ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF CUSTOMER SERVICE OFFICERS

TRAINING PRACTICES

IN COMMERCIAL BANK OF ETHIOPIA

BY:

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THESIS ON

ASSESSMENT OF CUSTOMER SERVICE OFFICERS

TRAINING PRACTICES

IN COMMERCIAL BANK OF ETHIOPIA

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I declare that the submission of this thesis is my own work and prepared under the guidance of Wondimeneh Mammo (Assistant Professor). All source of material used for the thesis have been recognized.

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LIST OF ACRONYMS

CBE – Commercial Bank of Ethiopia

CSO – Customer Service Officer

HRM- Human Resource Management

HRD- Human Resource Development

SPSS – Statistical Package for Social Sciences

ABSTRACT

Employee training is the most important thing in banking industry. The basic thing in banking is service delivery. Successful delivery of service can be maintained through employee training. The main purpose of this study was to assess customer service officer training practices of CBE. The research achieved the objective of the study through questionaries' for CSO and interviews with human resource development department (HRD) of CBE. To analyze the questioner the research used descriptive analysis; frequency table, mean and mode. The descriptive analysis reveals that there is no successful training practice in CBE, some of the reasons they mentioned, there is no clear criteria in selection process, one type of training program given for each employees several times, there is no follow-up ship method, the need assessment program is not taken before the training and there is no clear evaluation system before and after the training. From the analysis the research distinguishes, there is no well-organized training practice for CSOs and the service delivery of employee is not good enough. From the result it is noted that to deliver successful service for customer of CBE; there must be effectual CSO training practice. When the training is given for employees there must be need assessment program, clear criteria of selection, effective follow-up ship method and well organized evaluation system.

Keywords: - Human resource development, Practice, Customer Service Officer

CHAPTER ONE

1.0 Introduction

1.1 Background of the Study

Banking is the most competitive industry in the world. Now a day there are a lot of banks established. And those banks use several ways to be a better bank than the competitive one. Such as creating a new product, establishing several branches, using a new technology and delivering a training program. Out of these methods the study focuses on HRD program of CBE; that helps the bank to be competitive. Human resource development result 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 these undertaking, organizations will need to invest resources to enhance employees' knowledge, skills and competencies (Noe, 2011).

According to Management Study Guide (2018) Training is crucial for organizational development and success. It is fruitful to both employers and employees of an organization. Employees will become more efficient and productive if they are trained well.

Effective training is beneficial for the firm in variety of ways, such as, it plays a vital role in building and maintaining capabilities, both on individual and organizational level and thus participants in the process of organizational change (Valle et al, 2000)

In most banks there are a training program delivered for employees. But most of them didn't know exactly the outcome of the training program. From those banks, the researcher looked Customer service officer training practices in Commercial bank of Ethiopia. Commercial bank of Ethiopia helps a lot for the growth and development of Ethiopia. To strength this contribution and to become better than the competitor bank, the bank delivered different training program for its employees. From those training program the researcher looked the training which is given for customer service officer. In this training program some employees become effective and others not.

Therefore, in this research study the researcher looked the way how the training program was successfully forwarded for customer service officer, how this training program depends on their capability and need assessment, the practicality of the training program and how the management of commercial bank of Ethiopia follows and evaluates the training program. And then how this CSO training practices helps for a better delivery of service.

1.2 Background of the Organization

Commercial Bank of Ethiopia (CBE) was legally established and took its shape as a share company in 1963. CBE took over the commercial banking activity of the state bank of Ethiopia which was originally founded in 1942. The state bank of Ethiopia had been responsibly engaged in performing the duties of both commercial and central banking (CBE, 2008-09). Commercial bank of Ethiopia is a state owned bank. CBE plays an important role in the country's economy and dominates the market in terms of asset, deposit, capital, and customer base and branch network. While CBE faces a growing competition in the banking industry from private banks, it still stands in the leading position with its long year bank service experience (CBE, 2008-09). It is the largest commercial bank in Ethiopia.it has about 495.4 billion birr in assets. The bank has around 33,365 employees, who staff its headquarters and it's over 1251 branches positioned in the main cities and regional towns. The bank also operates two branches in South Sudan, and is contemplating opening re-opening a branch in Djibouti, and opening branches in Dubai and Washington, Dc, all to serve the Ethiopian diaspora.

The bank is pioneer to introduce modern banking to Ethiopia and credited for playing a catalytic role in the economic progress and development of the country. It is also the first bank in Ethiopia to introduce ATM service for local users. It has 1589 ATM machine and 6985 POS machine. And the bank also has 1.36 million mobile banking customers.

Vision

To become a world- class commercial bank by the year 2025.

Mission

Committed to best realize stakeholders values through enhanced financial intermediation globally and supporting national development priorities by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology. Winning the public confidence is the basis of the bank success.

1.3 Definition of Key Term

- **Human Resource Management-** human resource management is the process of analyzing and managing organizations human resource needs to ensure satisfaction of its strategic objectives (Coyle et al, 2013).

- **Human Resource Development**- According to Susan M. Heathfield (2017) Human Resource Development (HRD) is the framework for helping employees to develop their personal and organizational skills, knowledge, and abilities.

- **Training**- refers to the teaching and learning activities carried on for the primary purpose of helping members of an organization acquire and apply the knowledge, skill, abilities and attitudes needed by a particular job and organization (Dales Beach, 2013).

- **Customer Service Officer**- refers to Customer service representatives they have a direct link between the company that they work for and the clients looking for service. They are the initial point of contact and it is their job to help customers, answer their questions and to provide assistance (Dhavish Jain, 2014).

1.4 Statement of the Problem

The business world is changing all the time. Old technology is being replaced with new and modern one and it is happening very faster than it was before. Changes in external and internal organizational environments require adaptation with the new processes, procedures, technologies, and systems. Therefore, human resources of an organization need to develop skills, knowledge, attitudes, behaviors, and proficiencies to adapt with the new processes, procedures, technologies, and systems Sohel, Enamul (2015)

Choudhury & Shahid (1994) human resources of banks must be well-equipped with the modern methods, tools and techniques of banking operation and like these aspects of management. Furthermore, training develops human resources in a desired manner to perform their duties well the application of knowledge, skills and attitude developed through training depends, among other things, on proper assessment of training needs, proper impartation of training and proper evaluation and following up of training on the one hand and proper placement of training of human resources on the other hand.

According to Henok (2016) the purpose of the study was to assess employee training practice of NIB international bank. Some issues which were discussed in the study; training procedure and training practice of the bank and also training delivery, training evaluation technique and employees capability towards their assignments. However, the researcher observed that the training delivery of the bank, not enough to help employees to do their job. It didn't improve their skill and knowledge.

Moreover other study also conducted by (Atalay, 2014) the Assessment of Training Practice in Ethiopian Electric Power. The purpose of the study was to assess the practices of training in the corporation so as to identify the major problems and forward suggestions on how to improve their training program effectiveness and efficiency. And some of the discussion on the thesis need assessment program, training method, implementation practice of the training, attitude of employee towards training practice and evaluation system. However, the researcher considered that there are not clear criteria to select employees when providing training programs. And also the researcher found the overall training practice in the corporation is not effective against the opportunities that were available for the corporation. It is also stated that many training packages were available and provided by international bank financers to its employees within its credit agreements. But, most of them were provided to employees who are unrelated to the job and the same employees attended repeatedly.

In previous studies there are a lot of researches related to training practices of CBE. But still there is a gap. Some of the gaps are CSOs complains about the training program delivered by the bank and customers also complains about the service which is given by CSOs. Therefore, this study tries to fill the gaps by assessing customer service officer (CSO) training practices in commercial bank of Ethiopia. The study addressed the capabilities of the trainer to practice the training program,

how the need assessment successfully forwarded before the training program, the method of delivery system and the evaluation frequency or the level of managerial follow up ship to look up the effectiveness of the training program. It also shows how this training practice helps for a better service delivery.

1.5 Basic research questions

1, What are the existing CSO training practices in CBE?

2, Is there any training need assessment conducted by CBE?

3, What kind of evaluation system is practiced in the training program?

4, What is the role of CSO training for service delivery?

1.6 Research objective

1.6.1 General objective

- To assess the overall customer service officer training practices.

1.6.2 Specific objective

- To evaluate the CSO training practice of CBE.
- To determine how the need assessment is practiced before the training.
- To assess the level of evaluation system on the training program.
- To examine how the CSO training practice helps in service delivery.

1.7 Significance of the study

It is expected that the study informs the Management of Commercial bank of Ethiopia, to increase the effectiveness of the overall activity of the bank; there is a need to have and retain well trained employees. Thus the importance of the research can be pointed out from different point of view;

- The study area will use as a guide line to suggests and shows ways to solve the problem and improve understanding in customer service officer training practices.
- It helps to the existing body of knowledge and literatures on this area.
- It serves as a source document for those who want to pursue further study.

1.8 Scope of the Study

The scope of this study was limited to assess the practice of training in CBE from 2013–2018 after the implantation of the new HRD strategy. This study focuses on the Assessment of customer service officer training practices in commercial bank of Ethiopia; A case of Bole branch, Pickok and Wollosefer. Customer service officer of Bole, Pickok and Wollosefer branch and human resource development parties are the main focus on the research study. From the total number of 1251 branches of commercial bank of Ethiopia, the data is collected from Bole, Pickok and Wollosefer branch which are located in Addis Ababa. The study uses descriptive statistics (percentage, mean and mode) to assess customer service officer training practices.

1.9 Limitation of the Study

The study may be subjected to several shortcomings that probably limit the interpretation of the findings. Since the researcher delimited the scope of the study only to three branches of commercial bank of Ethiopia, the ability to generalize to the entire population of commercial bank of Ethiopia may be adversely affected. The sample is however similar in nature to the population of CSOs in commercial bank of Ethiopia to get adequate and relevant information.

1.9 Organization of the Study

The paper is organized in to five chapters. Chapter one contains the introduction part which constitutes background of the organization, background of the study, definition of key term, statement of the problem, research questions, objectives of the study, significance of the study and finally the scope and limitation of the paper is enclosed. Chapter two contains review of the literatures those are relevant to the research area and training practice of CBE. Chapter three contains, the framework of the study, how the entire project is organized and indicates the structure of the paper and the research methodology. Chapter four explores data analysis and presentation of finding. The final chapter deals with the summary of finding, conclusion and recommendation part of the study.

CHAPTER TWO

2.0 Literature Review

2.1 Theoretical Review

Well trained employees are a key to a business' success. It has been shown that the most Successful and productive employees are those who have received extensive training program. Therefore these chapters' disuses concepts related to human resource development program of customer service officer.

2.1.1 Human Resource Management

As per Susan M. Heathfield (2017) Human Resource Management is the function within an organization that focuses on recruitment of, management of, and providing direction for the people who work in an organization.

HRM is the process of hiring and developing employees so that they become more valuable to the organization. it includes conducting job analyses, planning personnel needs, recruiting the right people for the job, orienting and training, managing wages and salaries, providing benefits and incentives, evaluating performance, resolving disputes, and communicating with all employees at all levels (business dictionary, 2018)

2.1.2 Human Resource Development

According to Susan M. Heathfield (2017) Human Resource Development (HRD) is the framework for helping employees to develop their personal and organizational skills, knowledge, and abilities. HRD is one of the most significant opportunities that employees seek when they consider you as an employer. The ability, and encouragement, to continue to develop their skills help you to retain and motivate employees.

Human Resource Development includes such opportunities as employee training, employee career development, performance management and development, coaching, mentoring, succession planning, key employee identification, tuition assistance, and organization development.

The focus of all aspects of Human Resource Development is on developing the most superior workforce so that the organization and individual employees can accomplish their work goals in service to customers.

2.1.3 Concept of Training

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

Training 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 programs Jacob, Ronal L (2003)

Training can be defined as the systematic development of the attitude, knowledge, skill and behavior pattern required by an individual to perform adequately given task or job where as development is not primarily skill oriented. Instead it provides the general knowledge and attitudes, which will be helpful to employers in higher positions (Isiaka, 2011).

Training is one of the major functions of the human resource management and it is used help in enhancing employees' skills, knowledge, capability, ability to perform more efficiently , to change or moderate the behavior and the level of motivation aiming the positive contribution for the Performance and finally for the productivity Palo, S. Padhi N.(2003)

2.1.3.1 Employee training

Employee training is a program that is designed to increase the technical skills, knowledge, efficiency, and value creation to do any specific job in a much better way (Management dictionary, 2017) employee training helps for employee to gain additional work ability to perform their activity.

According to business dictionary (2018) employee training is educational preparation for performing a job that is typically provided to staff by the business that has recently hired them

before they become active in service to the company. Employee training is increasingly required to assist the work force in using modern techniques, tools, strategies and materials in their jobs.

Employee or employees can be valuable assets to the organization when it comes to competitive strength Joo and Mclean (2006). Engagement can be found through training, good payment and good management support. The need for training your employees has never been greater. As business and industry continues to grow, more jobs will become created and available. Customer demands, employee morale, employee productivity, and employee turnover as well as the current economic realities of a highly competitive workforce are just some of the reasons for establishing and implementing training in an organization. To be successful, all training must receive support from the top management as well as from the middle and supervisory levels of management. It is a team effort and must be implemented by all members of the organization to be fully successful.

2.1.3.2 Benefit of employee training

Employee Training is very vital in any company or organization that aims at progressing. This includes decision making, thinking creatively and managing people. Training is so important because it helps in addressing employee weaknesses, Improvement in worker performance, Consistency in duty performance, Ensuring worker satisfaction, increased productivity, improved quality of service and products, reduced cost, Reduction in supervision (D.N College Meerut, 2014)

Training is essential part of the Human Resource Department in any organization (Van, 1962). Without training the employees will face shortage of skill and knowledge in their work activities.

Training helps an employee acquire more skills and capabilities that help improves their performance in the job; training also makes them proficient in the job (Dahama, 1979).

Training generates benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior (Anderson V. 2009).

Training program helps to provide a lot of benefits for employees, organization and customers, but only if they are carefully planned and properly implemented. Clear understanding of policies, job functions, goals and company philosophy lead to increased motivation, morale and productivity for

employees specifically for customer service officers. Training is a means to a specific end, so keeping goals in mind during the development and implementation stages of the training program the organization should focus on creating a clearly defined and effective training program. Training is using banks and banking organization as a means of learning new process, procedure, system, concept, and development, and technologies etc. The need for training in banks is necessary to adapt with the new and modern activities, technologies and concepts because bank's processes, procedures, systems, technologies and other innovative concepts must be learnt by the human resources of banks Sohel, Enamul (2015)

According to Jelena Vemić (2007) employee training has a significant role in the development of individual and organizational performance. Employee training does not imply only obtaining new knowledge, abilities and skills, but also the possibility to promote entrepreneurship, introduce employees to changes, encourage the changes of their attitude, introduce the employees to important business decisions and involve them actively in the process of decision making. To precisely define expectations and attract skilled workforce, more and more employment advertisings offer a certain number of annual hours or days for education. The most wanted resources are the people with particular knowledge, skills and abilities.

2.1.3.3 Objective of Employee Training

As per D.N. College Meerut (2014) the following are the specific objective of employee training.

- Employee Training helps in optimizing the utilization of human resources.
- Employee Training helps in increasing the productivity of the employees.
- Employee Training helps in creating a better corporate image.
- Employee Training helps in inculcating the sense of team work, team spirit, and inter-team collaborations.
- Employee Training helps in improving the health and safety of the organization thus preventing obsolescence.

2.1.3.4 Methods of employee training

• **Orientation training or induction training**: is a form of introduction for new employees in order to enable them to do their work in a new profession or job role within a business. And this type of training is a systematic training, the systematic model supplements natural learning with a systematic intervention that relates to the organization objective (Collins dictionary, 2014)

• **Technical training** –it is the process of teaching employees how to more accurately and thoroughly perform the technical components of their jobs. Training can include technology applications, products, sales and service tactics and more. Technical skills are job specific as opposed to soft skills, which are transferable (Neil Kokemuller, 2017)

• **Refresher training** - this training is offered to update and maintain the specialized subject matter knowledge of the incumbents. Refresher training keeps the specialists, administrators, subject matter officers, extension supervisors and front line workers update and enable them to add to the knowledge and skill they have already (Van Dersal, 1962)

• **On the job training**- This kind of training is delivered while an individual is performing tasks and processes related to their particular occupation. The employee typically performs tasks that are essential to their job function with the supervision of a manager, coach or mentor. This type of training is typically used to broaden an employee's skill set and to increases productivity. Training industry conference and expo (2018)

• **Developmental training**- this type of training is designed to upgrade the knowledge, skills and ability of employees to help them assume greater responsibility in higher positions the training is arranged departmentally for successful extension workers at all levels for their own continuing education and professional development (Malone, 1984)

2.1.3.5 Effect of employee training

The biggest effect of employee training is; it can help to enhance the performance or engagement level of employees. There are a number of measures that can be taken into consideration when measuring performance of employees for example using of productivity, efficiency, effectiveness and quality measures (Abuja, 1992).

- **Productivity** means the amount of output per worker, the ability of an employee to perform his/her activity productively.
- **Efficiency** means doing the task wright, the ability of an employee to perform their activity within a given period of time by using the resource efficiently.
- **Effectiveness** means doing the wright task, the ability of an employee to perform their activity accurately.
- **Quality** means level of excellence on the perception of good and service taker.

2.1.3.6 Employee training processes

The following are steps in training processes. These steps are mutually necessary for any training program to be effective and efficient.

Step 1: Establishing a Needs Analysis

This step identifies activities to justify an investment for training. The techniques necessary for the data collection are surveys, observations, interviews, and customer comment cards. Several examples of an analysis outlining specific training needs are customer dissatisfaction, low morale, low productivity, and high turnover. By determining training needs, an organization can decide what specific knowledge, skills, and attitudes are needed to improve the employee's performance in accordance with the company's standards. The needs analysis is the starting point for all training. The primary objective of all training is to improve individual and organizational performance. Establishing a needs analysis should always be the first step of the training process (Dr Al Infande, 2018)

Step 2: Developing Training Programs and Manuals

This step establishes the development of current job descriptions and standards and procedures. Job descriptions should be clear and concise and may serve as a major training tool for the identification of guidelines. Once the job description is completed, a complete list of standards and procedures should be established from each responsibility outlined in the job description. This will standardize the necessary guidelines for any future training (Dr Al Infande, 2018)

Step 3: Deliver the Training Program

This step is responsible for the instruction and delivery of the training program. Once you have designated your trainers, the training technique must be decided. One-on-one training, on-the-job training, group training, seminars, and workshops are the most popular methods. Before presenting a training session, make sure you have a thorough understanding of the following characteristics of an effective trainer. The trainer should have: A desire to teach the subject being taught, a working knowledge of the subject being taught, an ability to motivate participants to "want" to learn, a good sense of humor, a dynamic appearance and good posture, a strong passion for their topic, a strong compassion towards their participants and appropriate audio/visual equipment to enhance the training session. For a training program to be successful, the trainer should be conscious of several essential elements, including a controlled environment, good planning, and the use of various training methods, good communication skills, and trainee participation (Dr Al Infande, 2018)

Step 4: Evaluate the Training Program

This step will determine how effective and profitable your training program has been. Methods for evaluation are pre-and post- surveys of customer comments cards, the establishment of a cost/benefit analysis outlining your expenses and returns, and an increase in customer satisfaction and profits. The reason for an evaluation system is simple. The evaluations of training programs are without a doubt the most important step in the training process. This step will indicate the effectiveness of both the training as well as the trainer. There are several obvious benefits for evaluating a training program. First, evaluations will provide feedback on the trainer's performance, allowing them to improve themselves for future programs. Second, evaluations will indicate its cost-effectiveness. Third, evaluations are an efficient way to determine the overall effectiveness of the training program for the employees as well as the organization. The importance of the evaluation process after the training is critical. Without it, the trainer does not have a true indication of the effectiveness of the training. Consider this information the next time you need to evaluate your training program. You will be amazed with the results (Dr Al Infande, 2018)

2.1.4 Customer service

Customer service is the act of taking care of the customer's needs by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer's requirements are met (Paul Mckinney, 2013)

Customer Service is about creating a relationship of trust and loyalty with customers that transcends the interaction of the moment. Ironically, such bonds are best forged not when things go right but when things go wrong. Therefore complaint management becomes the premier opportunity to prove our care, responsiveness, and trustworthiness to customers (Guy winch, 2012)

Customer service is the act of providing your customer with something they need, want or value. It's the sum of the experience of doing business with you: before, during and after a purchase (Debbie Szumylo, 2012)

Customer service at the end of the day is really just about sacrifice and empathy. Sacrifice requires being willing to put your own needs aside. Whether they're work-related, personal, or whatever and really listen to what somebody else needs. And what somebody else needs is often not what they're saying. The ability to empathize with one's situation and put yourself in their shoes even at your own expense will insure that they walk away knowing that you were attentive, sensitive to their needs, and empathetic towards their situation/project (Scott, 2012)

2.1.4.1 Characteristics of Good Customer Service

As per Paul Mckinney (2013); characteristics of good customer service are

•**Promptness**: Promises for delivery of products must be on time. Delays and cancellations of products should be avoided.

•**Politeness**: Politeness is almost a lost art. Saying 'hello,' 'good afternoon,' 'sir,' and 'thank you very much' are a part of good customer service. For any business, using good manners is appropriate whether the customer makes a purchase or not.

•**Professionalism**: All customers should be treated professionally, which means the use of competence or skill expected of the professional. Professionalism shows the customer they're cared for.

•**Personalization**: Using the customer's name is very effective in producing loyalty. Customers like the idea that whom they do business with knows them on a personal level.

2.1.5 Customer Service Officer

Customer service officer is a service representative interacts with a company's customers to provide them with information to address inquiries regarding products and services. In addition, they deal with and help resolve any customer complaints (Alexis, 2018)

Consumer service officer is just like executives at customer care. In most cases CSO are the ones that attend to customer issues when customer come into an office, they respond to customer e-mails, post mails, telephone etc. They are in the best position to explain billings, product usage and answer all other questions which the customer would want answers to. Their job really, is to keep the customers satisfied (Rajan Sisoudia, 2014)

2.1.5.1 Roles of Customer service officer

Some of the roles of Customer Service Officer;

1. Helper of the customer

The first thing people think of when they think of customer support, being a helper is perhaps your most prominent role. And it's a very important one. In customer service, the number one most important factor in gaining a customer's loyalty is reducing their effort (the work they must do to get their problem solved). So by helping them overcome product hurdles and achieve what they want to do, the CSO not just helping the customers; but also helping to grow the business (Len Markidan, 2015)

2. Teacher for the customer

While the customer sometimes might need help, they probably don't want to reach out to CSO every single time they stumble onto the same issue. That's why it's so important to not just be a

good helper, but a good teacher. The ability to take sometimes-complex concepts and distill them into simple, clear and easy-to-follow instructions that make the customer better at using the product is an extraordinarily valuable skill (Len Markidan, 2015)

3. Advocator for the customer

Customer service officers are the voice of the customer in a company. Aside from spotting bugs and issues, CSO also know the types of things that a company does that make the customers happy, frustrated or angry, because CSO are always the first to hear about it (Len Markidan, 2015)

4. Salesperson

If the business offers multiple products, or multiple tiers of the same product, CSO can probably easily spot the customers that would get more value from either buying another product, or switching their plan to a higher (or lower) tier. By being able to identify those customers, and target them with upsells, down sells or cross-sells in the right way at the right time is a mark of an effective support agent (Len Markidan, 2015)

5. Mind reader of a customer

That means that every issue that the CSO hear about from one customer is silently nudging many more customers toward the door, except they'll never tell the problem. Otherwise if things get bad enough, the customers simply leave without a word. That's where being a mind reader becomes a role that can save the business (Len Markidan, 2015)

2.1.5.2 Benefits of CSO training

As per Blog, Business and Consulting (2013) benefits of customer service officers training are;

1. Higher Employee Motivation & Engagement: Providing training on customer service officer allows employees to greater understand the impact their role has on the organization. A company that invests in training shows their employees that they care about continual development and progress. In turn this makes employees more engaged in the company and therefore more motivated. Employees then become more efficient and better equipped to deal effectively with customers. You can increase engagement a step further by having employees involved in the development of the training program by asking for their feedback (training needs assessment).

2. Improved Customer Service Skills: Through customer service officer training, employees improve their skills and/or acquire new ones. Specific customer service training programs focus on improving communication, listening, problem-solving and organizational skills. Training employees on the same set of competencies gives them a standard process to deal with customers and creates a sense of team spirit. The increased motivation and engagement coupled with the new skills creates improved customer service in the company.

3. Increased Customer Satisfaction: Improving the quality of your customer service through training leads to an increase in customer satisfaction, retention and loyalty. Through effective training, customer service representatives increase their ability to resolve issues and decrease the number of return calls. Often, trained employees are able to address the concern at the first point of contact, which greatly increases customer satisfaction. The improved manner that employees interact with customer's leads to the consumer feeling appreciated and respected. This appreciation is critical to the company's success as it is the basis for repeated patronage and customer loyalty.

4. Rise in Profit: What quality customer service training allows the company to achieve is higher customer retention, the acquisition of new customers, reduced employee turnover and increased sales. The training has a great impact on employee motivation and morale, which leads to increased productivity. Through the customer service training employees come together to achieve a common goal, which is to satisfy the customer. Think of it as an equation: improved customer service + increased customer satisfaction + increased customer loyalty = an increase in profit.

2.1.5.3 Methods of CSO training

According to Melvin Richardson (2017) methods of CSO training are,

A company with customer service officer has a need to provide training periodically. There are a number of methods for training employees. Every employee does not learn equally from the same method or technique. When employees are adequately trained they will give superior service, and become more knowledgeable and informed about their jobs. Customers are happy and satisfied when they are dealing with professional, helpful, courteous individuals who have their best interest at heart. The end result is more sales and profits for a company.

1, Role Playing

One type of customer service training is role playing. One individual can pretend to be an irate customer and another individual will be the customer service representative answering questions and handling concerns. This allows the employees to practice providing customer service in an environment that mimics a real world situation. Everyone should be allowed to get creative when they participate in these sessions. They can also reverse roles and use a different scenario.

2, Seminars

A company could send their employees to seminars for customer service training. Customer service representatives can learn how to defuse an angry customer, listen, provide solutions and answers and take ownership of the customer's call. There are many invaluable techniques and methods to be learned at a seminar. A number of companies provide this type of training on a regular basis. Some companies will present the seminars on site for the organization they are working for. Employees won't have a need to travel, which reduces costs.

3, Call Monitoring

Managers will sometimes listen to customer service representatives' phone calls and then provide them with constructive feedback and criticism. They listen to every aspect of the call including the greeting to see if the representative handled the call appropriately. Companies will sometimes require employees to attempt to sell a product or service once the customer's initial complaint has been satisfied. This allows employees to build a better relationship and ultimately sell more products. The calls are rated and scored to see if a representative touched on all facets of customer service.

4, Workshops

A supervisor will, from time to time, present an in-house workshop designed explicitly for the customer service representatives within the company and the customers they service. This information is usually tailored specifically for known company service problems, and helps to avoid applying general customer service tips to situations that may not apply.

5, Surveys

After a customer service representative finishes a phone call, they can ask the customer to fill out an online survey which allows them to rate the level of customer service they received. Usually the survey will take no more than five minutes and customers are often provided with a space for their comments. This is where customers can make suggestions for improvements. Representatives can use the feedback when they talk to customers in the future

2.1.6 The Relationship between training and service delivery

Employee training program are significant for improved employee performance consequently leads to improved provision of service to clients (M.Mpofu, 2015)

Quality employee training that can be achieved from quality program and highly qualified facilitators leads to improved employee performance and consequently improved service delivery (Mohammed, 2010)

Improved, efficient and effective service deliverance by employees can be achieved if they are trained and developed in programs of a high standard and which are administered by facilitator who produce work of a high standard (M.Mpofu, 2015)

Service training as part of a strategy to improve public service delivery and it helps to improve efficiency in employee performance (Wat Chiras, 2010)

The problem of poor service delivery is lack of employee training. Employees are those skilled and qualified stuffs offering efficient and reliable service to masses (Burger, 2010)

Improvement of employee skill and performance through employee training, will lead to improved performance. This will allow to employee a greater opportunity to provide efficient and reliable service (M.Mpofu, 2015)

2.2 Training practices of CBE

Before 2010 commercial bank of Ethiopia uses traditional training program, which means giving training program randomly without selecting employees in a technical way. And to give information about the training program the management of HRD uses a formal letter. It was

difficult to know the competency or the knowledge gap of employees. But after 2010- 2011 CBE establish a new vision, to become a worldwide bank in the coming 2025, to fulfill this vision HRD designs a new strategy in 2010- 2011. This strategy implemented in 2012- 2013.

The new HRD strategy plan designs in a different technology, delivery system, in new method/ objective and evaluation system. In this HRD strategy plan very employee should involve in a training program at least one time in a year.

In modern training program the management of HRD uses different technological system to deliver the training program, Such as oracle learning and geom.

2.2.1 Need assessment program

In the need assessment phase before delivering the training program; the management of HRD focuses on the competency Gap of employee.

Competency is a person's ability or capacity to do a job. It is measured by expected competency- current competency the result is competency gap. The competency level is measured by the following: skill, knowledge and attitude

- **Knowledge**- content knowledge/information in field of work, from education or experience
- **Skill-** ability to do something well, most easily trained on. E.g. technical skills to use knowledge
- **Attitude**- how people see/view themselves; identity; worth

2.2.2 Types of training

- **Technical training** - a type of training which is given to enhance the knowledge and skill gap of a trainer.
- **Developmental training** - this type of training is given to develop the positional level of employees.
- **Ethical training**- this training is given to improve the negative behavioral aspects of employees.

2.2.3 Training Methods

The following training methods are taken place in commercial bank of Ethiopia

- **On the job training**- is a form of training taking place in a normal working situation. On-the-job training, sometimes called direct instruction, is one of the earliest forms of training.
- **Induction training**- this training method provided to new employees by the employer in order to assist in adjustment to their new job tasks and to help them become familiar with their new work environment and the people working around them. This type of training will also outline the basic overview of the business and its services as well as the new employee's role in the environment.

2.2.4 Training Objective

- **General Objective**- to create efficient and proficient employees in the coming 2025.
- **Specific Objective** - to fulfill competency and ethical Gap

2.2.5 Evaluation system

In the traditional training system evaluation is taken on paper test only. But in a modern training system the evaluation program is taken in online system.

In online evaluation two type of evaluation program

- **Pre-test evaluation**- the evaluation system is given to employee before the training program.
- **Post-test evaluation**- the evaluation is given to employee after the training program.

2.2.5.1 Level of evaluation

- **Reaction**- Did they enjoy the training? A reaction survey is a subjective evaluation of the training course by the participants that assesses how they "feel". Sometimes called "smile sheets', reaction surveys measure the participant's immediate perceptions of the quality and usefulness of the training.

- **Learning** - Did they pass the assessment? In this evaluation system the trainer evaluate the trainee by giving an assessment test about the previous training program. Weather they pass or not determine the effectiveness of the training program.
- **Behavior** - Do they work better? In this level the trainer evaluate the trainee by the actual performance.
- **Results** - Did business metrics improve? This evaluation tells the effect of training on the business or environment resulting from the improved performance of the trainee.

Reaction and learning evaluation system practiced in commercial bank of Ethiopia.

2.2.6 Types of CSO training

The following are the type of training program which is given to customer service officers of CBE

- CATS(Account Opening, Deposit, Payment, Cheque clearance and Money transfer)
- Cash management
- Customer service
- Interest free banking
- CBE birr
- Banking operation

2.3 Empirical review

Henok (2016) conducted a research called "Assessment of employee training practice in NIB international bank" the purpose of this thesis was to assess employee training practice of NIB, Some issues which were discussed in the study training procedure and training practice of the bank, training delivery, training evaluation technique and employees capability towards their assignments. In the finding the researcher observed the training delivery of the bank, not enough to help employees to do their job. It didn't improve their skill and knowledge. The study also made conclusion and recommendation, and suggested that if employees get more chance to have training they can improve their skill and update themselves with the current situation like technology and system it increase their capacity then the result will maximize employees` and organizational benefit towards their capacity and goals respectively. Therefore the bank should deliver effective and timely based trainings to employees. (Atalay, 2014) conducted a research on "Assessment of

Training Practice in Ethiopian Electric Power" the purpose of the study to assess the practices of training in the corporation so as to identify the major problems and forward suggestions on how to improve their training program effectiveness and efficiency. And some of the discussion on the thesis need assessment program, training method, implementation practice of the training, attitude of employee towards training practice and evaluation system. In the finding the researcher considered that there are not clear criteria to select employees for providing training programs. The researcher also found the overall training practice in the corporation is not effective against the opportunities that were available for the corporation. It is also stated that many training packages were available and provided by international bank financers to its employees within its credit agreements. But, most of them were provided to employees who are unrelated to the job and the same employees attended repeatedly. The study also made conclusion and recommendation, and suggested corporation should have to carry out training need assessment by using the right approach. There should be participation of both trainees and line managers to consider appropriate need assessment results before organizing training programs. The corporation management should be committed for employees training programs by allocate sufficient budget, support and ultimately follow up the impacts on both employees and organizational performance.

2.4 Conceptual Framework

The conceptual framework includes independent variables identified as conducive working environment, appropriate training material, fair selection, training need assessment; training evaluation system and follow up on training and the dependent variable were satisfaction on training and successful service delivery. The findings clearly showed that satisfaction on training and successful service delivery was affected by the independent variables. Satisfaction on training (dependent variable) is shown on the right side and successful service delivery (dependent variable) is shown on the middle part while the independent variables are on the left side.

Figure 2.1 Conceptual framework
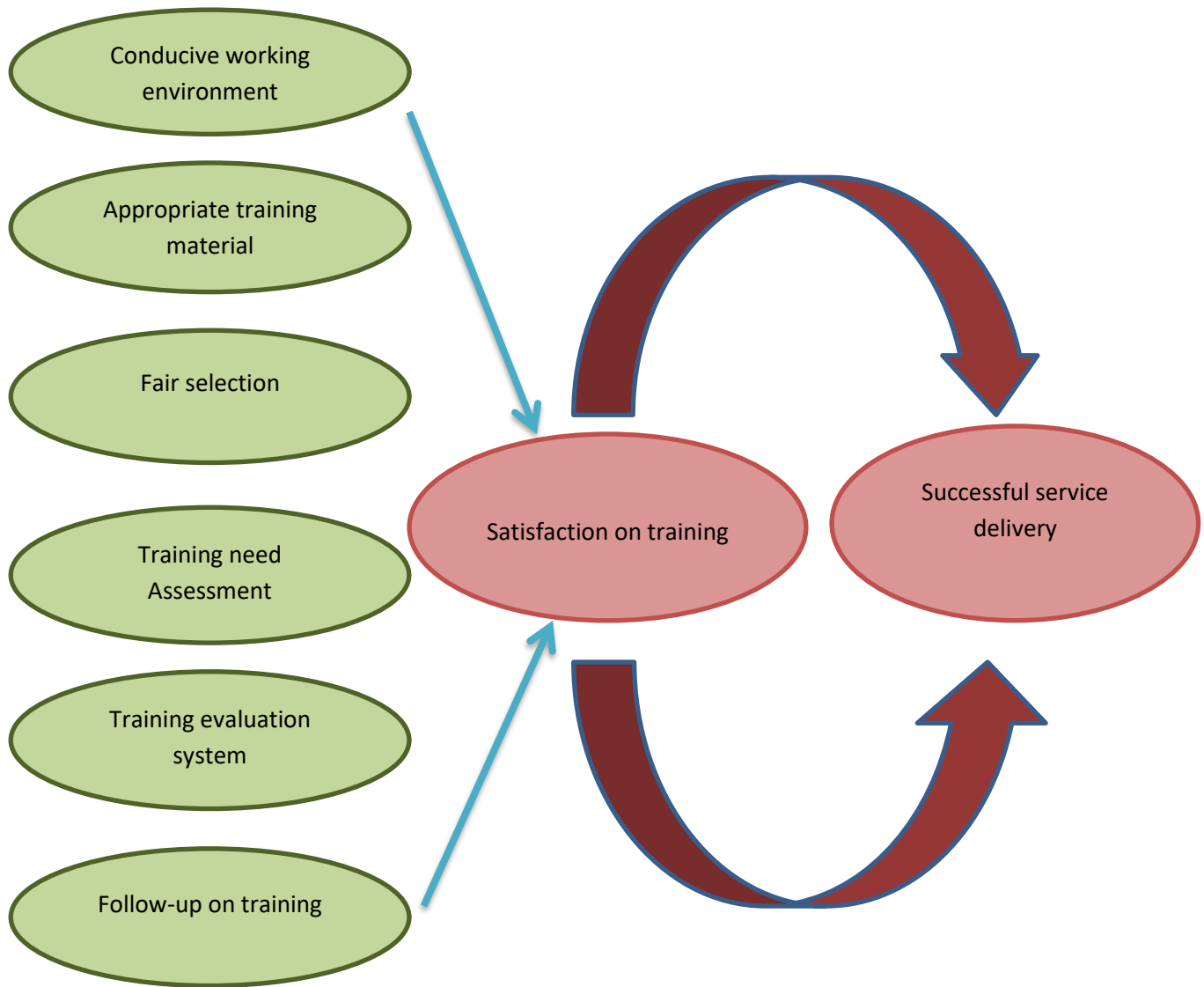
CHAPTER THREE

3.0 Research Design and Methodology

This chapter includes some of the methodologies in collection of the data as well as the important statistical tools that was used for analyzing the research results during the study.

Research methodology is the most important part for the research. The plan of the research is completed for the frame of thoughts of research and various methods of researches. This basically provides the explanation of various issues which can be faced during the research study. The topic was focused on the research approach, design and methods. This research was required extensive primary data that were analyzed in a proper manner and simultaneously.

3.1 Research Design and Approach

Research design is a plan, structure and strategy of investigation so conceived as to obtain answers to research questions and problem. The plan is the complete scheme or program of the research. It includes an outline of what the investigator will do from writing the hypothesis and their operational implications to the final analysis of data (Kerlinger, 1986)

The appropriate method of research design for this research was descriptive design. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form Glass & Hopkins (1984).This design describes the overall practices of the training program.

In this research there was organized questionnaire and interviews used and documents was analyzed. The primary data generated by questionnaire was tabulated using tables, mean and mode. Then, based on the results, conclusions and recommendations were forwarded.

Both qualitative and quantitative method of data collection used in this research.

Qualitative research is a means of exploring and understanding the meaning individuals or groups ascribe to a social or human problem (Creswell, 2009) Interviews and focus groups are the most common methods of data collection used in qualitative research (K. Stewart, 2008)

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Quantitative research is "an inquiry into a social or human problem based on testing a theory composed of variables, measured with numbers, and analyzed with statistical procedures, in order to determine whether the predictive generalizations of the theory hold true (Creswell, 2009) Quantitative methods emphasize on objective measurements and numerical analysis of data collected through polls, questionnaires or surveys (S. Mustaq, 2015)

3.2 Population and Sampling techniques

The population observation of this research was the customer service officer of three branches of commercial bank of Ethiopia; Bole, Pickok and Wollosefer. The target population was fifty five (55) CSO. The population which was selected for Bole branch twenty five (25), for Pickcok fifteen (15) and for Wollosefer fifteen (15). Hence, for this study the researcher has used judgmental types of non-probability sampling techniques to purposively select the three branches of commercial bank of Ethiopia. In this study the branches were selected because of their convenient accessibility at the time of data collection.

The researcher uses census method in selecting respondents. Census is a well-organized procedure of gathering, recording and analyzing information regarding the members of the population. It is an official and complete count of the universe; where in each and every unit of the universe is included in the collection of data. Here universe implies any region (city or country), a group of people, through which the data can be acquired (Surbhi S, 2016)

3.3 Techniques of Data Collection & Instruments

The data collection techniques for this research would be questioner and interview. Questionnaires are a means to collect relevant data from the group under study. This study carried out with the help of structured questionnaires that contain questions related to the topic. It includes questions regarding on the assessment of CSO training practices in commercial bank of Ethiopia. Questionnaire help the researcher get direct responses of the employees specifically CSO who are associated with the training activities of the company. While using questionnaires there are chances that the responses obtained may be biased and not the real response of the respondent. The interview allows the researcher to capture information by physically facing with HRD managers. The various drawbacks of questionnaires can be overcome using the interview method as it

provides an opportunity for researcher to have a face to face interaction with the HRD managers. Interview method is relevant as the interviewer can include more interactive and open ended questions. This helps to obtain more specific information related to the topic. In this study the researcher interviews HRD managers and gets their personal opinions and 55 questioners was prepared for customer service officers suggestions on training, how it brought about a change.

3.4 Source of Data

This research was tap into primary source of data; this helps to the researcher to assess the CSO training practice. The primary data was collected using questionnaires and interview because it was the most practical and easiest tool for collecting the data under the prevailed circumstances. The questionnaires were dropped to the respondents and a time frame of one week was given to allow the respondents' time to read, understand and give accurate response.

3.5 Techniques of Data Analysis

Data analysis is the process of converting the collected raw data into a polished form which can be easily interpreted and understood to give relevant conclusions. There are various data analysis techniques that can be used in different types of researches according to the requirements (Nolan Bryan, 1994).

The collected data was analyzed using descriptive statics. The frequency table, mean and mode were used for the descriptive statistics to confirm the questions formulated for the course of the study. The percentage, mean and mode were used to measures the reliability and significance of data to see whether deviation of the actual observer leads to the acceptance or rejection of the findings.

3.6 Validity and reliability of the instrument

Validity- refers to the consistency, stability and repeatability of results i.e. the result of a researcher is considered reliable if consistent results have been obtained in identical situations but different circumstances Twycross and Shields (2004) The researcher used pilot testing for those who were involve in the study sample and the researcher found same result from pre and final research, also used advisor point of view in every content and tool of the research.

Reliability- is the extent to which any measuring instrument measures what it is intended to measure (Thatcher, 2010) The researcher used Cronbach`s coefficient alpha index is one of the most commonly accepted measures of reliability of the research. It measures the internal consistency of item in a scale; internal consistency is concerned with the interrelatedness of a sample of test items. It is expressed as a number between 0 and 1. The higher the score, the more reliable the general scale is (Hair et al, 2003) has indicated 0.7 to be an acceptable reliability coefficient. Since In this research the Cronbach`s alpha index is .847 it is more than the acceptable range of 0.7 so the research is in the acceptable reliability coefficient.

3.7 Ethical Considerations

Ethical issues are considered in this research. The respondents are assured all the information they give used with confidentiality. The information is used for the research purpose only. Every party who participate in the research program has a right to know the objective of the research. The researcher should be open in dealing every activity of the research with respondents. The material used in this research is fully referred in organized way. The time of the research is conducted within the time schedule. The research is conducted for learning processes only.

CHAPTER FOUR

4.0 Data Analysis and Presentation of Findings

4.1 Introduction

This chapter deals with presentation of the findings of the responses. The main purpose of the study, its objectives and the formulated research question was to assess CSO training practices in commercial bank of Ethiopia. The data was interpreted as per the research questions. The analysis was done through descriptive statistics. The findings were presented in form of frequency tables.

4.2 Demographic characteristics

Demographic characteristics represent the respondent gender, age, education level and working experience.

4.2.1 Gender of the Respondents

From the findings, the study revealed that majority of the respondent as shown by 53.6 percent were males whereas 44.6 percent of the respondent indicated that they were female. This is an indication that both male and female were involved in this study, though not in equal proportion.

Table1: Gender Respondent

sex/gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FEMALE	25	44.6	45.5	45.5
	MALE	30	53.6	54.5	100.0
	Total	55	100	100.0	
Total		55	100.0		

Source: Own survey, 2018

4.2.2 Education Level

Education background helps for organization to know the level of knowledge of employees. As we look from Table 2, 7.4% of employees are diploma holder, 72.2% degree holder and 20.4% of

employees are post graduate employees this indicates that most of the respondent are degree holder.

Table 2: Education level

education level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	diploma	5	9.1	9.1	9.1
	degree	39	70.9	80.0	80.0
	masters	11	20.0	20.0	100.0
	Total	55	100.0	100.0	

Source: Own survey, 2018

4.2.3 Working experience

As shown in Table 3, 44.6% of employees have 1-4 years of experience, 26.8% have stayed 5-7 years, 17.9% have 8-10 years of experience and 8.9% have stayed above 10 years. Most of the respondents work in the bank for 1-4 years consisting 44.6%

Table 3: work experience

work experience		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-4 years	25	44.6	45.5	45.5
	5-7 years	15	26.8	27.3	72.7
	8-10 years	10	17.9	18.2	90.9
	above10 years	5	8.9	9.1	100.0
	Total	55	98.2	100.0	
Missing	System	1	1.8		
Total		56	100.0		

Source: Own survey, 2018

4.3 Training program

This section tells the training program of Commercial Bank of Ethiopia. Which is the participation, method of forwarding system, selection method, need assessment technique and evaluation system.

4.3.1 Frequency of Participation

As we see from Table 4, 14.5% of employees participate only once, 23.6% of employees participate twice, and 50.9% several times and 10.9% of employees never participate.

Most of the respondent participates in training program several times.

Table 4: Frequency of Participation

Frequency of Participation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	only once	8	14.5	14.5	14.5
	Twice	13	23.6	23.6	38.2
	several times	28	50.9	50.9	89.1
	Never	6	10.9	10.9	100.0
	Total	55	100.0	100.0	

Source: Own survey, 2018

4.3.2 Mode of Delivery

As we look in Table 5, 47.3% of employee responds the system of forwarding the training program in the form of lecture, 9.1% tells it is given in group exercise, 36.4% tells it is given in demonstration, 7.3% of the respondent tells that it is forwarded in the form of other method.

The table indicates that most of the respondent tells the training is given in lecture method.

Table 5: Mode of Delivery

Mode of Delivery		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lecture	26	47.3	47.3	47.3
	group exercise	5	9.1	9.1	56.4
	Demonstration	20	36.4	36.4	92.7
	other method	4	7.3	7.3	100.0
	Total	55	100.0	100.0	

Source: Own survey, 2018

4.3.3 Selection for training

As we see from Table 6, 10.9% employees responded that they select in training program when they join in the company, 72.7% of employees tells it is given for all employees, 7.3% tells it is given when the supervisor recommends and the remaining 9.1% tells they didn't know the selection program . Most of the respondent tells the training program is given for all employees.

Table 6: Selection for training

Selection for training		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	when I join the company	6	10.9	10.9	10.9
	it is given for all employees	40	72.7	72.7	83.6
	supervisor recommendation	4	7.3	7.3	90.9
	I don't know	5	9.1	9.1	100.0
	Total	55	100.0	100.0	

Source: Own survey, 2018

4.3.4 Criteria for selection

As we look in Table 7, 16.1% agrees there is a criterion in selection stuff in training Program. And the remaining 82.1% tells there are no any criteria in selection process. This tells most of the respondent tells there are no clear criteria for selection.

Table 7: Criteria for selection

Criteria for selection		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	9	16.1	16.4	16.4
	NO	46	82.1	83.6	100.0
	Total	55	98.2	100.0	
Missing	System	1	1.8		
Total		56	100.0		

Source: Own survey, 2018

4.3.5 Methods of training

The gathered information tells that 27.3% participated in induction training, 54.5% in on the job training, 9.1% off the job training and the remaining 9.1% didn't participate in any training program. This shows most of employees participated on the job training method.

Table 8: Methods of training

Methods of training		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	induction training	15	27.3	27.3	27.3
	on the job training method	30	54.5	54.5	81.8
	off the job training	5	9.1	9.1	90.9
	none of them	5	9.1	9.1	100.0
	Total	55	100.0	100.0	

Source: Own survey, 2018

4.3.6 Need Assessment

As shows in Table 9, 10.9% agreed that there is a need assessment program before the training and the remaining 89.1% responded there is no any need assessment program before the delivery of the training.

Most of the respondent agrees there is no need assessment before the delivery of the training.

Table 9: Need Assessment

Need Assessment		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	6	10.9	10.9	10.9
	No	49	89.1	89.1	100.0
	Total	55	100.0	100.0	

Source: Own survey, 2018

4.3.7 Evaluation Program

As shown in Table 10, 12.5% of the respondent agreed there is a clear evaluation system; the remaining 85.7% agreed there is no any clear evaluation system in the training program.

This tables shows most of the respondent tells there is no evaluation system.

Table 10: Evaluation Program

Evaluation Program		Frequency	Percent	Valid Percent	Cumulative Percent
	YES	7	12.5	12.7	12.7
Valid	NO	48	85.7	87.3	100.0
	Total	55	98.2	100.0	
Missing	System	1	1.8		
Total		56	100.0		

Source: Own survey, 2018

4.4 Employee training processes

This section shows the responses of employees on the training processes. Statistical results are presented under each section of the factors considered using the table including the number of frequencies, the Mean and Mode of the data points. The mean tried to tell the average where the data points fall for each specific variable, Mode indicated most frequently answered points for each specific variable. Accordingly, the researcher tried to interpret the Mean and the Mode of the data points.

In this part descriptive statistics in the form of mean and Mode were presented to illustrate the feedback of the respondents. The feedback of the respondents for the variables indicated below were measured on five point Likert scale with measurement value 1= strongly disagree 2= Disagree 3= Neutral 4= Agree and 5 =strongly agree. To make easy interpretation, the following ranges of values were reassigned to each scale: 1-1.8= strongly disagree; 1.81-2.6 = Disagree; 2.61-3.4= Neutral; 3.4-4.20= Agree; and 4.21-5 = strongly Agree; cited in (Yonas, 2013).

4.4.1 Training Need Analysis

Table 11: Training Need Analysis

Assessment Area	N	Mean	Mode
The bank collects need assessment information from many sources and in a number of ways	55	2.58	2
The training program is conducted based on skill and knowledge Gap.	55	1.93	1
Customer service officers were surveyed, Interviewed or tested to determine their training needs	55	2.18	1

Source: Own survey, 2018

As the table shows, most of CSO disagrees the bank collects need assessment information from many sources and in a number of ways; with the mean and mode value 2.58 and 2 respectively.

The respondent disagrees the training program is conducted based on skill and knowledge gap. This shows the bank didn't see the knowledge gap before delivering the training. This is evidenced by the mean 1.93 and mode 1 respectively. As we look on the table the respondent asked about; Customer service officers were surveyed, Interviewed or tested to determine their training needs. And they disagrees CSO were surveyed, interviewed or tested to determine their training need. This is proven by the mean and mode value 2.18 and 1 respectively.

The researcher interviewed with the HRD managers and all the interviewees replied that before providing the training the management of HRD focuses on the competency Gap of all CSO. Competency is a person's ability or capacity to do a job. It is measured by expected competency-current competency the result is competency gap. The competency level is measured by the following: skill, knowledge and attitude.

4.4.2 Training delivery system

Table 12: Training delivery system

Assessment Area	N	Mean	Mode
The bank practices induction training program to a new employee	55	4.38	5
the bank conduct on the job training	55	4.24	4
The training delivered by the bank helps to do your job.	55	2.31	2
The bank uses different training methods or techniques	55	2.29	2
The training material is appropriate for the trainees.	55	3.49	5
The training environment is conducive to conduct training.	55	3.82	4

Source: Own survey, 2018

As the tables shows that the bank practices induction training program to a new employee; in which the mean score and mode were found 4.38 and 5 respectively. The respondent strongly agrees on the bank practices induction training program to a new employee.

The table also shows most of the respondent strongly agrees that the bank conduct on the job training. This is evidenced by the data collected from with mean score ranging 4.24 and mode 4.

The respondent disagrees the training delivered by the bank helps to perform their job. This is proven by the mean and mode value, 2.31 and 2 respectively.

The respondent also asked about the bank uses different training methods and techniques. Most CSO tells the bank didn't use different training methods and techniques. This is proven by the mean and mode value 2.29 and 2 respectively.

The table also shows the respondent agrees that the training material which is given for CSO is appropriate for the trainees. This tells the bank focuses on the proper delivery of training material. This is evidenced by the mean value 3.49 and mode value 5.

As shown in Table most of the respondent agrees the training environment is conducive to conduct training; with the mean value 3.82 and mode 4.

The researcher interviewed with the HRD managers and all the interviewees replied that the training which is given for CSOs are CATS (Account Opening, Deposit, Payment Cheque clearance and Money transfer), Cash management, Customer service, Interest free banking, CBE birr and Banking operation. The bank also gives technical training, developmental training and ethical training.

4.4.3 Evaluation in training program

Table 13: Evaluation in training program

Assessment Area	N	Mean	Mode
There is online pre evaluation system	55	2.40	2
There is online post evaluation system	55	2.04	2
There is a practice of assignment at the end of every training program	55	2.13	2
The bank has evaluated the training program during the training time	55	2.55	2
There is reaction level of evaluation system	55	2.89	3
There is learning level of evaluation system	55	2.55	2

Source: Own survey, 2018

The above table shows the respondent asked about if there is online pre evaluation system or not. And the respondent disagrees on there is online pre evaluation system. This is proven by the mean value 2.40 and mode 2.

And also it shows, the respondent also asked about if there is online pre evaluation system or not. And they disagrees on there is online post evaluation system; with the mean and mode value 2.04 and 2 respectively.

The respondent disagrees on the practice of assignment at the end of every training program. By the mean value 2.13 and mode value 2.

Most of the respondent disagrees the bank has evaluated the training program during the training time. This tells there is no clear evaluation system. This is evidenced by the mean and mode value 2.55 and 2 respectively

The table shows the respondent asked about if there is reaction level of evaluation system. Most of the respondent are neutral or don't have a clue about reaction level of evaluation system; with the mean and mode value 2.89 and 3.

It also shows the respondent disagrees on if there is learning level of evaluation system. This is proven by the mean and mode value 2.55 and 2 respectively.

The researcher interviewed with the HRD managers and all the interviewees replied that In CBE there was traditional Evaluation system, the evaluation is taken on paper test only. But in a modern training system the evaluation program is taken in online system. Pre-test evaluation and post-test evaluation the evaluation is taken before and after the training. Reaction and learning evaluation system practiced in commercial bank of Ethiopia

4.4.4 Training program practices

Table 14: Training program practices

Assessment Area	N	Mean	Mode
The training program is related to your job	55	3.65	5
Training opportunities given to all CSO without discrimination.	55	2.56	2
The bank has a criteria when selecting employee in the training program	55	2.35	2
The follow up is made for the training has an effect on your job.	55	2.22	2

Source: Own survey, 2018

The above table shows a lot of respondent agrees the training program is related to their job. This is proven by 3.65 mean and 5 mode values respectively.

The table also shows the respondent tells the training which was given for CSO has discrimination. This is evidenced by the mean 2.56 and mode 2.

The respondent disagrees the bank has a criteria when selecting employee in the training program. This is proven by the mean value 2.35 and mode value 2.

The respondent also disagrees the follow up is made for the training has an effect on your job. By the mean value 2.22 and mode value 2.

The researcher interviewed with the HRD managers and all the interviewees replied that the HRD department deliver training program for all customer service officers. A method of training which is given for them is on the job training. The training program helps all CSO to do their job.

4.5 Outcomes of CSO training

This section tells the outcome of employee training;

Table 15: Outcomes of CSO training

NO.	Assessment Area	N	MEAN	MODE
1	The training technique of the bank improves my knowledge, skill, experience, effectiveness, efficiency, commitment and service delivery	55	2.24	1
2	The training practice of the bank enable me to perform my work with greater accuracy and precisely.	55	2.82	2
3	The training practices of the bank helped to, employees to become committed for their work and for the customer.	55	2.58	2
4	The training practices of the bank make me to feel self-confidence on every transaction	55	2.58	2
5	Every customer service officers become more responsible for every work after the training.	55	2.53	2
6	Because of the training program CSO attitude/behavior becomes willing to accept more challenging things that comes from customers	55	2.55	2

NO.	Assessment Area	N	MEAN	MODE
7	Customer service officers become committed toward their customer service activity after getting the training	55	2.45	2
8	The training helps CSO to be capable in the service that is delivered to the customer of the Bank	55	4.25	5
9	The training program makes CSO to have a moral obligation to respond the needs of the customer	55	2.31	2

Source: Own survey, 2018

Tables 15 shows that the training technique of the bank improves the knowledge, skill, experience, effectiveness, efficiency, commitment and service delivery; in which the mean score and mode were found 2.24 and 1 respectively. The respondent disagrees on the training program of the bank that improves the knowledge, skill, experience, effectiveness, efficiency, commitment and service delivery.

The training practice of the bank didn't help or helps CSOs to perform their work greater accuracy. This is evidenced by the respondents uncertain with the case described. The data collected from with mean score ranging 2.82 and mode 2.

The table also show the training practices of the bank helped to, employees to become committed for their work and for the customer. The respondents were disagreed that the training practice of the bank helped to employees to became committed for their work and for their customer with a mean score of 2.58 and mode 2.

Furthermore the respondent are asked about on the training practices of the bank make them to feel self-confidence on every transaction; most of the respondent disagree with the mode value 2 and mean value 2.58.

Most respondent disagree that every customer service officers become more responsible for every work after the training with the mean and mode value 2.53 and 2 respectively.

Tables 15 also shows that the training program which is given for CSO helps them to change their attitude/behavior and becomes willing to accept more challenging things that comes from customers; in which the mean score and mode were found 2.55 and 2 respectively. The respondent disagrees the training program which is given for CSO helps them to change their attitude/behavior and becomes willing to accept more challenging things that comes from customers.

The training practice didn't help to Customer service officers to become committed towards their customer service activity. This is evidenced by the data collected from the respondents with mean score ranging 2.45 and mode 2.

Moreover the respondent are asked about the training helps CSO to be capable in the service that is delivered to the customer of the Bank; most of the respondent strongly agree with the mode value 5 and mean value 4.25.

Finally the respondent are asked about on the training program that makes them to have a moral obligation to respond the needs of the customer; in which the mean score and mode were found 2.31and 2 respectively. The respondent disagrees on the training program that makes them to have a moral obligation to respond the needs of the customer.

CHAPTER FIVE

5.0 Summary of Findings, Conclusion and Recommendation

5.1 Introduction

This chapter deals with the summary of findings of the study. It is followed by conclusions drawn, and recommendations based on findings of the study.

5.2 Summary of the Findings

Some of the findings from the collected data;

Large number of customer service officers tells they participate in training program, Most of the respondents are males and large number of them is degree holders; they work in CBE for 1-4 years. The training program is given for all CSO but there are no clear criteria in selection processes. The respondent tells there is discrimination in selection processes. Most of the time training method of the bank are induction training and on the job training. The bank didn't use different training technique or method. It is usually given in lecture method. Most of the respondent agrees that the training environment of the bank is conducive to conduct training. And also the bank provides appropriate material for training.

Large number of CSO tells the training program is related to their job but it didn't help them to do their job. This shows that as most of the respondent says the bank didn't collect need assessment information before the training program. That means the training program is not given based on employees skill and knowledge gap. Most CSO were not surveyed, interviewed to determine their training need.

Majority CSO said there is no follow up and evaluation system; and they completely disagrees on there is online pre and post evaluation system. And most of the respondent didn't have any idea about reaction level of evaluation system. And they tell the bank didn't use a practice of assignment at the end of the training. Because of this the training delivery didn't help them to do their job.

Most of the respondent tells that training program of the bank didn't improve the knowledge, skill, experience, effectiveness, efficiency, commitment and service delivery.

5.3 Conclusions

The researcher assesses CSO training practices of commercial bank of Ethiopia towards on the need assessment, training practice, evaluation system and service delivery.

- The finding indicates that the training environment is very conducive and there is appropriate material for the trainer this helps them to be satisfied in the training program.
- Finding of the research implied that the bank didn't use different training delivery technique or method. Most of the time the bank uses lectures method to deliver the training. This makes the trainer to be unsatisfied in the training program.
- The other finding shows that the bank deliver induction training for the new employee this helps them to be familiar with the new job.
- The other finding indicates that there is no well-organized training program because there are no clear criteria in selection processes, all CSO are selected without knowing their competency gap. They are not surveyed and interviewed. This implies that the bank didn't take need assessment before delivering the training.
- As the finding indicates the bank has no clear evaluation system. If there is no clear evaluation system no one is gain from the training. It became a waste of time and resource.
- Finding of the research implied that the managers didn't follow the overall practicality of the training. That is the reason why the customer service officers not able to deliver effective and efficient service for the customer.
- The finding implied that the training didn't help for most of CSO in service delivery. Effective delivery of service is an important point for all CSO. But the training did not make them to be skilled, effective, efficient, patient and committed in service delivery.

5.4 Recommendation

Based on the finding and conclusion the following recommendations are made;

- Successful training practice helps employees, customers and organization to achieve their own goal. This is possible when the training is successfully forwarded for all employees. Successful training can be gained through conducive working environment, appropriate training material and by using different training technique or method.

- The study also recommended that there should be clear criteria in selection processes. The frequency of the training for each employee should also be properly managed. Some employees trained in one training area several times. This is a waste of resource and time for the bank and employee respectively.

- When the bank provides training; there should be need assessment program. That means the bank should know the competency gap of employees. Without knowing their competency gap it is difficult to deliver the training. Because the training program might be useless for them.

- There should be a clear and effective evaluation system. Evaluation system is important to know whether the training helps employees to do their job or not. Therefore, the bank should implement pre and post training evaluation system.

- Service delivery is an important thing in banking industry. Customer service officers are the basic representative of the bank to deliver the service. They are the first to contact with the customers. The overall image of the bank depends on their capability. The capacity of customer service officer can be built through effective training. Therefore the bank should provide effective and efficient training program for all customer service officers without any discrimination.

- The issue of customer service training requires further research study. After conducting the research it would be possible to create a better and effective CSO training program. Therefore this research helps to conduct further research study.

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Appendix

Questionnaire prepared for Customer Service Officer of

Commercial Bank of Ethiopia;

Dear respondent,

I am currently a student in St marry's university and I am doing my thesis on the assessment of Customer service officer (CSO) training practices of commercial bank of Ethiopia. This questionnaire is prepared to assess how training program effectively forwarded to customer service officers of commercial bank of Ethiopia,

Please be informed that data you will be giving for this research will only be used for academic purpose and thus your anonymity is highly maintained. Therefore, do not write your name and any of your particulars..

Therefore please be genuine when you answer the following questions.

Thank you in advance

Yordanos Tamiru

Tel-251921295035

Email: jordantamiru@gmail.com

SECTION 1: DEMOGRAPIC CHARACTERSTIC

Please tick [√] to answer the following box

1, what is your sex/gender?

1, female [ ]   2, male [ ]

3, what is your education level?

1, Diploma [ ]   3, Masters [ ]

2, Degree [ ]

4, how long have you been working in commercial bank of Ethiopia?

1, 1-4 year [ ]   3, 8-10 year [ ]

2, 5-7 year [ ]   4, above 10 year [ ]

SECTION 2: TRAINING PROGRAM

1, how many times you participate in a training program?

 1, only once [ ]   3, several times [ ]

 2, twice [ ]   4, never [ ]

2, what are the systems to forward the training program?

1, lecture [ ]   3, demonstration [ ]

2, group exercise [ ]   4, other method [ ]

3, how do you select for training program?

1, when I join the company [ ]   3, supervisor recommendation [ ]

2, it is given for all employees [ ]   4, I don't know [ ]

4. Do you think that the bank has criteria used in selecting staff for Training programs?

1, Yes   2, No

5. Which kind of training methods have you participated in training programs?

1, induction training   3, off the job training

2, on the job training method   4, none of them

6, is there a need assessment program before the training program?

1, Yes   2, No

7, does the bank evaluate training programs?

1, Yes   2, No

SECTION 3:

Please tick [√] the following keys when you answer the questions

- **1=SD**
- **2=D**
- **3=N**
- **4=A**
- **5=SA**

Questions related to CSO training process						
Q NO	**Evaluation statement**	**Rating scale**				
		1	**2**	**3**	**4**	**5**
1	The bank practices induction training program to a new employee					
2	the bank conduct on the job training					
3	The training program is related to your job.					
4	The training delivered by the bank helps to do your job.					
5	Training opportunities given to all CSO without discrimination.					
6	The bank has a criteria when selecting employee in the training program					
7	The bank collects need assessment information from many sources and in a number of ways					
8	The bank uses different training methods or techniques					
9	The training material is appropriate for the trainees.					
10	The training program is conducted based on skill and knowledge Gap.					

11	Customer service officers were surveyed, Interviewed or tested to determine their training needs					
12	The training environment is conducive to conduct training.					
13	There is online pre evaluation system					
14	There is online post evaluation system					
15	There is a practice of assignment at the end of every training program					
16	The follow up is made for the training effect on your job.					
17	The bank has evaluated the training program during the training time					
18	There is reaction level of evaluation system					
19	There is learning level of evaluation system					

Questions on the outcomes of CSO training program						
Q NO	Evaluation Statement	Rating Scale				
		1	2	3	4	5
1	The training technique of the bank improves my knowledge, skill, experience, effectiveness, efficiency, commitment and service delivery					
2	The training practice of the bank enable me to perform my work with greater accuracy and precisely.					
3	The training practices of the bank helped to, employees to become committed for their work and for the customer.					

4	The training practices of the bank make me to feel self-confidence on every transaction					
5	Every customer service officers become more responsible for every work after the training.					
6	Because of the training program CSO attitude/behavior becomes willing to accept more challenging things that comes from customers					
7	Customer service officers become committed toward their customer service activity after getting the training.					
8	The training helps CSO to be capable in the service that is delivered to the customer of the Bank					
9	The training program makes CSO to have a moral obligation to respond the needs of the customer					

Once again thank you so much for your patience in responding to my questions

St. Mary's University

School of Graduate Studies

Department of MBA in General Management

Interview Questions for HRD Managers of CBE

1. Does every Customer service officers in the bank be participated in training program?

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

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

4. How do you prepare the training need assessment program?

5. How do you practically evaluate the trainings program?