ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF TRAINING PRACTICES AND ITS CHALLENGES:
THE CASE OF BANK OF ABYSSINIA SHARE COMPANY

BY

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Jan, 2019

Addis Ababa, Ethiopia

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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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Advisor   Signature

St. Mary's University, Addis Ababa JANUARY, 2019

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Asst. Professor Shoa Jemal. All sources of material used for the thesis have been duly acknowledged.

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Name   **Signature**

St. Mary's University Addis Ababa   **JANUARY, 2019**

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ACRONYMS/ABBREVIATIONS

BOA: Bank of Abyssinia

HRD: Human resource Development

HRM: Human Resource Management

SKAC: Skills, Knowledge, Ability and Competence

TASK: Training, Attitude, Skill, Knowledge

TNA: Training Need Assessment

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ABSTRACT

The central element in an organization and for a country is its human resource (HR) or human capital. Since the human resource is viewed as the driving force for the success of the organization, it has become important to contain and provide them with sufficiently educated and skilled employees. Taking this into consideration, this study is conducted to assess the training practices and challenges in the Bank of Abyssinia. The main objective of the study is to assess the training practices of the bank in terms of its process and it helps the management to see the training program's strength and weaknesses for improvement. Source of data used to undertake the study were both primary and secondary data collection instrument. The researcher uses lottery method in order to gather data through questioner. Simple random sampling is selected as sampling technique just to make available equal opportunity of being selected. Data gathered in this form is analyzed using descriptive statistics (frequency percentage and mean). The major findings of the study are information gap between managers and employees with regard to the banks strategic plan and training plan, poor training need assessment and poor evaluation of training practice. Besides the overall training practice at the bank conducted poorly so the study suggests that in order to have effective training practice the banks training plan must be clearly defined, conduct each and every process properly and timely.

Key words: Training**,** Need Assessment, Objective, Design, Implementation and Evaluation

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The world of work and organization has become increasingly demanding and turbulent. The major challenges currently facing organizations include, globalization, responsiveness to customers, building organizational capacity, attracting and developing human capital and ensuring fundamental and long-lasting change. The level of competition among organizations has increased. To be successful in the future, organizations will have to build organizational capacity and build their human resource capital. So in order to win the stiff competition and the ever changing environment, an organization must put in place a proper HRD program. The HRD programs are especially important in industries with rapidly changing technologies such as the banking sector (Ronald J. Burke and Cary H. Cooper, 2006).

Human resource development(HRD) is an evolving and dynamic field of study that is usually associated with the overall discipline of human resource management(HRM) Since the adoption in the early 1980's of the term HRD, it has evolved from being considered as the training function then as the training and development function and finally to the training, development and education function. Even the person who claims to originate the term HRD, Leonard Nadler, regards HRD as an overarching concept that embraces all three activities of training, development and education. However, the more recent attribution has been to consider HRD as being the process of developing the capacities of the workforce to adapt to changes (Ces Pedersen, 2000).

Therefore according to (Falola A. O. Osibanjo and S. I. ojo 2014) the survival of any organization in the competitive society lies in its ability to train its human resource to be creative, innovative, inventive who will invariably enhance performance and increase competitive advantage. Since BOA is service giving financial institute, the existence of the organization is highly depends on the ability of its employee.

Training is an aspect of human resource practices that help in enhancing employees' skills, knowledge, and competence capable of improving employees' ability to perform

more efficiently. Training plays a vital role in the effectiveness of an organization. It is one of the most pervasive techniques for improving employees' performance enhancing organization productivity in the work place Falola et al. (2014). Employees are the indispensable asset and key element of gaining competitive advantage of any organization and training is essential tool for its actualization. Every aspects and activities in an organization involves people. For instance, a manager will not be successful if he/she has subordinates who are not well equipped with skills, knowledge, ability, and competence (SKAC). Organizations are confronting with increased competition resulting from changes in technology, economic environments, globalization etc. In this regard, this study aimed to contribute to the existing knowledge particularly in the sphere of capacity development.

In the prevailing dynamic and competitive business environment excellence in service provision in crucially important to maintain a sustainable business growth and to attain the vision of BOA. Bank of Abyssinia also plays tangible role in contributing to the economic development of the country. It is therefore, expected to sustainably providing services and playing its role in development. (BOA (2017/18). Annual report. Addis Ababa, Ethiopia). The businesses are currently facing very changing environments from the view point of new technologies, competition and employee needs. However, placing high priority for training programs do not guarantee that employee's performance is improved through increase in productivity. The important issue is whether or not the need is assessed, an objective is established, appropriate methods and media are selected, the program is well implemented and close evaluation and follow up is carried both during and after the program (Dessler, 2005).

 Employees' training is a strategic determination to facilitate learning of the job related knowledge, skills, ability and behavior that are crucial for efficient performance capable of enhancing organizational effectiveness. Training is requisite to enhancing workers capability, reasoning faculty and competence which will improve organizational performance and as well help in gaining competitive edge. Training increases employees' efficiencies, innovation, invention, capacity to accept new technologies and techniques. It is important to note that organizations must be able to identify the needs for training and

development and select techniques suitable for these needs, plan how to implement them and thereafter evaluate outcome. Falola A. O. Osibanjo and S. I. ojo 2014.

1.2 Definition of Terms

- Assessment: in this study an assessment is refers to the process of gathering and identifying information about practices of employees training in Bank of Abyssinia s.co.

- Training: refers the process of developing individual's knowledge skills and ability in order to bring a change in attitude to improve the organization performance. (Vemic 2007)

- Training Practice: refers to a method, procedure, process, or rule used in providing training.

1.3 Statement of the Problem

As various studies indicate, organizational goals and objectives can be effectively achieved with an active and responsible contribution of its employees. Falola A. O. Osibanjo and S. I. ojo 2014. The level of competency, skills and ability of the work forces of an organization influences its ability to preserve its obtained positions gain competitive advantage. For this reason, organizations have been spending money on it with confidence that it will earn them a competitive advantage in the world of business. Accordingly, this study aimed at analyzing the staff training programs conducted by the Bank and also analyzing challenges to the effective training program.

Currently in Ethiopia there is stiff competition in banking industry and bank of Abyssinia is one of competent bank in private banking sector and it uses modern technology. The effectiveness and also the development of this bank are impossible without qualified personnel supported with effective training program.

BOA is a service providing organization having a mission of customer-focused financial services through competent, motivated employees and modern technology in order to maximize value to all stakeholders (https//www.bankofabyssinia.com/index.php/ profile/company-profil.html) and to achieve these it needs very organized and effective training program because through the training program employees work without difficulties

and they can be competent also motivated. But based on the preliminary assessment made by the researcher up on the trainings practices of BOA, employees were dissatisfied which means they are not motivated and training needs are not properly assessed. Farther more there was lack of adequate planning, organizing, implementation and evaluation of training practices.

Like other business organizations, Bank of Abyssinia has been doing a lot in training and developing its workers performance. Thus, this study appraises the nature of training granted by Bank of Abyssinia. Moreover, this research examined the extent to which the training programs of the Bank are effective, responsive to the needs and expectation of its staff. By doing this, the study seeks to fill the information gap and to show if there is anything done by the bank to make adjustments on how and in what areas training could be offered. This study, therefore, sets out to assess the role of training on the human resource in the case of BOA.

1.4 Study Questions

The study is designed to answer basic research questions focusing on the prevailing practices and challenges undertaking by BOA.

1. Is that the training program linked with the strategic plan?
2. How committed the bank in organizing training practice to its employees?
3. How are the training practice implemented?
4. What are the challenges the bank face in conducting training program?
5. Is that employees satisfied with the overall training programs of the bank?

1.5 Objectives of the Study

The study have both general and specific objective to be accomplish.

1.5.1 General Objective

The general objective of the study is to assess training practices and its challenges in Bank of   Abyssinia s.c.

1.5.2 Specific Objectives

- To assess training practice linkage with the strategic plan.

- To assess the commitment of the bank in providing organized training.

- To analyze the practices of training program.

- To assess challenges of conducting training program.

- To assess employee's satisfaction with training program provided by the bank.

1.6 Significance of the Study

The study has assumed to have an important managerial implication for the company on how to enhance the job satisfaction as well as work productivity of employees by providing effective training programs. Most successful organization look forward to see the time when training will be proactive in terms of being the tool by which the organization strategies will be formulated or helping in the shaping of the organization strategies , rather than playing a reactive role in terms of implementing their strategies. Training promotes organizational vitality by providing progressive training   opportunities that support lifelong learning and assist individuals in working effectively together within their departments and throughout the organizational System.

Training becomes inevitable moment; an organization realizes the need for improvement and expansion in the job. But often times, organizations embark on job enlargement and enrichment to promote employees' morale, motivation and satisfaction when real problem with work performance lies in the capacity. The study becomes necessary because many organizations in this contemporary world are striving to gain competitive edge and there is no way this can be achieved without increasing employees' skills, knowledge, ability, and competence (SKAC) through adequate training designs. However, the study results can

- ✓ It helps the management to identify the training program's strength and weaknesses, hence determine the areas where improvements through training can be done.
- ✓ It can also help the management in planning for the implementation of effective and efficient training needs that will lead to increased performance of the banks.
- ✓ Moreover, the result of the study utilized by other researchers who have an interest

to work in the area of the study and also the researcher helps to acquire knowledge and practical experience.

It is to this end that this paper seeks to critically asses the effectiveness of training in Bank of Abyssinia.

1.7 Scope of the Study

There are over 15 private banks in Ethiopian Banking industry .From these private banks, BOA is one of the largest leading private banks in Ethiopia having over 300 branches throughout the country structured by different districts. For the purpose of this study the researcher select West Addis Ababa district branches and head office. The study uses only 2018 source of primary data.   The study employed descriptive research design and mixed ap-proach. Conceptually the study focuses on the issue of training practice linkage with the stra-tegic plan, commitment of the bank in providing organized training program, the practices of training program in BOA, challenges of conducting the training program and about em-ployee's satisfaction with training program provided by the bank.

1.8 Limitations of the Study

Since this study only includes branches of the Bank found in West Addis Ababa district, the findings of this study couldn't represent the characteristics of all branches of the Bank found throughout the country. Besides the data used to assess the challenges faced by the bank from the management's perspective only because of time constraint but it was preferable to see by both side.

1.9 Organization of the Study

The study is organized into five chapters. The first chapter is an introductory part of the study in which background of the study, definition of terms, and statement of the prob-lem, study question, objective of the study, and significance of the study, Scope of the study and limitation of the study. The second chapter deals with related literature review of the study. The third chapter is about study design and methodology. Chapter four is about data analysis and interpretation. The last chapter is the summary of findings, conclusions, and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Definition of Training

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   is not primarily skill oriented. Instead it provides the general knowledge and attitudes, which will be helpful to employers in higher positions. Training is the process of developing individual's knowledge, skills and abilities in order to bring a change in attitude so as to improve present and future organization performance. Training teaches skills for use in the present and near future. It is „TASK" oriented. Where T=training, A=Attitude, S=Skill, K= knowledge. When an employee can bring a desired change in attitude about a particular subject by acquiring knowledge and skill through training one can easily say that the employee becomes trained. Thus training is a continual process of helping employees performs at a high level and it is a lifelong process for self-development.

According to Vemic (2007) training consists of planned programs undertaken to improve employee knowledge, skills, attitudes and social behavior so that the performance of the organization improves considerably. Unfortunately too much emphasis is often placed on the techniques and methods of training to be used is not enough rather first defining what the employee should learn in relation to desired job behaviors. Furthermore, very few organizations place much emphasis on assessing the need and outcomes of training activities. Isiaka (2011) sees the word   in relation to the process of helping managerial employees who perform non routine jobs to improve their management, administrative and decision-making abilities and competence. It is needed for both present and future jobs. Now a day, the interest of investment in training has been increasing.

Employee training

Training addresses gaps or discrepancies between an ideal and an optimal stage of development. However, from a comparison between desired and actual work methods or between desired and actual results, needs arise on the job. Smit and de Cronje (2003:78)

refer to three methods for identifying needs: the generic methods, performance analysis, and competency assessment. Where performance analysis focuses on deficiencies or problems, competency assessment focuses on opportunity for improvement. Trainers identify how they believe people should perform and then design a training program to give the workers the skills they need. Training can only be executed when it has been determined which employees should receive training and what their current levels, knowledge and skills are. Consequently, the assessment of the individual will indicate the range of skills and knowledge.

2.1.1 Benefits of Training for Employees and Organization

Training is transferring information to organizations members to positively improve the effectiveness and productivity of organizations. Training enables organizations to act more effectively because of having valued employees. There are many benefits to both organization and individuals to accomplish training activities (McNamara, 2010).

Some of the potential benefits of training to the employees and the organization are summarized below.

Table 1: Benefits of Training for Employees and the Organization

Benefits of training for employees	Benefits of training for organization
- Faster learning of new skills - Increased productivity - Standardization of procedures - Lesser need for supervision - Higher morale - Increasing confidence	- Market Growth - Increase Organizational Performance - Employee Retention - Increase return on investment - Decrees waste

2.1.2 Training   Process

In today's changing environment, employees at all levels need additional training and opportunity to develop their working ability and management thinking (Swanson & Holton, 2009). In this respect, organizations are required to be engaged in continuous employees training programs. The Training Process comprises of a series of steps that needs to be followed systematically to have an efficient training program. The steps in the training process are:

- Identifying training needs;
- Setting training objectives;
- Designing training program;
- Implementing the actual training program;
- Conducting evaluation and follow-up.

Figure 1: Steps In Employee Training Process Source: Noe 2011
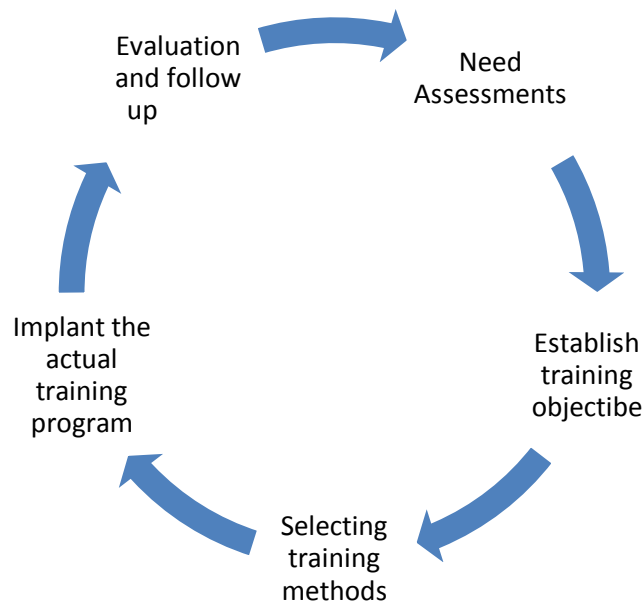
2.1.2.1 Need Assessment

The first step in the training process is to assess the need for training the employees. The need for training could be identified through a diagnosis of present and future challenges and through gap between the employee's actual performance and the standard performance. The needs assessment can be studied from two perspectives: Individual and group. The individual training is designed to enhance the individual's efficiency when not performing adequately and whereas the group training is intended to inculcate the new changes in the employees due to a change in the organization's strategy. The need assessment includes:

- Organization and its goals and objectives
- Job and related tasks that need to be learned
- Competencies and skills that are need to perform the job;
- Individuals who are to be trained

Training needs may be defined in terms of a simple equation: Training and development need=desired performance - actual performance.

The dominant framework for identifying organization's employee training needs has been three category needs analysis approach (Miller and Osinski, 2002).

☐ Organizational analysis

☐ Task (job) analysis

☐ Person analysis

Organizational analysis

Organizational analysis is the process of identifying job-related knowledge and skills that are needed to support the organizations short-range and long-range goals (Miller and Osinski, 2002).This implies that organization's strategic goals and plans must carefully be examined in line with the human resource planning. In this approach, information related to organizational structure, size, growth, objectives and other factors is gathered to effectively determine where and how training programs should be conducted. Organizational training needs analysis also involves systematically assessing manager, peer, and technological support for transfer of training or workplace application of training. According to (McCnnel, 2003):essentially, there are questions relevant to

identify organizational needs

- What human resource does the organization have?
- What training has these human resources had?
- What are the deficiencies or what skills are lucking?
- Are there an adequate number of people to fulfill organizational objectives?

Task analysis

This approach refers to the determination of skill and knowledge the job requires. Examines tasks performed and the knowledge, skills, attitudes and other behavioral aspects required to determine what employees must do to perform successfully. In collecting job information as input into training decisions the job analysis must include (McCnnel, 2003):

- A detailed examination of each task component of the job;
- The performance standard of the job;
- The method and knowledge the employee must use in performing the job task;
- The way employee learns the method and acquires the needed knowledge

Person analysis

Another training need analysis approach is person analysis. Here the concentration is on the individual employee. It is used to analyze the substantive knowledge and skill possessed by the employee (Miller and Osinski, 2002). This approach deals with three basic questions. These are:

- Who needs to be trained?
- What kind of training is needed?
- What skills does the employee have?

2.1.2.2 Setting Training Objectives

Once the needs are identified, the objectives for which the training is to be conducted are established. The objectives could be based on the gaps seen in the training programs conducted earlier and the skill sets developed by the employees.

An objective is a specific outcome that the training program is intended to achieve. In most cases, training objectives are set for the trainees (Swanson and Holton, 2009). These objectives define the performance that the trainee should be able to exhibit after training.

Human resource development experts suggest that objectives should be stated explicitly and answer the following questions (Bunch, 2007):

- What should the trainees be able to do after training?
- Under what conditions should the trainee be able to perform the trained behavior?
- How well should the trainee perform the trained behavior?

Training objectives must be specific, measurable, achievable and time-targeted. Objectives with such characteristics serve a number of purposes. According to (Bunch, 2007) they assist in developing the criteria to be used in evaluating the training outcome. Objective and the evaluation criteria also help in choosing relevant instructional method, and material. Training objectives should spell out what the organization or the trainer wants to achieve. As these training objectives form the basis of training standards and evaluation of training, it is necessary that these objectives should be set out in measurable terms (Swanson and Holton, 2009).

2.1.2.3 Designing Training Programs

Once an employee's training plan is drown up the next step is to design the training program in line with the set objectives. Every training program encompasses certain issues such as: Who are the trainees? Who are the trainers? What methods are to be used for the training? What will be the level of training? etc. Also, the comprehensive action plan is designed that includes the training content, material, learning theories, instructional design, and the other training requisites.

Programs must be designed in a planned way in such a way that the objectives of the program could help organizations to grow, adapt to technological developments, fulfill social responsibilities and proved greater job satisfaction. Depending on the kind of needs to be addressed a number of training can be designed.

Methods of training

According to (Olaniyan et al, 2008) the method of training can be classified

a) On the job training/coaching -This relates to formal training on the job. A worker becomes experienced on the job over time due to modification of job behaviors at the point

of training or acquisition of skills.

b) Induction/orientation - This is carried out for new entrants on the job to make them familiar with the total corporate requirements like norms, ethics, values, rules and regulations.

c) Apprenticeship - A method of training where an unskilled person understudies a skilled person.

d) Demonstration-Teaching by example, whereby the skilled worker performs the job and the unskilled closely observes so as to understand the job.

e) Vestibule - This is done through industrial attachment for the purpose of skills and technology transfer. It is therefore achieved through placement of an individual within another area of relevant work or organization. The effect is the acquisition of practical and specialized skills or it is a type of training which occurs in special facilities that replicate the equipment and work demands of jobs.

f) Formal Training - A practical and theoretical teaching process which could be done within or outside an organization. When training is carried out inside an organization, it is called an in-housetraining. Off-house training is carried out in professionalized training areas like: Universities, Polytechnics and Professional Institutes.

In fact the method that employ by the organization has its own effect on the effectiveness of the organization from the training expenditure. As a result, companies are increasingly searching for the right blend of training methods to maximize the effectiveness of learning. Others are looking for more cost-effective alternatives to online learning which for some enterprises has proven to be a more expensive route than anticipated. Coaching by line-managers and on-the-job training are now playing an increasingly important role in the current financial climate (Blain, 2009). Many training techniques are created almost every year by the rapid development in technology. Deciding among methods usually depends on the type of training intended, the trainees selected, the objectives of the training program and the training method. Training is a situational process that is why no single method is right for every situation. While some objectives could be easily achieved through one method, other objectives could necessitate other

methods. Many training programs have learning objective in more than one area. When they do, they need to combine several training methods into an integrated whole (Ali-pour, 2009).

2.1.2.4 Implementing Training Program

Employee training program should aim at enabling organizations to achieve their objectives. Hence, the program should be set up after having clear-cut objectives in mind. In every program decisions have to make as who should be trained, who are the instructors, where and when the program is to be conducted and what the material requirements are.

Moreover, according to Vemic (2007) providing answers to questions like what skills are going to be taught, what kind of employee training is sought, what long or short term objectives are proposed will determine the design and details of the programs. Since human resource development program decisions are based on cost considerations, the Management must believe that the program will:

- ✓ Increase the skill and knowledge of employees;

- ✓ Motivate employees to learn and attain their personal goals;

- ✓ Provide feedback to improve the program

- ✓ The implementation process of training is also contains:

- ✓ Selection of participants;

- ✓ Staff scheduling;

- ✓ Conducting or facilitating training.

2.1.2.5 Evaluation of Training

Evaluation is the final phase of the training program. It is a means to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been trained. As Balogun (2011) noted, the concept of evaluation is most commonly interpreted in determining the effectiveness of a program in relation to its objectives. Human resource development is an investment in people. The major reason for

investment in training program is that to help employees to perform better in the achievement of organizational objectives. Hence, evaluation is a means to assess the cost/benefit of the program to the organization.

However, Balogun (2011) noted, evaluation is like brushing your teeth after every meal everyone advocates it but few actually do it. Evaluation can be done for various purposes. It may be done:

- To increase effectiveness of the program while it is going on;

- To increase the effectiveness of the program to be held next time;

- To help participants to get feedback for their improvement and efficiency;

- To find out to what extent the objectives are achieved.

In evaluating the worth of specific programs, sets of measurement criteria should be identified. These, according to writers in the area, are:

Reaction

What did the participant think about the program? Participants react to the learning experience by forming opinion and attitude about the instructor, the methodology, participation in the learning session and measures bow trainees react to a program (Ahmad & Din, 2009). It provides useful information to allow assist with modifying the training program.

Learning

Did the participant learn what was intended? Learning evaluation requires the measurement of what participant has learned as a result of his/her training i.e. the new knowledge and skill he/she has acquired or the change in attitude (Noe, 2011). It measures the changes in trainee's attitudes, knowledge, and skills. These changes are measured by using methods such as testing and self- assessments.

Job Behaviors

Job behavior evaluation is concerned with measuring the extent to which participant has applied his/her learning back on the job. It helps to assess whether job performance changes as a result of training (Eseryel, 2002). Did the learning transfer to the job?

How has the training activity improved individual performance, for example specialist knowledge or professional approach?

Ultimate Value

Has the training affected the ultimate well-being of the organization? Here evaluation aims to measure how the organization as a whole has benefited from the training in terms of goal achievement, survival or growth.

To measure the effect of human resource training program using the criteria mentioned above requires using data gathering method such as questionnaire, interview and observation. Other measures like management audit, survey, analysis of record and   performance data, expert opinion, test and the like can be used to collect evaluation information In sum, training practices to be useful to the organization, employee and management concerned should (Bhargava, 2010):

- Properly assess needs;

- Formulate clear objectives;

- Design program to meet the needs and to attain objectives;

- Conduct cost/benefit evaluation.

 If the training practices shaped the employees in such a way as to fit the job requirements, then it can be concluded that organizations have achieved their objectives and in turn they have also justified the investment made in human resource.

Selecting Criteria for Training Evaluation

Effectively evaluating training requires the systematic collection of information from a variety of sources. As organizations use training to achieve a variety of organizational goals, there is universal approach to evaluating training. Each organization must select the criteria that are most relevant to their organizational objectives. When choosing evaluation criteria, it is critical to identify what questions need addressing in the evaluation. Within the training community, the dominant approach to training evaluation categorizes in to four levels. These are: reactions level, learning, and transfer and results level. (Sitzmannet al, 2008). All these criteria help us to answer "effective training in terms of what? Reactions, learning, transfer or results?" thus, the objectives

of training determine the most appropriate criteria for assessing the effectiveness of training.

Approaches to Evaluation of Training Programs

Training programs should always be evaluated using various techniques. Typically evaluation approaches include measuring one or more relevant criteria, such as attitudes or performance before and after the training and determining whether or not the criteria changed (Griffin, 2000) also suggested four approaches to the evaluation of training. These include the systems approach, which concerned with the improvement of training, the trainees oriented approach, which focuses on the training effects that are evaluated by trainees, the cost effective or statistical approach, which is concerned with measurement and the analysis of dada in ways that support administrative decision making about training, and the research approach in to, which is concerned with both carrying out research in to the training and development and systematically evaluating the effect of training.

2.1.3 Effective Training Practice

Effective training indicates not only finding out whether the training was well done but also asking what it achieved and whether it was worthwhile for the organization to be sponsoring it. Asking those questions in advance, Is the training valuable to the overall organization objective? Is that linked with the organization mission?

Farther more, to ensure the training is effective, the human resource and training literatures stress that the organizations need to adopt a systematic approach to training which often include identifying needs, delivery and evaluation. Inarguably, a careful implementation of each element of training and development process (need assessment up to evaluation) is needed to make it effective. From the employee perspective, training is unlikely to be effective unless it is related to high level of motivation, better ability to perform their job, and hopefully also makes them feel positive toward their work (Balogun, 2011). Action on the following lines needs to be initiated to make training practice effective (Noe, 2011):

- Ensure that the management commits itself to allocate major resources and adequate time to training. This is what high-performing organizations do;

- Ensure that training contributes to competitive strategies of the firm. Different strategies need different employee skills for implementation. Let training help employees at all levels acquire the needed skills;

- Ensure that a comprehensive and systematic approach to training exists, and training and retraining are done at all levels on a continuous and ongoing basis;

- Make learning one of the fundamental values of the company.

- philosophy percolate down to all employees in the organization;

- Ensure that there is proper linkage among organizational, operational and individual training needs;

- Create a system to evaluate the effectiveness of training

2.1.4 The Major Challenges of Training Practices

A range of challenges are faced by organizations and human resource development professionals in managing and implementing effective human resource training, particularly in the climate of globalization, and the new technological revolution begins with the importance of human capital in human resource development practice, their education and technical training, and also their communication and language skills. Human resources' learning and motivation are also described as important features of effective human resource development practices.

However, their deficiencies in supporting the effectiveness of human resource training pose a challenge to the development, management and implementation of effective human resource training in organizations. Furthermore, the workforce's changing demographics are also seen to have an impact on human resource development practices, alongside the organization's human resource strategies and investments in human resource training (Garavan, et al, 2002). For instance, it was reported by (Budhwar et al, 2002) that the lack of human resource development professionals in human is a major obstacle to the nation's human resource training efforts. That argued that problems also arise due to a lack of experience and understanding of human resource training on the part of managers. Indeed, some writers have claimed that human resource development

professionals do have an important role, as they possess expertise in learning and in developing others to become experts (Chermack et al, 2003).

Thus the challenges in training practices are technical, economical, socio- political and environmental aspects depending on the organization capacity and capabilities.

2.2 Empirical Studies

Empirical findings that have been made by many researchers' were trying to assess the effect of training on the employee performance by using their own hypothesis. According to Wright and Geroy (2001), employee competencies changes through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills and attitude of the workers necessary for the future job, thus contributing to superior organizational performance. Through training the employee competencies are developed and enable them to implement the job related work efficiently, and achieve firm objectives in a competitive manner.

Employee performance affected by some environmental factors such as corporate culture, organizational structure, job design, performance appraisal systems, power and politics prevailing in the firm and the group dynamics. If the above mentioned problems exist in the firm, employee performance decreases not due to lack of relevant knowledge, skills and attitude, but because of above mentioned hurdles. To make training effective and to ensure positive effect of training on employee performance these elements should be taken into consideration Wright and Geroy (2001). Besides, Eisenbergeret al.(1986) stated that workers feel more committed to the firm, when they feel organizational commitment towards them and thus show higher performance. Bartel (1994), reports that there is a positive correlation between effective training program and employee productivity, however to make it possible, (Swart et al., 2005), it is the responsibility of the managers to identify the factors that hinders training program effectiveness and should take necessary measures to neutralize their effect on employee performance. In addition, Ahmad and Bakar (2003), concluded that high level of employee commitment is achieved if training achieve learning outcomes and improves the performance, both on individual and organizational level. These findings are also consistent with the results of Kim (2006) research work.

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

In addition, Ahmad and Bakar (2003), concluded that high level of employee commitment is achieved if training achieve learning outcomes and improves the performance, both on individual and organizational level.

Generally, it can be debated that the effect of training program on employee outcomes such as motivation, job satisfaction and organizational commitment, did not received much attention so far. Although the above literature provides the evidences regarding the benefits of training and its positive influence on employee performance, Cheramieet al. (2007), claimed that, management, mostly feel hesitant while investing in its human resource due to various reasons. Sometime, in spite of receiving effective and timely training programs, employee are intended to cash it for the sake of their own market value and employment opportunity , or willing to change job just because of higher salaries, and thus, firm investment in training results as a cost rather than profit. It is also observed that due to the resistance of the organization towards offering training, propels individuals to invest themselves for their career development and greater performance (Baruch, 2006). Therefore, taking this into consideration, the study is conducted to assess the training practices and challenges on individual as well as organizational performance in bank of Abyssinia S.C to bridge the gap in the area.

2.3 Conceptual Framework

The conceptual model formulates to show the association of training practice with the organization strategic plan and figure two shows that the training process from the beginning of organization strategic plan. The need assessment should constructed by linking of organizations' strategic plan with training practice to organizational growth.

Figure 2: Steps In Employee Training Process Source: Noe 2011 (slightly modified by the re searcher)
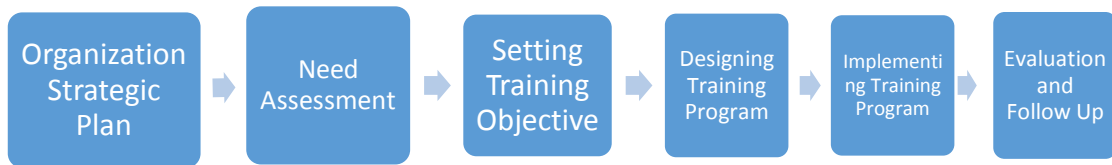
CHAPTER THREE
RESEARCH METHODOLOGY

3.1. Research Design and Approach

Research design is a framework or structure for data collection and analysis. It is a plan for conducting research, which usually contains specifications of elements to be investigated and the procedures to be followed. Research design is about organizing research activities, including data collection and analyzing it in such ways that help to achieve the research aims. The term research design refers to a basic plan or strategy of research and the logic behind it which will make it possible and valid to draw more general conclusions from it.

This study has a descriptive type which is concerned with the present situation and attempts to determine the status of the phenomena under investigation.

Descriptive type of research is chosen because the descriptive survey is more realistic than other research types and it helps to identify present conditions and point to present needs also it is easy to understand.

Therefore, with concerning to the research under investigation, the descriptive type is to be relevant in that it helps with the reality that it can helps to see the actual practices of training processes, how need assessment, training methods and evaluation in the organization is currently taking place.

3.2 Population Sample Size and Sampling Technique

3.2.1 Population

The target populations of this study are 979 employees of the Bank including Managers and directors working in head office staff and branches in West Addis Ababa district. These groups were selected as respondents because the organizations training activities are mainly established and organized by head office staff.

3.2.2 Sample Size

Collecting data from all employees of the bank was beyond the researcher's capacity. Thus, the study was targeted on professional staffs and clerical staffs in West Addis District only because the chosen study area is crucial part for its proximity and data accessibility.

According to the acquired data from Human Resource Department of the bank, it takes networked all of its branches throughout the country. The numbers of permanent employees who are working in this bank stood at 5002 of which West Addis Ababa District comprises branches 689 and that of Head Office employees comprises 290 totally 979 employees /population are the focus of the researcher. The sample size was calculated based on Yamane's formula Yamane (1967) provides a simplified formula to calculate sample sizes.

The researcher had taken 95% level of confidence and 5% sample error. Where

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

$$n = \frac{979}{1 + 979(0.05)^2} = 284$$

Where   n = The required number of sample size

      N = Number of total population.

      e = sampling error = (0.05)

3.2.3 Sampling Technique

Based on the sampling result, the researcher gather data through questionnaire from 284 respondents chosen by lottery methods in order to gather data through questionnaire. Simple random sampling is selected as sampling technique just to make available equal opportunity of being selected for employees of the target branches.

3.3 Source of data

The study compiled with the help of primary data and secondary data. Primary data collected through by means of the questionnaire and interview. Moreover, the study covers various published and unpublished materials on the subject organization human resource manuals, books, annual report, academic journals written by researchers who have, relevant information to support their writings, and have credibility in this discipline.

3.4 Data Collection Instruments

The main emphasis of this study is to assess training practices in Bank of Abyssinia. Hence, the study's units of analysis are employees of the bank. Therefore, the data for this research gathered mainly from employees and human rescore department at head office through questionnaire and interview.

The purposes of questionnaires were to investigate the awareness of training practice and the role of BOA's plays in the training of its employees. The semi-structured interview was conducted for the training manager. In addition, secondary sources of information were gathered from BOA human resource management policies, magazine, books and journals on human resource management, and previous researches. To distribute the questioner for selected branches of employees and human resource department staffs the researcher used the mail system and Interview also designed to training manager by going physically.

3.5 Procedures of Data Collection

Descriptive analysis used to analyze data gathered through questionnaires. The same directions can be given to each respondent. Respondent told that there is no right or wrong answers and that answers should be based on their opinions. The respondents have thanking for participating in the research.

3.6 Reliability & Validity Test

3.6.1 Reliability

Reliability refers to the repeatability of findings whenever it used at the same condition with the same subject matter (Adames et al, 2007). So if the study were to be done a second time, would it yield the same results? If so, the data are reliable. If more than one person is observing behavior or some event, all observers should agree on what is being recorded in order to claim that the data are reliable. To ensure the measurement instrument reliability Cronbach Alpha test was applied. By distributing for 25 respondents the researcher got 0.867 so it shows that the internal reliability in the study was acceptable.

3.6.2 Validity

Validity refers to the extent to which a test measure what we actually wish to measure. Validity of the survey instruments for the research study was measured through pre-tested with 25 employees to test the clarity and the content validity of the instrument and their suggestion was assimilated before the final distribution of the questioner.

3.7 Methods of Data Analysis

Mixed approach method ware employed in order to attain research objective of the study. For quantitative data, Likert scale was weighed according to the degree of agreements. The scaling approach was adopted as Strongly agree, Agree, Neutral, Strongly Disagree, and Disagree. Qualitative data were coded and analyzed by using descriptive statistics (numerical analysis) such as frequency percentage and mean. It is preferred because it is simple and can everybody can understand the result presented. And table ware also used to insure the easy presentation of the data. Finally the result was summarized and interpreted appropriately. Also response for the interview ware reported in line with the question forwarded to the interview. And then these findings ware combined and summarized together with the qualitative data.

3.8 Ethical Consideration

In this study, ethical issues were taken in to consideration. The respondents assured that the responses they gave use with complete confidentiality of the research and the front page of the study which indicates the purpose of the study.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter deals with data presentation, analysis, interpretation and discussion of data gathering through questionnaires as well as interview. It consists of two parts namely presentation of the respondents profile and the analysis of the data collected from the respondents.

4.1 Response Rate

Relevant data are collected from the sample respondents and majority of the respondents, have filled out and returned the questionnaires distributed. As indicated billow questionnaires was distrusted to all selected employees at the bank which 270 were kind enough to fill and the rest 14 did not return the questionnaires distributed to them.

Table 2: Rate of Return on Distributed Details

Questionnaire distributed		Questionnaire returned		Questionnaire unreturned	
NO	%	NO	%	NO	%
284	100	270	95	14	5

Source: (Survey result, 2018)

4.2 Demographic Characteristics of the Respondents.

The survey on demographic characteristics of the respondents constituted of work units, age distributions, gender, and level of education and work experience of respondents. From the total distributed questionnaires, only 270 respondents were returned the questionnaires as summarized in table.

Table 3: Characteristics of respondents

Description of employees	Total	
	No	%
Gender		
Male	175	65
Female	95	35
Total	**270**	**100**
Age		
Under 30	81	**30**
31-40	107	**40**
41-50	69	**26**
51 and above	13	**4**
Total	**270**	**100**
Educational background		
Master's Degree	**54**	**20**
First Degree	**201**	**74**
College Diploma	**15**	**6**
Certificate	0	0
Total	**270**	**100**
Year of services		
Less than 1 year	12	**4**
1 up to 5	26	**10**
5 up to 10	171	**63**
Above 10 years	61	**23**
Total	**270**	**100**

Source: survey result, 2018

Table 3 shows that the male respondents formed majority of the target population with a total of 65%, while the other respondents were female representing 35%.

Regarding Age wise, 30% fall under the age 30, 40% fall under the age group of between 31 and 40 years, 26% lie in the age group between 41 to 50 years and the rest i.e. 4% belong to the age group above 50years. According to the result majority of the respondents were under the age group of 31-40, this indicates the respondents were matured enough to give response.

Educationally, 20% (270) of the respondents are Master's degree holders, 74 %(270) are first degree holders and the rest 6 % (270) are college diploma holders. This implies that Majority of the respondents 74% (270) are first degree holders and quit considerable

numbers of the respondents 20% (270) are Master's degree holders. This result indicates that the bank maintains a good composition of educated employees and the data increases the quality of the study

The bank's personnel 4% (270) served the bank less than a year, 10% (270) served the bank up to 5 years, 63% (270) served the bank up to 10 years, and the remaining has served the bank above 10 years. This implies that the bank's employees are having a reasonable work experience the representative sample view of each groups and educational which return required different level of training activities to improve their competences.

4.3 Data Analysis and Interpretation

This section is devoted to elaborate and discuss the opinions on training practices of BOA in relation to its planning, organizing, implementations and evaluation of the survey group regarding different questions forwarded. Accordingly, the tables that follow are deal with the analysis and interpretations of the results obtained.

Table 4: Employee's Response on Bank's Strategic Plan

No.	Bank's Strategic Plan	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Total	Mean
	Questions	F	%	F	%	F	%	F	%	F	%		
1	You are aware of BOA's strategic plan.	19	7.04	140	51.85	46	17.04	65	24.07	0	-	270	3.42
2	BOA has a clearly defined strategic plan	11	4.07	35	12.96	46	17.04	119	44.07	59	21.85	270	2.33
3	Your bank conduct training program timely.	30	11.11	38	14.07	76	28.15	105	38.89	21	7.78	270	2.82
4	BOA has a clearly designed training plan.	19	7.04	43	15.93	89	32.96	103	38.15	16	5.93	270	2.80
5	BOA's training plan is aligned with its overall strategic plan.	20	8.15	22	8.15	81	30.00	135	50	10	3.70	270	3.33
	Average Mean												3.19

Source: (survey result 2018)

Table 4 shows the employees response regarding the Bank's Strategic Plan in their organization. The employee were asked if they aware of the banks strategic plan and 51.85% of the respondents are agree ,24.07% disagree ,7.07% strongly agree and 17.04% remained neutral .This result shows that most of the employees agree that they are aware of the Bank's Strategic Plan. They were asked whether the bank clearly defined its Strategic Plan, majority of respondents disagree with 44.07%, 17.07% remained neutral .while 12.96% agree and 4.07% strongly agree and the remaining 21.85% strongly disagree with the question. Based on the result most of the employees are disagree that the bank clearly defined its strategic plan. Besides the employee asked whether the bank conduct training program timely,38.89% disagree,28.15% neutral ,14.07% agree 11.11% strongly agree and the remained with 7.78% strongly disagree. This result shows that most employees disagree that the bank not conducts training program timely. In addition, the employee was asked whether the bank has a clearly designed training plan, 38.15% disagree, 32.96% neutral, 15.93% agree and the remaining 5.93% strongly disagree. The mean average result also shows 3.19 this result shows that majority of employees disagree that the bank strategic plan alignment with training plan.

When we come to the interview the banks training department head says that our training plan basically derived from the overall strategic plan and national bank directives with regard to training program for all banks.

Table 5: Employee's Response on Training Need Assessment

No.	Questions	Strongly agree F	%	Agree F	%	Neutral F	%	Disagree F	%	Strongly disagree F	%	Total	Mean
1	The Bank collects need assessment information from different sources.	14	5.19	30	11.1	52	19.3	72	26.7	102	37.78	270	2.19
2	The bank design specific questionnaire for each training field.	35	12.96	57	21.1	49	18.1	80	29.6	49	18.15	270	2.81
3	Employee's personal development plans are assessed during training need assessment.	16	5.93	27	10.0	19	7.0	65	24.1	143	52.96	270	1.92
4	Training needs are assessed during training need assessment of employees based on desire and special talents (current and dormant).	27	10	27	10	19	7.0	62	23.0	135	50.00	270	2.07
	Average Mean												**2.25**

Source: (Survey result, 2018)

Table 5 shows the employees response regarding Training Need Assessment (TNA) in their organization. The employee were asked if the bank collects need assessment information from different sources and 37.78% of the respondents are strongly disagree ,11.11% agree and 5.19% strongly agree and 19.3% remained neutral .This result shows that most of the employees strongly disagree that Bank collects no need assessment information from many sources. They were asked whether the bank design specific questionnaires for each training field, majority of respondents disagree with **29.6%,** 21.1% agree .while 18.1% remains. Based on the result most of the employees are disagree that

the bank designs no specific questionnaire for each training field. Besides the employee asked whether Employee's personal development plans are assessed during training need assessment, 24.1% disagree7% neutral, 10% agree 5.93% strongly agree and 52.96% strongly disagree. This result shows that most employees disagree that the Employee's personal development plans are not assessed during training need assessment. In addition, the employee were asked whether the bank Training needs are assessed during training need assessment of employees based on desire and special talents (current and dormant), 50% strongly disagree, 7% neutral, 10% agree and 23% disagree. Also the mean average result shows 2.25 this result shows that there is a high gap on TNA.

According to the data from the interview with the training department head is that they made need assessment and most of the time need assessed by contacting the managers on monthly meeting because it is difficult to do assessment by individual level so we identify the gap by asking their immediate supervisors but when we do this we got a challenges, the immediate supervisors are failed to identify those needs properly.

Table 6: Employee's Response on Training Objectives

No	Training objectives / Questions	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Total	Mean
	Questions	F	%	F	%	F	%	F	%	F	%	Total	Mean
1	You are aware of the training objective.	46	17.04	139	51.48	25	9.26	49	18.15	11	4.07	270	3.59
2	Your bank clearly specifies the training objective	43	15.93	54	20.00	38	14.07	92	34.07	43	15.93	270	2.86
3	Your bank training objective is measurable.	25	9.26	62	22.96	43	15.93	75	27.78	65	24.07	270	2.66
4	The training objective in your bank is achievable.	35	12.96	67	24.81	27	10.00	84	31.11	57	21.11	270	2.77
5	BOA has a clearly defined time frame for training	27	10.00	46	17.04	25	9.26	94	34.81	78	28.89	270	2.44
	Average Mean												2.87

Source: (Survey result, 2018)

Table 6 shows the employees response regarding Training objectives in their organization. The employee were asked if they are aware of the training objective and about 68% agreed on the statement and 20% of the respondents are disagree and 9.23% remained neutral .This result shows that most of the employees agree but when we go to the other statement they were asked whether the bank clearly specifies the training objective, majority of respondents disagree with **34.7%,** 20% agree .while 14% remains neutral the others 15.93% strongly disagree. Based on the result most of the employees are disagree the bank not clearly specified the training objective. Besides the employee asked whether the bank training measurable or not, 27.78% disagree 15.93% neutral, 22.96% agree 9.26% strongly agree and 24.07% strongly disagree. This result displays that most employees disagree on the measurement of the training program. Jest like the measurement the employees were requested about the achievability of the training program 31.11% disagree 10% neutral, 24.81% agree 12.96% strongly agree and 21.11% strongly disa-

gree. The result shows that the training program is difficult to achieve. Based on the statement with regard to the time frame for training the respondents view looks that 10% are strongly agreed, 17.04% agreed, 9.26% remains neutral and quit considerable present 34.81% and 28.89% are disagree and strongly disagree on the statement.

When we see the mean average with regard to the training objective it shows 2.87 what it means that most of the respondents disagreeing on the statements about training objective also the training department head says that we conduct the training objective based on the need assessment.

Table 7: Employee's Response on Training Design

No.	Training design Questions	Strongly agree F	%	Agree F	%	Neutral F	%	Disagree F	%	Strongly disagree F	%	Total	Mean
1	The location of the training was convenient.	27	10.00	43	15.93	35	12.96	108	40.00	57	21.11	270	2.54
2	The training is organized on the appropriate time (day).	7	2.59	13	4.81	20	7.41	170	62.96	60	22.22	270	2.03
3	The trainer has adequate knowledge about the topic.	23	8.52	37	13.70	95	35.19	80	29.63	35	12.96	270	2.75
4	The material included rele-vant to the train-ing.	40	14.81	59	21.85	23	8.52	109	40.37	39	14.44	270	2.82
5	The training is helpful to my job.	33	12.22	90	33.33	5	1.85	113	41.85	29	10.74	270	2.94
	Average Mean												**2.62**

Source: (Survey result, 2018)

Table 7 shows the employees response regarding training design at the bank. The employee were asked if the banks training location was convenient and 40% of the respondents are strongly disagree ,4.81% agree and 10% strongly agree and 12.96% remained neutral .This result shows that most of the employees disagree that the bank's training location was not convenient. They were asked whether the training is organized on the appropriate time (day), majority of respondents disagree with 62.96**%,** 4.81% agree .while 7.41% remains neutral. Based on the result most of the employees are disa-

gree that the training was organized on the appropriate time (day). Besides the employee asked whether the training objective is measurable or not, 29.63 % disagree, 35.19 % neutral, 13.70 % agree, 8.52 % strongly agree and 12.96 % strongly disagree. This result shows that most employees' remains neutral for the trainer adequate knowledge about the topic. In addition, the employee was asked whether the material included relevant to the training or not, 14.44 % strongly disagree, 8.52 % neutral, 21.85 % agree and 40.37 % disagree. This result shows that with regard to the training design mean average show that 2.62 which means below average therefor there is a limitation on the training design.

Table 8: Employee's Response on Training Delivery Method and Techniques

No.		F	%
1	HR officers announce you about the training pro-grams by		
	Bank internet	92	34.07
	Notice Board		
	Immediate Supervisor	178	65.93
	Company newsletter		
2	Which among the training method/s, have you partic-ipated in training programs so far		
	On the job training method		
A	Job instruction	100	37
B	Apprenticeship training		
C	orientation training	35	13
D	Coaching and mentoring		
E	Job rotation	224	83
	Off the job training method		
A	Audiovisual training		
B	Lectures	189	70
C	Case studying		

Source: (Survey result, 2018)

Table 8 shows the employees response regarding HR officers' announcement of the training programs by using Bank internet and Immediate Supervisor. From these two methods employees are announced by immediate supervisor, i.e. 65.93% of employees are announced by their supervisor.

The employee was asked which types of the training method/s they have participated in training programs so far. Among the training method, on the job training method were applied and 83% responded through job rotation. In addition to on the job training method, off the job training method were applied and 70% responded that the off the job training method were applied by lecture so it shows that most of the employees can participate both on the job and off the job training meted.

Table 9: Employee's Response on Evaluation of Training

	Evaluation	Strongly agree		Agree		Neutral		Disagree		Strongly disagree			
No	Questions	F	%	F	%	F	%	F	%	F	%	Total	Mean
1	Your bank gives a chance to reflect your opinion about the training program.	45	16.67	62	22.96	68	25.19	46	17.0	49	18.15	270	3.03
2	The Bank measures the changes in trainee's attitude.	60	22.22	66	24.44	59	21.85	60	22.2	25	9.26	270	3.28
3	Your bank evaluates about the training transfer to the job.	44	16.30	51	18.89	63	23.33	68	25.1	44	16.30	270	2.94
4	The bank training practice affects the ultimate well-being of the organization.	79	29.26	117	43.33	12	4.44	62	22.9	0	-	270	3.79
	Average Mean												3.26

Source: (Survey result, 2018)

Table 9 shows the employees response regarding evaluation of training. The employee were asked if the bank gives a chance to reflect their opinion about the training program and 25.19% of the respondents are neutral, 22.96% agree and 16.67% strongly agree and 17% remained disagree .This result shows that most of the employees remain neutral about the chance to reflect employees opinion about the training program. They were also

asked whether the Bank measures the changes in trainee's attitude, majority of respondents agree with 24.44**%,** 22.2% disagree .while 21.85% remains neutral. Based on the result most of the employees are agreed that the Bank measures the changes in trainee's attitude. Besides the employee were asked whether bank evaluates about the training transfer to the job or not and 25.1 % disagree, 23.33 % neutral, 18.89 % agree, 16.30 % strongly agree and 16.30 % strongly disagree. This result shows that most employees' disagree that bank evaluates about the training transfer to the job. In addition, the employee were asked whether the bank training practice affects the ultimate well-being of the organization or not and 22.9% disagree, 4.44 % neutral, 43.33 % agree and 29.26 % strongly disagree.

This result shows that the employees know about the bank training practice affects the ultimate well-being of the organization but they have doubt on the evaluation technique.

Table 10: Employee's Response on Satisfactions of Employees

No	Satisfactions of employees	Very satis-fied		satis-fied		Neutral		Dissatis-fied		Strongly Dissatis-fied		Total	Mean
		F	%	F	%	F	%	F	%	F	%		
1	Supervisor's effort to understand employee's worries and insecurities about training.	26	9.63	46	17.04	36	13.33	67	24.81	95	35.19	270	2.41
2	The quality of training received for your current position at the bank.	40	14.81	54	20.00	76	28.15	73	27.04	27	10.00	270	3.03
3	The training program schedule applied in the bank	14	5.19	33	12.22	70	25.93	73	27.04	80	29.63	270	2.36
4	Supply of all necessary training materials	40	14.81	103	18.89	46	17.04	19	7.04	51	38.15	270	3.11
5	Duration of training sessions	18	6.67	41	15.19	40	14.81	81	30.00	90	33.33	270	2.32
6	Over all how satisfied are you with training	3	1.11	22	8.15	54	20.00	51	18.89	140	51.85	270	1.88
	Average Mean												2.52

Source: (Survey result, 2018)

Table 10 shows the employees response regarding Satisfactions of employees. The employee were asked if the Supervisor's effort to understand employee's worries and insecurities about training and 35.19% of the respondents are Strongly Dissatisfied ,17.04% satisfied and 9.63% strongly satisfied and 13.33% remained neutral .This result shows that most of the employees strongly dissatisfied . They were also asked whether the quality of training received for their current position at the bank 28.15% of respondents neutral. Besides the employee were asked training program schedule were applied in the bank and the result shows that 29.63% strongly dissatisfied with the training program schedule. In addition, the employee were asked whether the bank Supply all necessary training materials or not and 31.15% satisfied with the Supply of all necessary training materials of the bank. Besides, for the question about the banks duration of training sessions and 33.33% strongly dissatisfied with the duration of training sessions.

The overall result shows on the mean average 2.52 that the employees totally dissatisfied the training practice they see.

Challenges faced to conduct appropriate training program

Based on the information gathered from the interview the training department faced challenges on TNA due to lack of appropriate data from immediate managers of employees and after conducting the training they miss to participate. Lack of enough training centers confortable to employees the other difficulties they faced and most of the time they reserved in advance by other organizations and they may take time until they are free.

CHAPTER FIVE

FINDINGS, CONCLUSION AND RECOMMENDATION

5.1. Summary of Major Findings

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

✓ The data indicate that majority of employees are aware of the strategic plan of the bank, but most of them are claimed that the bank has a clearly defined strategic plan, not conduct training program timely, has not clearly designed training plan and the training plan doesn't align with overall strategic plan. According to the interview, the training program aligns with banks strategic plan. This implies that there is information gap between employee and top management.

✓ The result regarding with the training need assessment reveals that the training need assessment of the bank not conducted properly. The interview tells the need assessment takes place before the training by the immediate supervisor. This result shows that there is a gap, due to lack of commitment of top managers who does not to identify the gaps that should be filled with training.

✓ Even if majority of the employees are aware about training objectives, the bank is not specifying clearly the training objective in measurable and achievable ways with clearly defined time frame.

✓ Even if the training is given, the location, time, material was not appropriate or not enough for the trainee. In addition to this few respondents remain neutral from responding about the measurability of the training objectives.

✓ Employee's response on Training delivery method and techniques, i.e. on the job training method and off the job training method, job rotation is first techniques used by the bank on the job and uses lectures for off the job training method. The bank must notify most of its employees by their immediate supervisor.

✓ Employee's response related to the evaluation of the training, most of the employees remained neutral about reflecting their opinion about the training program while few of them are responded that the bank measures the attitude changes of

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the trainees and the others claimed about the evaluation of the training transfer to the job.

✓ Finally the response on the satisfaction of employee are most employees are dissatisfied by some issues related to supervisors effort to understand employees worries and insecurity about the training ,program schedule applied in the bank , duration of training sessions and supply necessary training material.

✓ Based on the information gathered from the interview the training department faced challenges on TNA due to lack of appropriate data from immediate managers of employees and after conducting the training they miss to participate.

✓ Lack of enough training centers confortable to employees.

5.2 Conclusions

The research result related to the banks strategic plan, shows that there is awareness about the strategic plan of the banks by employee's side, but there is a gap on conduction of training program timely, clear designing of training plan and the alignment of overall strategic plan with the banks training plan. To fill these gaps the bank should conduct training program timely and should design clear training plan by aligning its training plan with the overall strategic plan otherwise the training objective can't show the ultimate value. Besides the top managers should fill the information gap that occurred between employee and managers.

In relation to training need assessment, formal and proper need assessment is not conducted by the bank and the interview also conferred that their need assessment have a gap so it imply that the bank will incur unnecessary costs both in terms of finance and also decline the service quality by releasing the employee in their working hours to attend inappropriate training programs. Therefore the information gap between employee and managers should be filled properly so that it leads to proper training need assessment by using organizational, task and personal analysis.

The issues related to training objectives, majority of employees are aware about training objectives but they have a doubt on the achievability and measurability so the training department of the bank must clearly stet the training objective with specific time to be achieved.

Employee's response on Training delivery method and techniques, i.e. on the job training method and off the job training method, job rotation is first techniques used by the bank on the job helped them to learn the job in practical way and also it helps to diversify their knowledge similarly uses lectures for off the job training method. The bank notifies most of its employees about the training by their immediate supervisor and bank internet. Finally the respondent expressed their dissatisfaction in the supervisor effort to understand employees in security and other quality orientation, trainee selection criteria, duration of training session and overall training practices so in order to satisfy the employees there must be enough supply of material, an information flow from top managers to employees must be mediate and training need must be assessed before the training takes place.

Generally all the gapes discussed above questioned the organizations commitment to provide effective training program. Even though conducting training practice have its own challenges the management must resolve and provide effective training program.

5.3 Recommendations

As a result of completing this study, the following recommendations for BOA management consideration are made:

- The study shows that there is information gap about the training plan so top managers should flow information to employees about the training plan by clearly state the outcome.

- The bank should commit to provide organized training programs based on allocating sufficient time and budget.

- The study found that there is a limitation on training need assessment so establish a balanced training needs assessment method with emphasis to address employees' skill and knowledge gap.

- The concerned organ of the bank is advised to give professional guidance for those engaged in the preparation of need assessment and review and implement the basic types of need assessment (task, person and organization).

- The bank should give the training at the right time in order to bring the desired outcome. Even though the training is designed and delivered in proper way, if it not given on time with the necessary material supply at the right location, it leads the employees dissatisfied by the training.

- The bank should introduce additional methods of training evaluation techniques in additions to the commonly used questionnaires and promote additional evaluation tools such as performance appraisal report, testing employees before and after attending of program and interviewing the trainees at the end of each training program.

- In order to have an effective training practice the bank should have to conduct each training proses properly because when one step falls the overall objective can fall.

- Finally this study assess in BOA West Addis district only it is recommended to further investigation in all districts to see more briefly.

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APPENDICES

St. Mary's University

School of Business

Master of Business Administration

Questionnaire to Be Filled By Employees at Bank of Abyssinia

Dear Respondents

The aim of this questionnaire is to gather data for research in titled **"Assessment of Training Practices and its Challenges at Bank of Abyssinia S.C".** This questionnaire is meant to secure relevant data on various training practices. It is believed that you're valuable support in responding to the questions will determine the success of the study and your response will be kept strictly confidential.

Best Regard!

Part one – Demographic Information of The Respondents.

1. Gender

   Male ☐   Female ☐

2. Age Range

   Less than 30 ☐   41 -50 ☐

   31-40 ☐   Above 51 ☐

3. Educational qualification

   Master degree ☐   College Diploma ☐

   First degree ☐   Certificate ☐

4. Years of service in Bank of Abyssinia share company

   Less than 1 year ☐   6 To 10 years ☐

   To 5 years ☐   More than 10 years ☐

Part- two: Opinion Survey on Training Practice

Instructions: Please tick "✓" in the box that best reflects your answer to the statement.

2.1 Training Practice

2.1.1 Bank's Strategic Plan

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. You are aware of BOA's strategic plan.					
2.BOA has a clearly defined strategic plan					
3. Your bank conduct training program timely.					
4. BOA has a clearly designed training plan.					
5. BOA's training plan is aligned with its overall strategic plan.					

2.1.2 Training Need Assessment (TNA)

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. The Bank collects need assessment information from different sources.					
2. The bank design specific questionnaire for each training field.					
3. Employees personal development plans are assessed during training need assessment.					
4. Training needs are assessed during training need assessment of employees based on desire and special talents (current and dormant).					

2.1.3 Training Objectives

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. You are aware of the training objective.					
2. Your organization clearly specifies the training objective					
3. Your organization training objective is measurable.					
4. The training objective in your organization is achievable.					
5. The organization has a clearly defined time frame for training.					

2.1.3 Training Design

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. The location of the training was convenient					
2. The training is organized on the appropriate time (day).					
3. The trainer has adequate knowledge about the topic.					
4. The materials included were relevant to the training.					
5. The training is helpful to my job.					

2.1.4 Training Delivery Method and Techniques

1. HR officers announce you about the training programs by	
☐ Bank internet	
☐ Notice Board	
☐ Immediate Supervisor	
☐ Company newsletter	
2. Which among the training method/s, have you participated in training programs so far	
☐ On the job training method	
a. Job instruction	
b. Apprenticeship training	
c. orientation training	
d. Coaching and mentoring	
e. Job rotation	
☐ Off the job training method	
a. Audiovisual training	
b. lecture	
c. Case studying	

Part Three. Evaluation and Satisfactions of Employees

3.1 Evaluation

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. Your organization gives a chance to reflect your opinion about the training program.					
2. The Bank measures the changes in trainee's attitude.					
3. Your organization evaluates about the training transfer to the job.					
4. The bank training practice affects the ultimate welling of the organization.					

3.2: Satisfactions of Employees

To what extent do you satisfied with the following statements that are parts of employ-
ee training processes?

	Very satisfied	Satisfied	Neutral	Dissatisfied	Strongly dis satisfied
1. Supervisor's effort to understand employee's worries and insecu-					
2 The quality of training received for your current position at the					
3. The training program schedule applied in the bank					
4. Supply of all necessary training					
5. Duration of training sessions					
6. Over all how satisfied are you with training					

Are there any other comments about the training practices of the bank that have not
been covered and that you would like to add?

_____

_____

_____

Thank You.

INTERVIEW QUESTIONS

1. How it look the training process in your bank?

2. Is the training plan aligned with its overall strategic plan?

3. Does the bank allocate reasonable budget and provide the required training materials?

4. What are the basses of selecting appropriate trines?

5. What are the challenges of training program conducted at your bank?

6. What method of training is used?

Cronbach's Alpha for each field of the questionnaire

Dimensions	Number of Items	Cronbach's Alpha
Bank's Strategic Plan Alignment	5	0.879
Training Need Assessment (TNA)	4	0.895
Training objectives	5	0.925
Training design	5	0.796
Training evaluation	4	0.842
Employees level of satisfaction	6	0.865
Overall	29	0.867

Vision, Mission and Core values of BOA

Vision:

To be the bank of choice for customers employees and shareholders

Mission

To provide customer-focused financial services through competent, motivated employees and modern technology in order to maximize value to all stakeholders

Core Values

- Putting customer first
- Committed to excellence
- Being honest and accountable
- Working together as a team