

Based on the table 4.2 respondents asked about the existence of separate training department and 54.7% of respondents agreed and 20.9% of them strongly agreed.1.4% of the respondent did not know the existence of separate training department while 20.9% select neutral. The analysis result shows that CBE have a separate training department and majority of the respondents knew about their organization.

Respondents' response towards participation of training 62.5% of them agreed followed by 19.3% of them strongly agreed and the other respondents neutral and disagreed 13.9%, 3.7% consecutively. The other question respondents involvement on training planning and implementation of the bank majority of the respondent 59.1% say they did not participate in training planning followed by 29.7% strongly disagreed and only 1.4% agreed on the involvement .when we come to the implementation part 58.8% of employees agreed that they participate in training implementation of CBE while the other 28.7 % of respondents remain neutral. This shows weak employees involvement in training practice but its better in the implementation of training practices.

The analysis towards employee opinions about their firm training practice 63.9% of the agreed that CBE training practice is planned and systematic again followed by 25% neutral respondents the remaining 0.7% and 0.3% disagreed and strongly disagreed respectively.

Participation in training, implementation and opinions towards organization implies that employees are involved in training practices of the organization.

The assessment of the training practice with regard to employees' involvement in training practice seen more on implementation part but in planning part which is participation in trainers, facility, and location selection of the training was weak. A study carried out by Amah and Ahiauzu (2013) confirm that increase in employees involvement have positive effect on productivity and profitability.

**Table 4.2 Respondent response on employee involvement**

Item		Frequency	Percent	Valid Percent	Cumulative Percent
Awareness about the existence of separate training department	Disagree	4	1.4	1.4	1.4
	Neutral	68	23.0	23.0	24.3
	Agree	162	54.7	54.7	79.1
	Strongly agree	62	20.9	20.9	100.0
	Total	296	100.0	100.0	
Employees participation in training	Strongly disagree	2	.7	.7	.7
	Disagree	11	3.7	3.7	4.4
	Neutral	41	13.9	13.9	18.2
	Agree	185	62.5	62.5	80.7
	strongly agree	57	19.3	19.3	100.0
Employees involvement in planning of CBE training practice	strongly disagree	88	29.7	29.7	29.7
	Disagree	175	59.1	59.1	88.9
	Neutral	29	9.8	9.8	98.6
	Agree	4	1.4	1.4	100.0
Employees involvement in implementation Of training practice	Strongly disagree	2	0.7	0.7	0.7
	Disagree	10	3.4	3.4	4.4
	Neutral	85	28.7	28.7	18.2
	Agree	174	58.8	58.8	80.7
	strongly agree	25	8.4	8.4	100.00
Employees opinion about training practice at CBE is planned and systematic	Strongly disagree	1	.3	.3	.3
	Disagree	2	.7	.7	1.0
	Neutral	74	25.0	25.0	26.0
	agree	189	63.9	63.9	89.9
	strongly agree	30	10.1	10.1	100.0
		296	100.0	100.0	

Own survey, 2018

### **4.1.3 Training process**

Majority of the respondent 39.9% respond that there is no proper need assessment practice followed by 10.1%. But 17.2% of the respondents agreed that the organization under take training need assessment. This implies that the bank had undertaken training needs assessment but not properly undertaken the assessment to identify the real performance gap on employees. Identifying needs properly is obviously a very important part of the training cycle. The content of the training should be related to the work contexts of the participants (Armstrong 2006). In addition respondent response about planning activity 63.9 % agreed and it shows that training planning of CBE is based on policy aims and planning interventions followed by 25 % neutral respondents and 10.1 % strongly agreed and 0.3% strongly disagreed. Planning based on the policy, aims of planning and planning interventions like place, technology location and trainee's knowledge, capability must be in consideration. The implementation of training practice shows that 32.8% agreed and .3% strongly agreed. The remaining 30.1% and 30.4% is disagreed and neutral. This shows that the implementation is weak the majority fall in neutral and disagree. In implementing training programs the training techniques used should be appropriate to the purpose of the course and to the characteristics of participants, their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught or motivated to learn (Armstrong 2006).

Majority of the respondents agreed on the existence of training evaluation which is 50% of the respondent confirm the existence of training evaluation followed by 34.1 neutral respondents and 10.1% of the respondent strongly agreed while 5.4% and 0.3% disagreed and strongly disagreed consecutively.

The bases of selection 58.8% agreed that the selection is based on performance result and next majority respondent were 28.7%, neutral. In general the bases for selection of employees are based on performance .This evaluation done by the new system that the bank introduced and if each target set by the organization is not achieved the result easily identifies which employee have a performance gap . So, from the respondent response about the bank trainee selection criteria shows that employees selected based on the performance criteria achievement rather than seniority.

**Table 4.3 Respondent response about training process**

Item		Frequency	Percent	Valid Percent	Cumulative Percent
Existence of proper need assessment before the training practice	Strongly disagree	30	10.1	10.1	10.1
	Disagree	118	39.9	39.9	50.0
	Neutral	95	32.1	32.1	82.1
	Agree	51	17.2	17.2	99.3
	Strongly agree	2	.7	.7	100.0
Plan training based on policy, aims and planning interventions	Strongly disagree	1	.3	.3	.3
	Disagree	2	.7	.7	1.0
	Neutral	74	25.0	25.0	26.0
	Agree	189	63.9	63.9	89.9
	strongly agree	30	10.1	10.1	100.0
Proper implementation based on the purpose of training and employee characteristics	strongly disagree	19	6.4	6.4	6.4
	Disagree	89	30.1	30.1	36.5
	Neutral	90	30.4	30.4	66.9
	Agree	97	32.8	32.8	99.7
	strongly agree	1	.3	.3	100.0
Training evaluation carried out before and after the training	Strongly disagree	1	.3	.3	.3
	Disagree	16	5.4	5.4	5.7
	Neutral	101	34.1	34.1	39.9
	Agree	148	50.0	50.0	89.9
	strongly agree	30	10.1	10.1	100.0
The basis for trainees selection based on performance result not seniority	Strongly disagree	2	.7	.7	.7
	Disagree	10	3.4	3.4	4.1
	Neutral	85	28.7	28.7	32.8
	Agree	174	58.8	58.8	91.6
	strongly agree	25	8.4	8.4	100.0
Total		296	100	100	

Own survey, 2018

#### **4.1.4 Training delivery methods**

The training techniques used should be appropriate to the purpose of the course and to the characteristics of participants – their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught or motivated to learn (Armstrong 2006).

Based on the data analysed the majority of respondents 55.4% agreed that most of the time the bank use on-the-job trainings support by 10.1% strongly agreed. The 9.1% and 4.7% disagreed and strongly disagreed respectively. In addition the respondents respond that the bank gives off-line-training support by 47.3% agreed and 11.1% strongly agreed. Both training methods not properly identified by the respondents based on the result 20.6% and 25% of respondents were neutral. Majority of the respondent's response show that both on-the-job training and off-the-job training have effect on their knowledge, competency, skill and others support by the result 58.4% and 57.8% respectively. 59.5% of the respondents explain that the bank training techniques help in enhancing their performance since they join the organization.

The bank training delivery methods both on-the-job and off-the-job are effective based on the respondent response and also on-the-job training more preferred by the respondents compare to the off-the-job training method.

**Table 4.4 Response on training delivery techniques (on-the-job and off-the-job)**

Item		Frequency	Percent	Valid Percent	Cumulative Percent
Most of the time the bank gives to the employees on the job training	Strongly disagree	14	4.7	4.7	4.7
	Disagree	27	9.1	9.1	13.9
	Neutral	61	20.6	20.6	34.5
	Agree	164	55.4	55.4	89.9
	Strongly agree	30	10.1	10.1	100.0
Most of the time the bank use off the job training techniques	Strongly disagree	2	.7	.7	.7
	Disagree	47	15.9	15.9	16.6
	Neutral	74	25.0	25.0	41.6
	Agree	140	47.3	47.3	88.9
	strongly agree	33	11.1	11.1	100.0
On the job training technique of the bank affects my knowledge, skill, competency, in general my performance	Disagree	18	6.1	6.1	6.1
	Neutral	59	19.9	19.9	26.0
	Agree	173	58.4	58.4	84.5
	strongly agree	46	15.5	15.5	100.0
Off the job training technique of the bank affects my knowledge, skill, competency, effectiveness, efficiency, in general my performance.	Strongly disagree	2	.7	.7	.7
	Disagree	17	5.7	5.7	6.4
	Neutral	68	23.0	23.0	29.4
	Agree	171	57.8	57.8	87.2
	strongly agree	38	12.8	12.8	100.0
Generally, The training techniques that the bank used helped me to enhance my job performance since I joined the bank.	Strongly disagree	2	.7	.7	.7
	Disagree	14	4.7	4.7	5.4
	Neutral	66	22.3	22.3	27.7
	Agree	176	59.5	59.5	87.2
	strongly agree	38	12.8	12.8	100.0
Total		296	100	100	

Own survey, 2018

#### **4.1.5 Employee performance**

Employees' performance is affected by various factors. Training is one of the factors that affect the employees' performance including behavioural perspectives.

The training practice and work related knowledge relation were responded by 60.1% as agreed follows by 27% strongly agreed while the remaining 10.5% is neutral or have no idea about it. From the total respondents 2.0% and 0.3% disagreed and strongly disagreed respectively. Training practice effect towards job satisfaction agreed by 48 % and the next larger group have 33.4% is neutral and have no idea about the effect of training and the 7.1% and .3% is disagreed and strongly disagreed.

The training practice making employees work effectively is supported by 58.4% agreed and 15.5% strongly agreed. But 6.1% of respondent disagreed while the other 19.9% of the respondent were neutral. 5.7% and 0.7 % of respondent disagreed and strongly disagreed that the training practice make employees work efficiently where as 57.8% and 12.5% of respondents agreed and strongly agreed respectively.23.3% were neutral.

58.4% and 8.4% respond that the training practice make employees work with greater accuracy while the 0.7% and 4.4% strongly disagreed and disagreed.

Training practice of the firm increase employee's commitment by 48.8% and the next respondents were 42.6% neutral. Self-confidence is the employee ability to decide by its own. Training increase the employee's self-confidence these shows by 63.2% of respondents agreed while the remaining respondents were neutral.

Training practice create excitement as a refreshment to employs and help them to achieve their performance this assured by 58.8% agreed rate.

Employee competencies change through effective training program. It is not only to improve the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills and attitudes of the workers necessary for future jobs; and those contributing to superior organizational performance. Through training, employee competencies are developed and enable them to implement the related work efficiently, and achieve firm objectives in a competitive manner (Wright , et al., 2001).

**Table 4. 5 Respondent responses on employee performance**

Item		Frequency	Percent	Valid Percent	Cumulative Percent
Training practice increase work related knowledge	Strongly disagree	1	.3	.3	.3
	Disagree	6	2.0	2.0	2.4
	Neutral	31	10.5	10.5	12.8
	Agree	178	60.1	60.1	73.0
	Strongly agree	80	27.0	27.0	100.0
Training practice increase job satisfaction	Strongly disagree	1	.3	.3	.3
	Disagree	21	7.1	7.1	7.4
	Neutral	99	33.4	33.4	40.9
	Agree	142	48.0	48.0	88.9
	Strongly agree	33	11.1	11.1	100.0
The training practice make employees work effectively	Strongly disagree	18	6.1	6.1	6.1
	Disagree	59	19.9	19.9	26.0
	Neutral	173	58.4	58.4	84.5
	Agree	46	15.5	15.5	100.0
	Strongly agree	18	6.1	6.1	6.1
The training practice make employees work quickly & efficiently	Strongly disagree	2	.7	.7	.7
	Disagree	17	5.7	5.7	6.4
	Neutral	69	23.3	23.3	29.7
	Agree	171	57.8	57.8	87.5
	Strongly agree	37	12.5	12.5	100.0
The training practice make employees work with greater accuracy	Strongly disagree	2	.7	.7	.7
	Disagree	13	4.4	4.4	5.1
	Neutral	83	28.0	28.0	33.1
	Agree	173	58.4	58.4	91.6
	Strongly agree	25	8.4	8.4	100.0
Training practice makes employees more committed	Strongly disagree				
	Disagree	17	5.7	5.7	5.7
	Neutral	126	42.6	42.6	48.3
	Agree	144	48.6	48.6	97.0
	Strongly agree	9	3.0	3.0	100.0



Training practice increase self-confidence on work	Strongly disagree	1	.3	.3	.3
	Disagree	2	.7	.7	1.0
	Neutral	83	28.0	28.0	29.1
	Agree	187	63.2	63.2	92.2
	Strongly agree	23	7.8	7.8	100.0
Training made me excited about going to work every day	Strongly disagree	2	.7	.7	.7
	Disagree	10	3.4	3.4	4.1
	Neutral	87	29.4	29.4	33.4
	Agree	174	58.8	58.8	92.2
	Strongly agree	23	7.8	7.8	100.0
since the bank provide training on time ,I am so specialized in the service that will be delivered to the client	Strongly disagree				
	Disagree	14	4.7	4.7	4.7
	Neutral	83	28.0	28.0	32.8
	Agree	173	58.4	58.4	91.2
	Strongly agree	26	8.8	8.8	100.0

Own survey, 2018

#### 4.2 Discussion of qualitative data result

The interview result shows that CBE has separate department responsible for manpower training and the department specifically guide by its own training policies and procedures which were prepared based on the organization goals and strategic directions. The training policies and procedures of the bank are based on strategic objectives. These strategic objectives of CBE are operational excellence and business growth. Learning and growth is one of strategic perspective that is designed to bring operational excellence.

The main purpose of training practice in CBE is to improve employee skills, knowledge, abilities and competencies of customer servicing and job performance. Generally it is to improve employees and organizational performance.

The bank properly plans the training program annually, semi-annually and quarterly and revises it when the bank made changes and amendments on its corporate strategic plan. The interview result show the flexibility of the bank on planning issues in general, but there is some deviation or gap that may occur in planning as a result of other uncontrollable internal or external limitations as explained by interviewee's response.

In addition the bank allocates a significant amount of budget for human resource training and development.

From the interview one can understand that the bank use both on- the -job and off- the- job training delivery methods . Most commonly job rotation, coaching, apparent ship training and simulated training.

As interviewee's explain in selecting professional training provider, CBE use both its own professionals and outsourcing when needed from available professional training providers. The training program evaluated before the training start and at the end of the training based on the nature of trainings. The researcher also revised the training policy and procedures of the bank and the policy indicates essential elements of training i.e. objectives of the policy, spelt out the measures for training needs identification, methods of training implementation, and types of training and training facilities. However, according to the training and development department response, there is some deviation or gap which may occur in planning as a result of other uncontrollable internal or external limitations and on implementation of the program. There are some communication gaps between the training and development department and other the bank's departments on identifying their skill gap, the appropriate training need and selection of appropriate trainees.

Generally, interviewees explain that training at CBE is planned but not systematic. Trainings have effect but not as the bank expects so, new training practice organized and the bank provide training to its employees in order to make employees more competent. The performance of employees measured based on the performance parameters that the bank set on each sub division.

## CHAPTER FIVE

### CONCLUSION AND RECOMMENDATIONS

#### 5.1 Conclusion

The main objective of this study was to assess the training practice and employee's job performance based on the data obtained through structured questionnaires distributed. Analyzing the collected data from 296 respondents of north Addis Ababa district city branches the study.

Commercial bank of Ethiopia performs employee training practice through organizing a separate department which is responsible for training and development with the support a formal policies and procedures that guide the whole practice of training programs and it indicates essential elements of training. In other way employee involvement in training practice especially in training planning is weak.

Regarding to training process, the bank not properly undertaken training need assessment process as it is indicated on the policy and procedure. Without prior need assessment the bank implements training. The implementation of training techniques are not according to employee need, work experience, level of knowledge, motivation which is suitable for different categories of employees in the organization so it shows gap towards need assessment and implementation. The delivery technique focuses on both on the job and off the job training. Most of the time on the job training used by the bank which is rotation every three month but both techniques has effect on employees' performance. Here the majority agree on on- the -job training compare to off the job techniques.

The result from respondent shows that training planned properly based on the training policy but the prior need assessment and proper implementation (based on the trainees knowledge, experience, etc.) not done. The bank also use both training delivery techniques and both methods are effective to the employees performance .Generally the employees perceive that the training practice of the bank has positive effect on their efficiency, effectiveness, satisfaction, accuracy, commitment and self-confidence

## 5.2 Recommendations

Training is the best means for making employees more competent. The training practices formulate to improve employees performance. The performance of employees has also a great effect on organization performance. These study asses the training practice and employees' performance through training process, training delivery methods and employee involvement..

Here under the researcher forward recommendations which help to improve the training practices and enhance employees performance.

- The training need assessment should be done prior to the planning and implementation of training practice
- Employee involvement in training activities specifically planning and implementing of training practice is too important
- Training practice being planned not enough it must be systematic. Systematic mean it should follow all steps from need identification to evaluation.
- Performance based employees selection is the best to provide trainings but other factors must be assessed especially the needs related to introduction of new technologies products and services.
- The bank should make need assessment prior to training practice and if needs are identified the implementation delivery methods also become effective
- Identifying which method of delivery is best for which type of employees is required. In addition the bank should focus on on- the- job training its less costly and the respondents also consider a good method.
- The management of CBE should exert their effort towards employee efficiency for better employee performance
- The bank should have to revise and properly do every step and evaluate the training effectiveness through feedback

### **5.3 Delimitations of the Study**

This study was assess the training practices and employee performance of Commercial Bank of Ethiopia North Addis Ababa district. Commercial Bank of Ethiopia has 15 districts offices stretched throughout the country. Because of time, financial and experience on the area the study was delimited to commercial bank of Ethiopia North Addis Ababa district city branches. Especially the time provided for the study from the university college makes the study to be tight.

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## APPENDIX A:

### QUESTIONNAIRE

Dear Sir/Madam,

This questionnaire has been designed to gather data on “*An assessment of Training practice and Employees’ Job Performance; the Case of Commercial bank of Ethiopia north Addis Ababa district*”. The findings of the study will be used for a research paper to be presented for the partial fulfilment for the awards of Masters of Business Administration in General management at Saint Mary’s University. The responses will be aggregated and used in summary so that no one’s response will be identified in isolation. There are no direct or indirect negative consequences by participating in this survey. The data collected will be used only for the purpose stated in here and will not be shared with anybody else. The questionnaire consists of 4 pages (including the cover page). It will take 15-20 minutes to complete the questionnaire. Your genuine responses will be helpful in the successful completion of the paper. Please give your responses to all the questions. The researcher would like to thank you in advance for your time and consideration in giving the responses. The researcher is scheduled to get the filled questionnaire back at the end of the day.

#### **Directions for filling the questionnaire**

- 1) No need to write your name on the questions paper.
- 2) Please put “X” or “√” mark inside the box to your response
- 3) If there is any question please contact the researcher through the following address  
E-mail:- tsedalm12@yahoo.com.

**Note:** CBE stands for Commercial bank of Ethiopia

#### **Part 1: Background Information**

1, Age

- a) 20-30  b) 30-40  c) 40-50  d) 50-60

2, sex a) male  b) female

3, Educational level a) Diploma  b) Degree  c) Masters  d) PhD

4, How long have you been working for the CBE?

a) 1-2 years  b) 2-5 years  c) 6-10 years

d) 11-15 years  e) above 15 years

5, working position in the bank

a) Customer service officer  b) senior customer service officer cash

c) Senior customer service officer accounts  d) customer relation officer

e) KYC analyst  f) marketing officer

g) Branch controller  h) Customer service managers

**Part 2 .Questionnaire on Employee involvement Training Practice**

<i>NO.</i>	<i>Descriptions</i>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	There is a separate department responsible for manpower training in my organization					
2	I was participating in any form of training.					
3	As an employee I was involved in the practices of training planning Programs in CBE.					
4	As an employee I was involved in the practices of training implementation Programs in CBE.					
5	In my opinion, training practices at CBE is planned and systematic.					

**Part 3 .Questionnaire on Training Process**

	<i>Descriptions</i>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	I think that my organization properly undertaken training needs assessment before the training program designed and implemented					
2	I think that my organization properly plan the training program with respect to policies and aims and planning interventions i.e. trainers level, resources (facilities), cost, location and characteristics of the trainees.					
3	The bank implement the training program based on the purpose of training and characteristics of employees jobs, needs, experience, level of knowledge, and skills and motivation to train.					
4	Training evaluation carried out before & after training program and feedback collected from the trainees.					
5	Selection of trainees is based on performance not seniority					

**Part 4. Questionnaire on training delivery technique**

<b>No.</b>	<b><i>Descriptions</i></b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
1	Most of the time the bank gives to the employees on the job training like job rotation, learning by doing (coaching), job instruction etc.					
2	Most of the time the bank use off the job training techniques like lecture, seminar, case study, group discussion etc.					
3	On the job training technique of the bank affects my knowledge, skill, competency, experience, career development effectiveness, efficiency, commitment, self-confidence or in general my performance.					
4	Off the job training technique of the bank affects my knowledge, skill, competency, experience, career development effectiveness, efficiency, commitment, self-confidence or in general my performance.					
5	Generally, The training techniques that the bank used helped me to enhance my job performance since I joined the bank.					

**Part 5 . Questionnaire on Employees job Performance**

No.	Descriptions	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	The training practice increase work related knowledge.					
2	The job <b>satisfaction</b> increases through the training.					
3	I can say that training practice of the bank helped me to perform and work <b>effectively</b> my regular activities.					
4	The training practice of the bank helped me to perform my work <b>quickly and efficiently</b> .					
5	I feel that training practice of the bank enable me to perform my work with greater <b>accuracy and precisely</b> .					
6	The good training practices of the organization, makes employees more <b>committed</b> for their work and for the organization.					
7	I feel I am better-off to relay on myself for a solution when things are looking difficult in my work because of the training practice. So the training practices of the bank makes me to feel <b>self-confidence</b> on my work.					

8	Staff trainings has made me get excited about going to work every day, inspired to meet my goals at work and i feel completely involved in my work .					
9	Since the bank culture is good enough to provide training on time, I am so specialized in the services that will be delivered to the clients.					

## **APPENDIX B:**

### ***INTERVIEW QUESTIONS***

1. Is there a separate department or unit in the bank that is responsible for manpower training?
2. Does the bank currently have a written comprehensive training policies and procedures?
3. Can you please briefly describe the training policy and procedures of the bank?
4. What are the major aims of training practice of the bank / need to attain?
5. How the bank currently plan and implement the training program?
6. Regarding to the training program;
  - a. What methods of training are used?
  - b. Do the bank has its own professional training providers or used outside training organizations or both?
  - c. How the training, trainees, the lessons, and trainers are determined?
  - d. How is the training program evaluated?
7. Do you think that the training programs in CBE are planned and systematic?
8. Does training have an effect on employee performance? How do you measure training effect on employee's performance?