ST. MARY's UNIVERSITY
SCHOOL OF GRADUATE STUDIES

AN ASSESSMENT OF GRADUATE TRAINING PRACTICE: A CASE OF ZEMEN BANK S.C

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DECLARATION

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

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RESEARCHER   **SIGNATURE**
St. Mary's University, Addis Ababa   **May, 2019**

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

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ACKNOWLEDGEMENTS

List of Abbreviations/Acronyms

HR – Human resource

HRD – Human resource development

HRM – Human resource management

INSA – Information network security agency

KSA – Knowledge skill and attitude

NBE – National bank of Ethiopia

S.C. – Share Company

SPSS – Statistical package of social science

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Abstract

The main purpose of this study was to assess the graduate training practice of Zemen bank. The study was used both primary and secondary data collection instruments. The target populations were graduate trainees of Zemen bank. The study uses census for the target population. The study uses mixed approach (quantitative and qualitative). The data were gathered through both interviews and questionnaire. The primary data were collected using questionnaires distributed to 95 graduate trainees who are work in Zemen bank. The secondary data was collected from different journals, the banks' manual and internet. The study was employed descriptive design in which data from employees and management were collected using questionnaires and interviews. The data were analyzed and presented by using descriptive statistics method such as frequency, percentage, mean, standard deviation and tables. The finding shows that training need assessment is not conducted properly and periodically, the bank's job rotation training method is not well organized. The finding shows that graduate trainees are not get the necessary knowledge skill on each department's task. On the other hand the bank have young and educated work force, clear graduate training objective and it is appreciated for considering the graduates and building the trainees' confidence. The researcher recommends that the bank should amend the training need assessment according to the banks' current objectives and should be done periodically. To build the necessary knowledge on the trainees the bank should give enough training time for job rotation, also evaluations should conduct periodically.

Keywords *Training, graduate training, and Zemen bank*

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

In this era of globalization, with increased competition around the globe in all sectors, a strong banking industry is important in every country and can have a significant effect in supporting economic development through efficient financial services. According to Malik, et al, (2011) organizational effectiveness is the concept of how effective an organization is in achieving the outcomes the organization intends to produce. In the bank industry there is high competition. Customers expects high service delivery, so the bank industry updates its systems and service delivery techniques and also giving training for their new and existing employees to attract potential and existing customers. Therefore, training is one of a tool for competitive advantage. Having a well-trained workforce creates available and comfortable service for the customer. In this tight competition banks update their service delivery through many forms. Training has an important role to play and it is expected to inculcate positive changes in knowledge, skills and attitudes. Employees' training tries to improve skills so that employee is better equipped to do his/her present job.

Kavita and Diksha (2014), states that training is the strong foundation of highly skilled and motivated human resource. So, training is one of the most important tools in Human Resource Development effort to improve overall performance of an organization. Effective and suitable training interventions can bring improvements and impact in the working of organization significantly which help employees to adopt new work practices for the success of business. Through training an organization go green by making employees more effective and productive. The main objective of every organization is to improve its performance but it can never be possible without the efficient performance of employees. Therefore, the performance management system came into effect as a management reform to address and redress concerns, organizations had about performance (Sharif, 2002). In banking sector, a wide range of reforms that focus on the performance have also been implemented Downs, Chadbourne, & Hogan, (2000); Gleeson & Husbands, (2001). As stated by Tefera (2015) the purpose of a training program is to improve employee capabilities and organizational capabilities, too. When the organization invests in improving the knowledge and skills of its employees, the investment is returned in the form of more productive and effective employees. Training programs may be focused on individual performance or team performance.

Training and development is beneficial not just for the organization itself but also to the individual employees. On the one hand, training and development leads to improved profitability and/or more positive attitudes toward profit orientation, improves the job knowledge and skills at all levels of the organization, improves the morale of the workforce and helps the employees identify with organizational goals Sims, (2002). Pfeffer (2000) proves that training can be a

source of competitive advantage in numerous industries. Given that the world market structure is competitive, continuous improvement is imperative for organizations. Training and learning are the key organizational ongoing processes that contribute to growth. Graduate training is very important in order to produce globally competent, innovative and self-employed man power in the country. Hence, assessing the opportunities and challenges of implementation of Graduate training has paramount importance for its successfulness. It bridges the gap between what the employee has & what the job demands. Training is the organized way in which organizations provide development and enhance quality of new and existing employees. Training is viewed as a systematic approach of learning and development that improve individual, group and organization Goldstein& Ford, (2002). It indicates the firm's long-term commitment towards its workers and increases the employee's motivational level. All these contributions lead to achieving competitive advantage Youndt.et.al (1996) and to an enhancement in employee performance and organizational productivity.

The study conducted by Kavita and Diksha (2014) shows that in a service oriented industry such as banking, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment in this competitive arena. It is concluded that public sector banks undertake training and development programs for their employees to increase their efficiency. Banks provide training programs to enhance their knowledge and skills to satisfy the customers. So, Armstrong (2006) states that training should be systematic in that it is specifically designed planned and implemented to meet defined needs. It is provided by people who know how to train and the impact of training is carefully evaluated. Employee training and development in banking sector is not only an activity that is desirable but also an activity that an organization must commit resources to if it has to maintain a viable and a knowledgeable workforce. Training is an attempt to improve the employee's performance on the current job or prepare them for an intended job. In other words, training improves, changes, and molds the employee's knowledge, skill, behavior, aptitude and attitude towards the requirement of job and organization. Thus training bridges the gap between the job requirements and employee's present specifications, Dr.S. Shahul and J. Rajinikanth (2014)

In Ethiopia, the mass production of graduates from universities and colleges is not a tailored made to the industries, even if there have been some developments to create university industry linkage which creates an opportunity for the students a practical job knows how before their graduation. Those graduates have incomplete knowledge about the working environment. Therefore, training program should be conduct for fresh newly recruited graduates to make them a fit to the job assigned, and for experienced employees to update their skill, Minwagaw (2015). Providing a defined training is a good way to shape the graduates with the organization specification.

1.2. Statement of the problem

Human resource is a one of the basic asset for the organization and it is the reason for the success of the organization. This success can be achieved through proper training. For this reason, in order to deliver the necessary or the needed training there should be well prepared training programs and practice. In this competitive era training is an important instrument for the success in this unpredictable business world specially in banking industry.

In the present environment, sources of competitive advantage are quickly overcome by competitors. The quality of employees and their skill acquired through training and education are key components in determining the long-term profitability of organization. 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.

Training and Development is an important aspect of HRM. It is important for organization to get skilled and capable employees for better performance, and employees will be competent when they have the knowledge and skill of doing the task. Training and Development would provide opportunities to the employees to make a better career life and get better position in organization. In doing so, organizations efficiency would be increased. On the other hand, employees are the resources and assets of an organization if they are skilled and trained would perform better than those who are unskilled and untrained Neelam Tahir et al (2014).

Allan Pepper (1984) defines training as 'that organized process concerned with the acquisition of capability, or the maintenance of capability'. Training is essential for the organization it is the way to update the organization. George (2002) proves that it is no longer a question of whether we want to develop our human resource or whether we should want to develop our human resource, it is a matter of survival and growth. Skills and knowledge can easily become outdated in a way as machines or technology. So if an organization is to survive and grow training must be constantly kept up to date.

Now a day many organizations in our country perceive the need and importance of training and they try to give training for their employees, Banks in Ethiopia invest extensive amount of resource to train their employees, but the way, method and process of giving the training is not considered and managed well. Zheng, Hyland, & Soosay, (2007) prove that the absence of well-established training policy, lack of adequate budget, inadequate need assessment, inappropriate training objective, outdated training method, lack of close supervision and follow up are some of the major problems related to training in most organization in developing Countries. Hilemichael (2016) states that that the foundation for all training program phases was not exercised in accordance with the training theories and principles. Because of this the trainings were not responsive to the specific need of the organization. The training design and implementation couldn't be effective and were not able to respond to demands of organizations.

Zemen bank implement graduate training program for the last 3 years. The bank announces vacancy for fresh graduates for the position of graduate trainee. In order to bridge the gap that is working environment and university Zemen bank start graduate training program. Training is a basic way of developing the workers. NBE proclaims that training is one part of the banks objective by setting proper instruction to the private and government banks. Increasing the skills of workers through more training has been given great attention in the Ethiopian Banking industry. Similarly, the rapidly changing of banking service requires well skilled work force and well educated society that can respond properly to various customers and development actions of the country. Hence, successful implementation of training program helps to satisfy globally competent, skilled, and innovative manpower need of the country.

Training programs have to be designed carefully in designing the training program, issues like assessment of training needs, training content, the training facilities and environment and training methods should be given serious attention for the learning process to be effective and successful. Evaluation of the training program also needs to be carried out to obtain feedback for further improvement in designing training programs. From the past 3 years up to now has observed several attempts by Zemen bank improve the human resource capacity of its graduate trainees to overcome the skill, knowledge and attitude gaps of the organization. However from my own continues observation different problems are existing regarding to the training practices. To strength and know this issues further, the researcher asks question provided to the banks staff basically for the graduate trainees informally and their answer were the training delivery method is not well organized, training evaluation is not conduct properly.
Generally, the researcher has observed the above gaps that need to be studied in detail. Therefore, the purpose of the study is to assess the training practices of the organization.

Hence, this research tried to fill this gap. Thus, the research tried to addresses the following basic Questions:

1.3. Basic questions

- ✓ How is the training need assessment of the bank?
- ✓ How is graduate training plan in Zemen bank?
- ✓ What training methods are used to conduct the training?
- ✓ How is graduate training evaluation in Zemen bank?

1.4.   Objective of the study

1.4.1. General objective

The general objective of this study is to assess the graduate training practice of Zemen bank.

1.4.2. Specific Objectives

The Specific Objectives include:

- ✓ To examine the training need assessment practice of the bank.
- ✓ To assess the training plan practice of the bank.
- ✓ To assess the methods used for conducting the training.
- ✓ To assess the training evaluation practice of the bank..

1.5.   Significance of the study

Assessing the graduate training practice of Zemen bank may have the following significance.

- ▪ It may give chance to Zemen bank to share experiences and learn other banks to follow such programs.

- ▪ This assessment supports Zemen bank to identify the main success and/ failure factors of effective training.
- ▪ The recommendations give at the end will help the bank to design graduate training program effectively for achieving its objectives.

- ▪ It can also serve as a source of information for academicians, researchers and curriculum planners to undertake further investigation on the opportunities and challenges of graduate training practice in the banks level.

- ▪ The research can use as an input for future study that served as a reference for other researches which will be conducted in similar topic area in the future

1.6.   Scope and limitations of the study

The scope of the study is assessing the graduate training practice of Zemen bank. The researcher used the basic training process, method of training delivery to assess the graduate training practice of the bank. Regarding the focus of the study it was limited to the opportunities and challenges of graduate training practice of the bank. This research limited and include only by considering employees of Zemen bank specifically who took graduate training program.

1.7. Organization of the study

The study will organize into five chapters. The first chapter introduces the study by giving the background information on the research problem, main and specific objectives, research questions, significance, scope, and organization of the study. The second chapter is deal with the review of relevant literature on the research problems. The third chapter is discussing the research methodology and how results were analyzed. The fourth chapter is present the findings. The last chapter is giving the conclusions drawn from the research findings and recommendations. In addition to these, references, questionnaires, questions of interviews and other relevant documents are attached to the Last part of the paper.

CHAPTER TWO
LITERATURE REVIEW

INTRODUCTION

This chapter deal with the overall concepts and principles of training and it tries to review basic issues in training like definition and the importance of training, training need analysis, raining techniques and the concept of on-job training.

2.1. Theoretical review

2.1.1. Definition and benefits of training

Organizations are built in different types of resources including material, human, and financial. From those resources human resources are the one that help the organization to meet its objective and goal. Now a day changing of business environment is a continues process old technology is being replaced by new and modern one and it is happening very faster than it was before, so this new environment require adaptation with the new process, procedure, technologies, and system SohelRana et, al (2015). The success of any organization is depends on the quality of human resource it held. In order to move with the fast changing world organizations should train their employees to be more competitive and the leading organization in the business industry. Harris and DeSimone (1994) stated that in order to meet the current and future needs, the organization should begin training and development activities when an employee connects the organization and continues throughout his/her career's whether he/she is an executive or not. This implies training is not limited in the level of position, training enter in all areas because it is the way to increasing knowledge and skill of an employee for performing a particular job.

So what is training? Training is defined by different authors in different ways. According to Wilson (2001) Training is a 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. Training can enhance the employee way of performing for a given task. Employee training is a learning experience: it seeks a relatively permanent change in employees that improves their job performance. Thus training involves changing skill, knowledge, attitude or behavior. This may mean changing what employees know, how they work, or their attitudes towards their job, coworkers, managers, and the organization. Goitom (2015), define training as it is the process of helping employees to acquire more knowledge of the job and to learn or sharpen the needed skills, attitudes and values associated with efficient performance of their job. Training is a learning experience that seeks a relative permanent change in an individual that will improve the ability to perform on the job. In short training means bring changes in skills, knowledge, attitudes or behavior (Decenzo & Robbins 1996). It is an attempt to improve current or future employee performance by increasing an

employee's ability to perform through learning, usually by changing the employee's attitude or increasing his skills and knowledge.

2.1.2. Objectives of Training

Investments in training are fundamental to the formation of human capital. Through employee training, individuals learn to adjust to the corporate culture of an organization and become or remain productive under changing conditions. (Decenzo & Robbins, 2010)

- ✓ Consistency with organizational goals

- ✓ Jobs demand changing skills from entrants to senior employees. Skill development according to changing needs are necessary fulfillment
- ✓ New entrants are ad hock in their performance. The training has to oriented them to exact performance and imbibe corresponding appropriate skills
- ✓ The work development comes in the process from present as well as future. Therefore, the training has to address all the issues related to current positions and future positions as regards technology, managerial functions, and information management.

- ✓ Another important aspect of training objective is empowerment of employees (Enabling the employees to actualize their potential) which is facilitated by making them more analytical, strategic. Information expert and self-controlled and self-motivated employees

2.1.3. Significance of Training

The benefit of training is a crucial for the employee and the employer. It has a direct effect on the organization success and failure.

Gary Dessler (2010) listed out the benefits of training into five basic points.

- ‐ New capabilities and attitude: training is the method of teaching new employees the necessary skills they need to perform their job. Thus by having training programs in the organization to develop capable and knowledgeable employees
- ‐ Increase in production: the more the employees are trained the higher the level of production, giving training implies updating the knowledge, skills and abilities of its employees. Thus the amount of production will increase.
- ‐ Reduction in errors: one of the benefits of trainings is the ability to reduce the amount of errors. The more trained employees are, the lower the probability of making errors.
- ‐ Reduction in turnover: turnover plays an important role in the amount of training investment companies will make. The greater the chance of employee turnover, the less likely the company will invest in training.
- ‐ Less supervision necessary: when the knowledge and skill level of employees increase, the lesser the amount of supervision required. Thus if the organization employees are well trained, the employees can perform their job efficiently and effectively and without any supervision.

Training improves the employee's knowledge, skill and attitude due to this it helps the employee to get job security and job satisfaction. It Build a more efficient, effective and highly motivated employee, which improve the company's productivity and efficiency. James W and Daniel M, (2014)

- Optimization: using the human resource properly is vital for the organization growth and survival, so optimization of Human Capital is essential for organizational development in terms of growth which is horizontal and vertical.
- Skill Development: The employees can acquire the needed skill to perform the job
- Personality Development: training makes the transformation in personality which increases the job knowledge and job satisfaction.
- Productivity: achieving goals create sustainable benefit of increase in different competencies which are considered as increase in productivity.
- Team Work- it creates a team spirit in the organization.
- Quality- trainers after the training get enough skill and knowledge to perform a given job.

2.1.4. Training process

Training process is defined in different ways but almost all scholars conclude into four main streams. Michael Armstrong (2006) explain the training process as a systematic training model, he states that training should be systematic in that it is specifically designed, planned and implemented to meet defined needs. It is provided by people who know how to train and the impact of training is carefully evaluated. Training process start from identify training needs, decide what sort of training is required to satisfy these needs, use experienced and trained trainers to implement training and the last process is follow up and evaluate training to ensure that it is effective.

The major training processes are

- Assessing training need
- Training plan
- Training implementation and
- Training evaluation.

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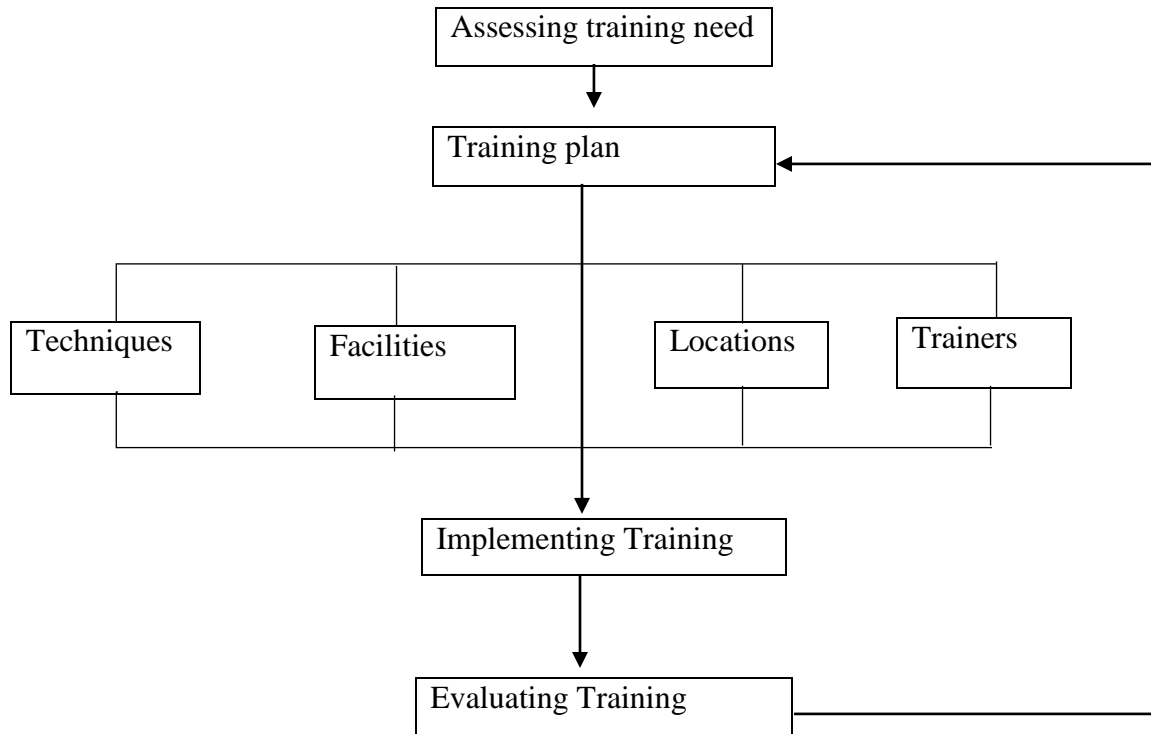
Figure 2.1- The Training Cycle

Source: - Michael Armstrong (2006)

2.1.4.1. Training need assessment

Gary Dessler (2010), described Training need as (task analysis) determining the training needs of new employees that is determining what the job entails and to break it down into subtasks, each of which is then though to the new employee and (performance analysis) determining the training needs of current employees this means verifying that there is a significance performance deficiency and determining whether that deficiency should be rectified training or through some other means. Training need assessment is a process of collecting data that allows the organization to identify and compare its actual level of performance with the desired level of performance. Bernard et, al (1995). Training Need assessment is an investigation undertaken to determine the nature of the performance problems in order to establish the underlying causes the way in training can address Erasmus et al, (2000). The assessment began with a "need" which can be identified in several ways but is generally described as a gap between what is currently in place and what is needed, now and in the future Miller et al, (2002). Training need assessment is the first step for establishing training and development program, it is used for the foundation for objective, selection, design, implementation of the programs and the evaluation of the training provided. These processes form a continuous cycle which always begins with a needs assessment

George Green (2002) states that: Training needs Assessment – is the process of:

> ➢ Analyzing what knowledge, skills, and attitudes are needed;
> ➢ Analyzing the levels that are being displayed currently;
> ➢ Establishing the gap between them; and
> ➢ Setting out strategies for closing the gap.

Erasmus et al, (2000) list the ultimate aim of the need assessment with basic questions:

1) What needs actually exist?
2) Whether they are important
3) How the need become apparent
4) How they are defined;
5) How they may best be addressed and
6) What the priorities are

Training needs assessment is recognized as the first step in any Human Resource Development intervention. However, DeSimone et al., (2002) contested that in analyzing HRD needs, four levels of needs have to be analyzed. They include assessing the needs of the organization, individual employees' skills, knowledge and attitudes, and their functional responsibilities as well as departments' needs.

In general, DeSimone, et al, (2002) classify the three levels of training needs assessment:

Organizational Assessment: The first way to diagnose training needs is through organizational assessment, which considers the organization as a system. An important part of the company's strategic human resource planning is the identification of the knowledge, skills, and abilities (KSAs) that will be needed by employers in the future as both jobs and the organization change. Both internal and external forces that will influence training must be considered when doing organizational analyses. The problems posed by the technical obsolescence of current employees and an insufficiently educated labor pool from which to draw new workers should be confronted before those training needs become critical. One important source for organizational analyses comes from various operational measures of organizational performance. On a continuing basis, detailed analyses of HR data can show training limitations. Departments or areas with high turnover, high absenteeism, low performance, or other deficiencies can be pinpointed. After such problems are analyzed, training objectives can be developed. Specific sources of information and operational measures for an organizational-level needs analysis may include the following:

- Grievances
- Complaints from customers
- Accident records
- Equipment utilization figures
- Observations
- Training committee observations
- Exit interviews

- Waste/scrap/quality control data

Task Assessment: The second way to diagnose training needs is through an assessment of the tasks performed in the organization. To do this assessment, it is necessary to know the job requirements of the organization. Job descriptions and job specifications provide information on the performances expected and skills necessary for employees to accomplish the required work. By comparing the requirements of jobs with the knowledge, skills, and abilities of employees, training needs can be identified.

Individual Assessment: The third means of diagnosing training needs focuses on individuals and how they perform their jobs and also how assessing the job. The use of performance appraisal data in making this individual assessment is the most common approach.

2.1.4.2. Training Plan

Once the training need is assessed the next step is plan to address those organizations training needs. Training plan phase requires listing the activities in the training program that will assist the employees to learn, acquire the needed knowledge effectively. Training plan shows the way that training program is performed through putting the necessary steps and ways of the training. Training plan properly shows delivery method of the training, examining the training material, validating information to be imparted to make sure it accomplishes all the goals & objectives of the organization.

From the training cycle under the training plan there are four areas of planning

1. Technique: Is the way the training is delivery. According to Gary Dessler (1997) training techniques are classified into four basic techniques.
2. Facilities: are supporters of the training.
3. Locations: the place where the training is held
4. Trainers: are parts of the training program. Who are delivered the training to the trainees

2.1.4.3. Implementing Training

In this stage the training plan comes to action. This is the stage of putting the training program in to practice in accordance with the design. Here the trainees interact with the subject matter in order to attain the objectives Hailemichael (2016). According to Lehman (2007) implementing training program mean undertaking the actual training program. The organization will make sure that the trainers and trainee have reported and ready to deliver and learn respectively. Lehman, (2007) listed out the implementation of the training program with key priorities for implementing the training program.

➢ Set up and prepare venue.
➢ The learning environment, i.e. room, is set-up and prepared prior to the arrival of the learners.

- ➤ Trainee's registration area set when necessary with registration materials, instruction books, etc.
- ➤ Hands on equipment, computers, tools, software, etc. are in place at each station or seat. Make sure that if using a learning application, an external link, website or Internet connection that it is live and functioning.
- ➤ Conduct training session.

2.1.4.4. Evaluating Training

The final step in the training process is evaluating the training. How the trainees perceive the training not only the delivering method, but the main point that is having the necessary skill knowledge from the training. Gary Dessler (1997) after trainees complete their training (or perhaps at planned interval during the training), the program should be evaluated to see how well its objective have been met.

Levels of evaluation, Hamblin (1974)

Hamblin identify five evaluation levels:

1. Reactions – what participants think of the learning experience, the quality of the speakers and the relevance of the content. This may be recorded on an evaluation form, sometimes called a 'happy sheet'.
2. Learning – an assessment of what participants have train on the program.
3. Job behavior – the extent to which participants have applied their learning on-the-job.
4. Organization – the impact of changes in the job behavior of participants on the effectiveness of the department or function in which they work.
5. Ultimate value – the extent to which the organization has benefited from the training event in terms of profitability, growth or survival.

Levels of evaluation, Kirkpatrick (1994)

Kirkpatrick put levels of evaluation into four approaches:

- ▪ **Reaction**- Measuring how those who participated in the training have reacted to it. The evaluation can be conduct during or after the program is done. It is simply evaluating participants' feelings and satisfaction levels.

Kirkpatrick list guidelines for evaluating reactions:
  - ‐ Determine what you want to find out;
  - ‐ Design a form that will quantify reactions;
  - ‐ Encourage written comments and suggestions;
  - ‐ Get 100 per cent immediate response;
  - ‐ Get honest responses;
  - ‐ Develop acceptable standards;
  - ‐ Measure reactions against standards, and take appropriate action;
  - ‐ Communicate reactions as appropriate

- **Evaluate learning**- the aim is to find how much knowledge was acquired, what skills were developed or improved, and the extent to which attitudes have changed in the desired direction, the evaluation of learning should involve the use of tests before and after the program (performance tests).
- **Evaluate behavior**- is to evaluate to what extent has trainees' behavior changed. This can be evaluated at their workplaces. It is to evaluate how much training gave impact on participants" performances in real situations. Self-check, interview, questionnaire, observation can be used as a tool.
- **Evaluate results**- The last step is to evaluate what extent has training given impact on workplace as a final output. Determine the level of improvement in job performance and assesse needed maintenance.

2.1.5. Training methods

Training methods are the means for converting the training plan into practice. The main training methods are 1) on-the-job training and 2) off-the-job training.

2.1.5.1. On-the-job training

It is a training method where the trainee is learning a job by performing the job directly. According to Cannel (2002) on-the-job training defined as it is a Training that is planned and structured that takes place mainly at the normal workstation of the trainee- although some instruction may be provided in a special training area on site – and where a manager, supervisor, trainer or peer colleague spends significant time with a trainee to teach a set of skills that have been specified in advance. Gary Dessler (1997) states that on-the-job training means having a person learn a job by actually performing it. On-the job-training usually involves assigning new employees to experienced workers or supervisors who then do the actual training.

On-the-job training has several advantages.

- ✓ It is relatively inexpensive.
- ✓ Trainees learn while producing.
- ✓ There is no need for expensive off-the-job facilities such as classroom programmed learning devices

The method also facilitates learning since trainees learn by actually doing the job and get quick feedback about the correctness of their performance.

Gary Dessler (1997) put a useful step-by-step job instruction approach for giving a new employee on-the-job training.

Step 1: preparation of the learner

- Put the learner at easy
- Explain why he or she is being taught
- Create interest, encourage questions, find out what the learner already knows about his or her job or other job
- Explain the why of the whole job and relate it to some job the worker already knows

- Pace the learner as close to the normal working position as possible
- Familiarize the worker with the equipment, material tool and trade terms

Step 2: presentation of the operation
- Explain quality and quantity requirements
- Go through the job at the normal work place.
- Go through the job at slow pace several times, explaining each step. Explain the difficult parts, or those in which errors are likely to be made.
- Explain the key points through going a job at a slow pace and several times.
- Having the learner explain the steps as you go through the job at a slow pace.

Step 3: Performance tryout
- Correct mistakes and, if necessary do some of the complicated steps the first few times
- You, the trainer, run the job at the normal pace.
- Have the learner do the job gradually building up skill and speed.
- As soon as the learner demonstrates ability to do the job, let the work began, but do not abandon him or her.

Step4: Follow-up
- Designate to whom the learner should go for help if he or she needs it.
- Gradually decrease supervision, checking work from time to time against quality and quantity standards.
- Correct faulty work; encourage the worker until he or she is able to meet the quality and quantity standards.

On-the–job training not having only advantages it has its own limitation. Decenzo & Robbins (1999) List some limitations of on-the-job training those are reduced quality of service/products and damages to equipment, low productivity, the errors made by the trainees while they learn, it may create customer inconveniencies.

The most familiar types of on-the- job training are; Coaching programmed learning, job rotation, literacy training techniques, apprenticeship, audiovisual-based training, informal learning, action learning, job instruction, e-learning and lectures

Coaching here experienced worker or trainees' supervisors train the employee and the trainees may acquire skill by observing the supervisor**.**

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

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

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

Job instruction training it is type of training by listing each jobs basic task, along with key points in order to provide step by step training for employees. Gary Dessler (1997)

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

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

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

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

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

Action learning: training technique that allows the trainee to work full time analyzing & solving problems in other departments.

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

2.1.5.2. Off-the job training

Off-the-job training is one of a training method that the trainee learns a job outside the actual work and working place. Gary Dessler (1997) list different types of off-the-job training, such as; Vestibule or Simulated training, computer based training, distance and internet-based training, special lecture with discussions, conference and role Play.

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

Computer based training: The trainee uses a computer based system to interactively increase his or knowledge or skill. It involves presenting trainees with computerized simulations and the use of multimedia including videotapes to help the trainee learn the job hoe to do.

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

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

Special Lecture with Discussions: The lectures are delivered by experts from the organization itself like executives and heads or resource person in the field. The focus is on imparting knowledge rather than skills. The trainees are benefitted by the experience of trainers and can be interactive about the doubts.

Conference: A gathering of experts is a place of experts who contribute to the stimulation for analysis and provoke thinking or some problems as the method includes giving some problem to trainees to work out the solution. The training is planned according to the need of the organization where it wants s the collective thought process.

Role Play: The player goes into the shoes of the concerned entity and that reveals the expectations and other parts. The method brings to the surface real factors which need to be addressed; this is effective for making future managers as observational learning is strongly facilitated by this method.

2.1.6. Graduate training

Most large companies employing graduates have graduate training schemes in place. These can be a valuable bridge between university and working life. These companies tend to invest thousands in recruiting graduates who have demonstrated impressive academic ability but who have little or no experience in the world of work. A graduate training program is a way of bridging the gap. Graduate training programs ease candidates into the world of work and give them the skills necessary to become part of the larger team. They tend to last either one or two years. Some will offer students the opportunity to experience several different areas of business before choosing a final career path within the company. Graduate training programs become popular with banks, insurance companies and financial institutions but they have become increasingly more common with employers across all sectors, particularly the IT and technical spheres. Roger Cartwright (2003) in his book states that formal education systems in nearly every part of the world are aimed at the younger members of society. The education system is designed to provide the basic skills of mathematics, reading, science, and the arts as well as passing on the cultural norms and values of the particular society. What the system cannot provide is the specific skills required for particular jobs. Provision in this area is best accomplished through specific programs geared to the job and the employer. This does not mean

that there is no link between formal education and training and development. Universities and colleges have seen the advantage in closer relationships with external organizations. Such relationships allow the universities not only to provide valuable outside experience for their students, but also a development opportunity for academics who can use an industrial partnership to make their teaching more relevant to the needs of the outside world. Organizations can benefit from the development opportunities that a development program devised in conjunction with an academic institution can provide for their staff. Such a program often provides an opportunity for the employee to step back from the day-to-day demands of his or her job and consider the wider environment that his or her organization is working in.

2.1.6.1. The advantage of graduate training for the trainees

Graduate training program enable new recruits to settle quickly into a professional work environment, receive relevant skills development and get hands on experience, either working in a specific role within an established team, or through working on a number of assignments in different areas of the organization over the duration of the program. If an employer has a large graduate intake, it is more than likely that will have the opportunity to network and socialize with other employees.

- ✓ A good level of support when starting career
- ✓ Building confidence
- ✓ The opportunity to study for a professional qualification
- ✓ The chance to rotate through different departments and gain experience of different functions.
- ✓ Having professional experience.

2.2. Empirical literature

In the researcher reviews some important issues which are directly related to the investigation understudy the followings are some literatures conducted by different researcher on the training area. The study conducted by Selam (2016) on "Assessment of Training Practice in The Commercial Bank of Ethiopia" which used quantitative survey research design to gather data from a total of 271 employees of the bank of. Semi structured interview was used to gather the qualitative data from the team leaders of human resource development department to find out the management view on the training practice of the bank. After the required data are collected descriptive (i.e. frequency, percentage) analysis were used to analyze the data using SPSS version 20. The results show that the each of the training practice of the bank is not conducted properly and the overall training practice of the commercial bank of Ethiopia are not effective as they should be. And this is due to the gaps that are seen in each training practices and these in return decrease the effectiveness of the training program of the bank. Also it provided practical suggestions to overcome the problems that were seen in the training practice of the commercial bank of Ethiopia. In order to have an effective training practice the commercial bank of Ethiopia should have to conduct each and every training process and practice properly.

Another study conducted by Mezegebe (2016) on information network security agency (INSA) taking an interview for 5 top level managers, and distributes a questionnaire to 19 middle level managers and 80 workers. The respondents were selected by purposive sampling technique. The result shows that employee trainings are not organized in standardize time frame and there is no formal training need assessment although the training practice of the company is not well managed. Swart (2005), states that 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. 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, especially when the graduates join the work environment they might have no confidence to perform a given task by their own.

The study conducted by Zemichael (2018) the data was collected from all Addis Ababa zones through stratified and simple random technics. The structured questionnaire was used to collect the quantitative data from sample respondents and the additional comments of the respondents and interview with training section management is taken as the source of data for qualitative analysis. The final result shows that training need assessment is not adequately conducted periodically in ethio-telecom and this also confirmed in the interview conducted with training section of the division.

As trying to show in the above different studies both training practice and training processes are not organized and managed well, due to this the training that has given to the employees become worthless and also the intended training did not bring the desired outcomes. Understanding the training processes is necessary because all the training objectives are transfer during those processes. Having a well and managed training need assessment can help the bank to know its

training gap and also it helps for the next step of training process. Training plan should also perform according to the need assessment and goes through with the implementation. Proper evaluation also needed to get the right outcome of the training. In addition to this the benefit of this training is vital for both the organization and for the employee, Scott, Clothier and Spriegel (1977) argued that training is the core for better organizational management, as it makes employees more efficient and effective. They explained that training practice is having a strong bond with all other human resource practices as (Mamoria, 1995), it enables employees to develop themselves within the firm and raise their market value in the market. So, this study tries to focus on the opportunities and challenges of graduate training practice of Zemen bank by assessing the basic training practice of the bank.

2.3. Conceptual framework

This conceptual framework highlights by combining the training process which is covered in the literature review part and graduate training practice of Zemen bank in order to assess the graduate training practice of the bank.

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┌─────────────────┐
│  Training need  │
│   Assessment    │
└─────────────────┘
         │
┌─────────────────┐
│  Training plan  │
│                 │
└─────────────────┘
         │
┌─────────────────┐        ┌─────────────────┐
│    Training     │────────│   Methods of    │
│ Implementation  │        │    delivery     │
└─────────────────┘        └─────────────────┘
         │
┌─────────────────┐
│    Training     │
│   Evaluation    │
└─────────────────┘
         │
┌─────────────────┐
│ Graduate Training│
│     Practice    │
└─────────────────┘
```
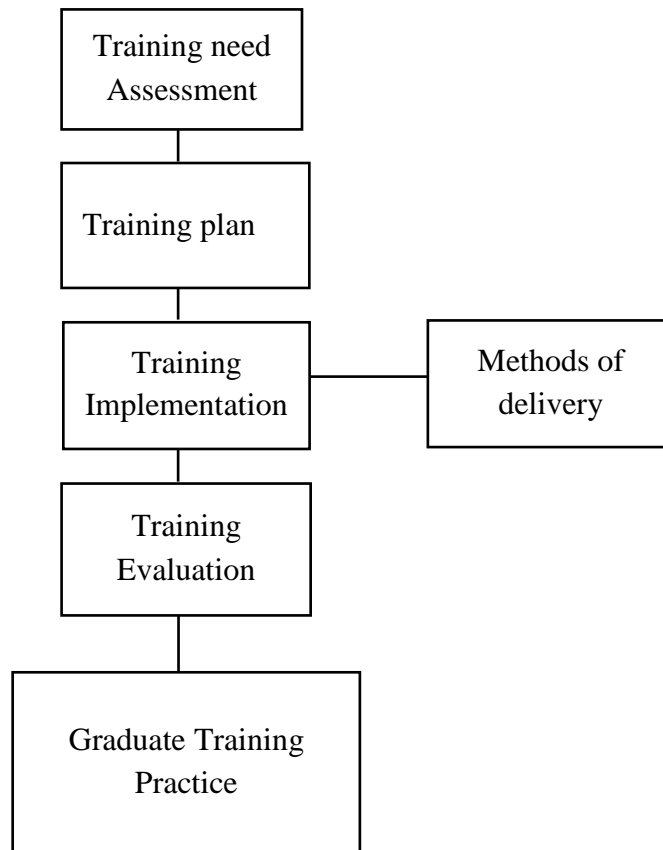
Figure 2.2 - Conceptual framework
Source: Developed by the researcher

CHAPTER THREE

INTRODUCION

Research design and methodology

This chapter presents the methodological concern which is use in this study. It includes research design, the sample and sampling techniques, types and methods of data, method of data analysis and research ethics, reliability and validity.

3.1. Research Design and approach

Research design is usually a plan which specifies how data relating to a given problem should be collected and analyzed. It provides the procedural outlines for the conduct of any investigation. In this study, Descriptive research design was considered the most suitable approach in view of the nature of the problem being investigated. The researcher has adopted a quantitative and qualitative study approach. Questionnaires were administered to the trainees to ask information concerning the graduate training, also additional comments taken as open ended question to get more information and it is considered in the analysis of the study. the researcher has conducted open ended interview with human resource department managers of training section of the division concerning graduate training.

3.2. Sample size and sampling techniques

The target population of this research was the graduate trainees of Zemen bank, and the total number of graduate trainees are 95 [source: Zemen bank- Human Resource Management (2019 G.C)]. The study has used census methods. Zikmund (2000) states that census is about using the entire population as the sample although cost considerations make this impossible for large populations. Using census is attractive for small populations it eliminates sampling error and provides data on all the individuals in the population a researcher who wants to investigate a population with a small number of population elements may elect to conduct a census rather than a sample because the cost, labor, and time drawbacks would be relatively insignificant. Finally, virtually the entire population would have to be included in small populations to achieve a desirable level of precision The researcher was distribute questionnaire to all population who are involve in graduate training program and who are work on different branches and departments. In this study all graduate trainees of the branches and departments were included.

3.3. Types of data and method of data collection

The study has used both primary and secondary sources of data. These primary data are collected through both open and close-ended questions. Structured questionnaires used because it is easy for respondents to answer; easy to analyses statistically and response choices would clarify the question for respondents. The questionnaires were administered only to the graduate trainees.

The secondary data were collected from books are about the training definition, process of training, published articles such as researches on the training practice of different organizations and other manuals of the bank about the training program of the bank. In addition, unstructured interview with the human resource department was conduct.

3.4. Method of data analysis

Data from the structured self-administered questionnaire was properly organized through data coding, cleaning and entering. Data processed by statistical package for social sciences (SPSS). Descriptive statistics by percentages, figures and tables was generated from the software to analysis the result. The relevant information was obtained in a standard form using tables, frequencies and percentages to analyze and interpret the information. The results are presented in tables. These are used to ensure easy understanding of the analyses.

3.5. Research ethics and instrumentation procedure

3.5.1. Research ethics

In order to ensure ethical issues, first the researcher was get full permission from the establishment and participant under the study. The researcher was providing information concerning the topic, purpose, and overall benefit of the study to the participants. The researcher also makes sure that participation in the study is voluntary and harmless. While collecting and analyzing the data the name of the participants remained confidential and questionnaires were administered without interrupting the normal work place. The final report of the study is use for the purpose mentioned above. In addition to this, the final report will be presented to the organization and the participants upon request.

3.5.2. Reliability

Reliability refers to the extent to which your data collection techniques or analysis procedures will yield consistent findings. Refers to the degree to which the data collection tools or analysis procedures will yield consistent findings. (Mark S et al, 2009)

Reliability analysis measures the internal consistency of a group of items which is used in questionnaire construction. Reliability analysis examines the homogeneity or cohesion of the items that comprise each scale. Cronbach's alpha coefficient is the most frequently used index of reliability. Cronbach's alpha coefficient is the most common way to assess reliability. A value of Cronbach's alpha coefficient above 0.70 is regarded as acceptable. (Mark S et al, 2009) For the purpose of this study, the Cronbach's alpha coefficient was calculated.

Table: 3.1. **Reliability Measures by using Cronbach's Alpha tested results**

Measures	No of items	Cronbach's α coefficient value
Training need assessment	4	0.870
Training plan	3	0.754
Training implementation	7	0.824
Training delivery technique: on-the-job training method	4	0.816
Training delivery technique: off-the-job training method	2	0.752
Training evaluation	9	0.870

Source: own survey, 2019

3.5.3. Validity

Validity is concerned with whether the findings are really about what they appear to be about and is the assessment of the opportunities and challenges of graduate training. Since the data was collected through questionnaires, the researcher was test the validity of the questionnaires through giving the questioner to human resource officers of the bank in order to checking its validity.

3.5.4. Ethical Considerations

In order to conduct this study ethical issues are considered. Respondents are informed about the purpose, method and it is only used for the academic purpose. The research was undertaken to protect the rights of the respondents by ensuring that none of the respondents was named during the research data collection, respondents were selected to participate without force, a respondent were informed the reason and purpose of the research, informed consent was sought from the managers of the sample organization before the commitment of this research initiatives. So that the research was undertaken in ethically acceptable manner that no one is going to be affected as a result of participation in this research output.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

INTRODUCTION

This chapter contains the analysis and results of the collected data which includes response rate, demographic characteristics of respondents, and descriptive analysis and interpretation of the analyzed data.

For the purpose of the study 95 copies of the questionnaire were distributed to the branches and departments. Accordingly, out of the 95 questionnaires 14(14.7%) remain unreturned and 81(85.3%) were fully completed and returned, so result of which the analysis was made based on those questionnaires which were fully completed and returned. After making proper screening on those questionnaires which were fully completed and returned data were feed in to SPSS (version 16) for computation.

4.1. Demographic Characteristics of the respondents

Table 4.1: General information about respondents

Items		Frequency	Percent (%)
Gender	Male	47	58.0
	Female	34	42.0
	Total	81	100.0
Age	Less than 20	0	0
	21-24	58	71.6
	25-30	23	28.4
	Greater than 30	0	0
	Total	81	100.0
Educational qualification	Diploma	0	0
	Degree	76	93.8
	Masters	5	6.2
	Total	81	100.0

	less than 1 year	30	37.0
	1-2 years	29	35.8
Work Experience	2-3 years	22	27.2
	More than 3 years	0	0
	Total	81	100.0

Own survey, 2019

The demographic data for gender shows that out of the 81 respondents who replied for the questionnaire distributed, there were 47 males and only 34 females. Table 4.1 shows that the male respondents formed majority of the target population with a percentage of (58%), while female respondents were representing (42%). From the table below gender balance in Zemen bank was somehow fairly distributed but it should be appreciating female graduates to join the bank. The age distribution is shows that the majority of the respondents were young when we see the frequency and percentage that is 58(71.6%) respondents are between the age 21-24 and the rest 23(28.4%) respondents are the between the age 25-30. This implies that the majority of graduate trainees are young and they can work for long period of time and the capability to accept changes is high. This is the opportunity to the bank that means having young and educated workforce is one of a competitive advantage for Zemen bank. The graduate trainees were fresh and for the work environment and they are young so Zemen bank can shape them and their working experience with its objectives, values and organizational culture.

It can be seen from Table 4.1 above that respondents hold a range of educational qualification from Degree and master's degree. The majority of the population holds a degree which shows 76 (93.8 %). And 5 out of 89 respondents were Master's Degree holders. This indicates that Zemen bank has fairly educated and skilled manpower employees and as we discussed earlier most of them are fresh graduates from different educational institute. Most of the respondents can well read and understand the questionnaire and believed to have at least moderate level of knowledge on the training process. This is one of the opportunities of Zemen bank to have well educated employee who understand the training in a better way.

As we see the table the work experience of the respondents shows that the majority the respondents are less than 1 year that is 30(37%). 29(35.8%) have one to two year work experience, and the remaining 22(27.2%) were work two to three year in Zemen bank. We can conclude that the graduate trainees are joining Zemen bank nearly for the last 3 years and onward. Different graduate batches are joining the bank within those three years.

4.2. Practice of graduate training program at Zemen bank

After collection, screening, and organizing of the data gathered through questionnaire filled by trainees from different branches and departments, the researcher came across the following finding about graduate training practices in Zemen bank. The data collected are tabulated in which it shows the frequency/number of respondents and the percentage from 81 respondents.

4.2.1. Training Need Assessment analysis

Miller et al, (2002) described needs assessment as a gap between what is currently in place and what is needed, now and in the future The purpose of a training needs assessment is to identify performance requirements or needs within an organization in order to help direct resources to the areas of greatest need, those that closely relate to fulfilling the organizational goals and objectives, improving productivity and providing quality products and services. In the training process training need assessment is the first step to perform the training program. In this study the researcher tries to see the banks' training need assessment in different dimensions. The respondents result is analyzed to know the banks' training need assessment.

Table 4.2 Descriptive statistics result for training need assessment

	SA	A	N	D	SD			Total
Items	**F (%)**	**F (%)**	**F (%)**	**F (%)**	**F (%)**	**M**	**St. D**	**F (%)**
There is a training need assessment that being conducted in Zemen bank and it is all-inclusive	9 (11.1)	11 (13.6)	28 (34.6)	23 (28.4)	10 (12.3)	2.901	1.139	81(100)
Is there a practice employed in training need assessment which enable to identify the right training gap	14 (17.3)	20 (24.7)	20 (24.7)	18 (22.2)	9 (11.1)	3.148	1.266	81(100)
Is there training need assessment which being conduct in Zemen bank that targets graduate trainees	11 (13.6)	22 (27.2)	30 (37.0)	15 (18.5)	3 (3.7)	3.083	1.156	81(100)
There is clear training needs need assessment	6 (7.4)	27 (33.3)	16 (19.8)	23 (28.4)	9 (11.1)	2.975	1.172	81(100)

Own survey, 2019

Based on the table 4.2 respondents asked about if there is training need assessment that conducted in the bank and about its inclusiveness and the result shows that 28(34.6%) respondents neutral on that there is a training need assessment in the bank and its inclusiveness. 23(28.4%) respondents disagree with that the bank has no training need assessment. 11(13.6%) agree and the other respondents 10(12.3%) and 9 (11.1%) strongly disagree and strongly agree respectively. when we see the overall result through mean and standard deviation 2.901 and 1.139 respectively shows training need assessment is not well managed and prepared. The analysis result shows that Zemen bank has no well training need assessment. The bank should revise and prepare a proper training need assessment for the training program.

Respondents response towards the training need assessment and which enable to identify the right training gap shows 20(24.7%) are neutral and with equal voice 20(24.7%) agree on the bank's training need assessment enables to identify the right training gap. 18(22.2%) of them disagree followed by 14(17.3%) of them strongly agreed and the other respondents 9(11.1%) are disagree with that. This implies that the bank's training need assessment do not enables to identify the right training gap that could assist the bank through identifying performance requirements and needs within an organization, because there is a gap on training need assessment in the bank.

The other question which respondents' response is about the bank's connection through its training need assessment with graduate training, the majority of the respondent 30(37.0%) say that they are not sure about the training that conducted by the bank targets graduate trainees. 22(27.2%) were agree. 15(18.5%), 11(13.6%) and 3(3.7%) disagree, strongly agree and strongly disagree respectively. The result of the study shows mean score 3.083 with standard deviation of 1.156 slightly above the mid-point. This implies that most of the respondents were almost neutral and says that they are not sure for training need assessment which is being conduct in Zemen bank is targets graduate trainees.

Under training need assessment question the last question was about the clarity of the training need assessment, in this question the majorities respond 27(33.3%) agree. 23(28.4%) disagree. 16(19.8%) respond neutral. 9(11.1%) strongly disagree and the last respondents respond 6(7.4%) strongly agree. when we see the implication with its frequency the majorities respond agree but if we see the overall response through Mean and standard deviation that is 2.975 and 1.172 mean and standard deviation respectively the mean become below the med-point so it implies that there is a gap on training need assessment of the bank.

4.2.2. Training plan analysis

Table 4.3 Descriptive statistics result for training plan

Items	SA	A	N	D	SD	M	St. D	Total
	F (%)	F (%)	F (%)	F (%)	F (%)			F (%)
Is there a training which is based on the banks objective	11 (13.6)	33 (40.7)	19 (23.5)	18 (22.2)	0 (0)	3.456	0.988	81 (100)
There is available standardize teaching method in the training	10 (12.3)	29 (35.8)	28 (34.6)	12 (14.8)	2 (2.5)	3.407	0.971	81 (100)
Is there proper mechanisms to identify the right candidates for trainings	8 (9.9)	26 (32.1)	30 (37.0)	13 (16.0)	4 (4.9)	3.259	1.009	81 (100)

Own survey, 2019

In the above table the result shows that the employees response regarding the training based on the banks' objective showed that the majority of respondent 33(40.7%) agrees about the bank's training is based on its objective, 19(23.5%) of the respondent neutral. 18(22.2%) respondent replies disagree the remaining 11(13.6%) respondents respond strongly agree, there is no respondent who say strongly disagree. According to the respondents we can conclude that Zemen bank have a training that goes with its objective.

Secondly, the respondents respond about the availability of standardize teaching method in the training, 29(35.8%) respond agree, 28(34.6%) respond neutral, 12(14.8%) replies disagree and the remaining 10(12.3%) and 2(2.5%) respond strongly agree and strongly disagree respectively. The implication of the outcome implies that the majorities of the respondents agree on there is available standardize teaching method in the training. But, it is not easy to say there is enough standardize teaching method in the training, because also a much of respondents says that they do not sure about the availability of standardize teaching method.

Thirdly, the majorities of the respondents respond 30(37.0%) neutral, 26(32.1%) respond agree, the remaining 13(16.0%), 8(9.9%) and 4(4.9%) respond disagree, strongly agree and strongly

disagree respectively. Therefore, the above analysis shows that there is a gap in proper mechanism to identify the right candidates for training. The bank should work on the identification of the right candidate for the training with the exact and proper mechanism.

4.2.3. Training implementation analysis

Table 4.4 Descriptive Statistics result for Training implementation

Items	SA	A	N	D	SD	M	St. D	Total
	F (%)	F (%)	F (%)	F (%)	F (%)			F (%)
Are you clear about graduate training	23 (28.4)	25 (30.9)	19 (23.5)	12 (14.8)	2 (2.5)	3.679	1.116	81 (100)
The training program that is attended had used both theoretical and practical	9 (11.1)	31 (38.3)	21 (25.9)	16 (19.8)	4 (4.9)	3.308	1.068	81 (100)
Are the trainers competent enough	8 (9.9)	26 (32.1)	29 (35.8)	16 (19.8)	2 (2.5)	3.271	0.975	81 (100)
Is the training objectives presented to the trainees in a clear and understandable way?	12 (14.8)	26 (32.1)	21 (25.9)	15 (18.5)	7 (8.6)	3.259	1.180	81 (100)
Is the training following consistent delivery methodology techniques?	8 (9.9)	21 (25.9)	28 (34.6)	16 (19.8)	8 (9.9)	3.061	1.122	81 (100)
Is the trainee encouraged or motivated to participate?	11 (13.6)	26 (32.1)	23 (28.4)	18 (22.2)	3 (3.7)	3.296	1.077	81 (100)

Is the training organized based on training assessment and considers graduate trainees?	6 (7.4)	25 (30.9)	18 (22.2)	23 (28.4)	9 (11.1)	2.950	1.161	81 (100)

Own survey, 2019

According to the above table 25(30.9%) respondents are agreeing on that they are clear about graduate training. 23(28.4%) respondents were strongly agreeing, 19(23.5%) were neutral and the remaining respondents 12(14.8%) and 2(2.5%) were disagree and strongly disagree. So the analysis shows that the majorities were clear about graduate training. When we see the mean and the standard deviation that is 3.679 and 1.116 respectively shows the mean is above the mid-point that implies it clear for the trainees about graduate training. This means the trainees understand what they train, why they train and it creates a good understanding for the trainees about the training.

The second question was about the training program that is attended used both theoretical and practical and the respondents respond, 31(38.3%) agree, 21(25.9%) neutral, 16(19.8) disagree, and the remaining respondents 9(11.1%) and 4(4.9%) says strongly agree and strongly disagree respectively. Therefore, the above analysis shows that the training uses both theoretical and practical this way of training can enhance the trainees' perception and this shows the bank choose those ways in order to transfer the training into the trainees with understandable way.

Thirdly, the questions says 'are the trainers competent enough' and the respondents respond that 29(35.8%) says neutral, 26(32.1%) agree, 16(19.8%) disagree and the rest respondents answer 8(9.9%) strongly agree and the remaining 2(2.5%) strongly disagree. The analysis implies that the majority are saying neutral in order to elaborate this when we look into the mean and standard deviation 3.271 and 0.975 respectively shows that the mean is slightly above the mid-point. This implies that most of the respondents were almost neutral about the competency of the trainers. This shows that the bank should assign competent trainers who are capable for transferring the training.

The training objectives presented to the trainees in a clear and understandable way is agreed on the majority respondents. The respondents give there answer and 26(32.1%) respondents say agree, 21(25.9%) neutral, 15(18.5%) disagree and 12(14.8%) says strongly agree and only 7(8.6%) strongly disagree. The respond shows that it is good to present the overall objective of the training in understandable way because unless the training objective is stated clearly the trainees might be not willing to participate the training or even join the bank, so according to the respond the bank presents the training objective in clear and understandable way.

The next question is how the training follows a consistency delivery methodology technique. According to the data collected from the respondents' 28(34.6%) respondents say neutral, 21(25.9%) agree and the remaining respondents 8(9.9%) says strongly agree and with equal number of respondents 8(9.9%) strongly disagree, the result shows that the majority of the respondents says it is neutral in order to see the result briefly there is 3.061 mean and 1.122 standard deviation, so we can say that somehow the bank is not follow consistent delivery methods or techniques, therefore the bank should use consistent delivery method in order to transfer the training smoothly.

The trainees encouraged or motivated to participate, 26(32.1%) respondents agree on this question, 23(28.4%) neutral on the motivation to participate. 18(22.2%) disagree and the remaining respondents 11(13.6%) strongly agree and only 3(3.7%) were strongly disagree. The majorities of the respondents say there is motivation and encourage to participate in the training time. The above analysis shows that the bank goes a good step in the training session because participate the trainees can help the bank through identifying necessary or additional points that can be helpful for the bank or the trainees may arise some issues what they perceive and what they may not understand; beyond that it builds the trainees performance, confidence. Therefore, the bank has a good practice in motivating and encouraging the trainees.

The last point in the training implementation part is the training is organized based on the training need assessment and it is considering graduate trainees. 25(30.9%) respondents say agree, 23(28.4%) says disagree, 18(22.2%) says neutral and the rest of the respondents 9(11.1%) strongly disagree and 6(7.4 %) strongly agree. The frequency show that the majorities agree on the training are considering graduate trainees, but if we see the overall result that is with the mean and standard deviation 2.950 and 1.161 respectively indicates the mean is below the mid-point this means the training should have organized and well prepared training need assessment and it should consider graduate trainees. It has a good implication about considering the graduates, but in need some work for better outcome. As we discussed before those trainees are more of fresh graduates and the training should clear enough and when it is implemented it should consider the background of the trainees because most of the trainees are new for the bank industry and they are new for the bank language and practice so the bank should have revised its training manual basically for graduate trainees. And also as we see the result from the above the training need assessment should be prepare in individual level not only on the organization level.

4.2.4. Training delivery technique analysis

Table 4.5 Descriptive Statistics result for Training delivery technique: on-the-job training method

Items	SA F (%)	A F (%)	N F (%)	D F (%)	SD F (%)	M	St. D	Total F (%)
Job Rotation	13 (16.0)	19 (23.5)	22 (27.2)	14 (17.3)	13 (16.0)	3.061	1.307	81 (100)
Job instruction training	6 (7.4)	17 (21.0)	32 (39.5)	16 (19.8)	10 (12.3)	2.913	1.097	81 (100)
Action learning	3 (3.7)	18 (22.2)	29 (35.8)	21 (25.9)	10 (12.3)	2.790	1.045	81 (100)
Lectures	7 (8.6)	21 (25.9)	29 (35.8)	18 (22.2)	6 (7.4)	3.061	1.064	81 (100)

Own survey, 2019

As it is indicated in the above table 4.5 it shows 22 (27.2%) of the respondents are not sure about the training method that is job rotation delivered by the bank is not enough, 19 (23.5%) of respondents were agree, 14 (17.3%) respondents were not agree on that the bank not give enough job rotation in the training. 13 (16.0%) of the respondents says strongly agree means there is enough job rotation, but with equal voice 13 (16.0%) of the respondents replies strongly disagree which means the bank do not give sufficient job rotation in the training. The statistical mean of job rotation is 3.061and its standard deviation 1.307 indicates that the job rotation is implemented not intensive, the mean is not far from the mid-point but it has some advantage to go through such training method so the bank should adapt intensively this training method. Job rotation is one kind of training method which helps the trainees to know each job areas through train in each department. Therefore, the bank can assign the trainees to the necessary place with competent knowledge and performance.

The next on-the-job training is Job instruction training, according to the represented data, majority of the respondents answers neutral 32 (39.5%) it shows that they are not sure about the training delivery method. 17 (21.0%) of the respondents replies agree, 16 (19.8%) says disagree that means the training delivery technique is not enough. 10 (12.3%) respondent says strongly disagree and the remaining 6 (7.4%) respondents says strongly agree, the analysis shows that there is no job instruction and the training which is given by the bank with job instruction is not adequate or they do not get the job instruction training well enough. The result shows that the job instruction prepared by the organization is not enough and the respondents believe also that they receive insufficient guidance from their peer and supervisors. We can also see the result with the mean of 2.913 which is below the mid-point and standard deviation of 1.097 suggest that the

documents and ease access of the job instruction manual are not good and not available. So the bank should adjust the job instruction training accordingly.

And also majority of the respondent respond neutral that action learning training is not provided well and there is less action learning in the training. The mean value is 2.790 that indicate it is below the mid-point and the standard deviation of 1.045. When we see the frequency 29(35.8%) of respondents respond neutral. 21 (25.9%) of the respondents replies disagree. 18 (22.2%) respondents are agree on that there is action learning training. 10 (12.3%) of the respondents are strongly disagree. The remaining 3 (3.7%) respondents are strongly agreeing. From the analysis we can understand that action learning is not given to the trainees sufficiently, so the bank should see the gap in the action learning training because it is a good way to train the graduate trainees.

In the lectures on-the-job training delivery technique majority of the respondents says 29(35.8%) neutral, 21 (25.9%) of the respondents are saying agree, 18 (22.2%) of the respondents replies disagree and the remaining 7 (8.6%) and 6 (7.4%) respondents replies strongly agree and strongly disagree respectively. If we see the mean and standard deviation 3.061 and 1.064 respectively they indicates that the mean is slightly higher than mid-point. It implies that there is good lecture in the training, but the bank should adjust the training technique overall

Generally, as to the gathered data, the bank's on-the-job training method is not well organized and majority of them claimed that they do not got sufficient training from Job instruction training and action learning and also most of the respondent agreed that Job rotation is a good way to acquire the necessary knowledge

Table 4.6 Descriptive Statistics result for Training delivery technique: off-the –job training method

Items	SA	A	N	D	SD	M	St. D	Total
	F (%)	F (%)	F (%)	F (%)	F (%)			F (%)
Computer based training	4 (4.9)	12 (14.8)	19 (23.5)	23 (28.4)	23 (28.4)	2.395	1.190	81 (100)
Special lecture with discussion	8 (9.9)	16 (19.8)	22 (27.2)	21 (25.9)	14 (17.3)	2.790	1.232	81 (100)

Own survey, 2019

The above table 4.6 shows, the majority of the respondents with 23(28.4%) strongly disagree that they have not use Computer based training. The training program not considering Computer based training in training program. 19(23.5%) respond neutral the remaining 12(14.8%) agree and only 4(4.9%) strongly agree and result shows that the training is not supported by computer base training, as we know that now a day bank industry is commonly used computer based tasks

so the trainees need to have such training in order to make them capable after the training, so the bank should give computer based program as much as possible.

On type of training that the bank implement is Special lecture with discussion, the respondents replies 22(27.2%) neutral, 21(25.9%) respond disagree, 16(19.8%) agree and the remaining 14(17.3%) and 8(9.9%) respond strongly disagree and strongly agree respectively. The analysis shows that majorities of the respondent's replay neutral and Special lecture with discussion is not implemented widely.

4.2.5. Training evaluation analysis

The study is focus on this part is evaluation of the training and also trainees. According to Kirkpatrick (1994) evaluate learning obtains information on the extent to which learning objectives have been attained. It will aim to find how much knowledge was acquired, what skills were developed or improved, and the extent to which attitudes have changed in the desired direction. So far as possible, the evaluation of learning should involve the use of tests before and after the program.

Table 4.7 Descriptive Statistics result for Training evaluation

Items	SA F (%)	A F (%)	N F (%)	D F (%)	SD F (%)	M	St. D	Total F (%)
Is the training periodically evaluated?	4 (4.9)	26 (32.1)	22 (27.2)	23 (28.4)	6 (7.4)	2.987	1.055	81 (100)
There is evaluation before and after the training for trainee's knowledge, skill and attitude level	6 (7.4)	17 (21.0)	22 (27.2)	23 (28.4)	13 (16.0)	2.753	1.178	81 (100)
Is the trainee performance measured during the training program?	5 (6.2)	17 (21.0)	21 (25.9)	25 (30.9)	13 (16.0)	2.703	1.156	81 (100)
There is an appropriate feedback provided to you based on your evaluation result	5 (6.2)	17 (21.0)	22 (27.2)	28 (34.6)	9 (11.1)	2.765	1.098	81 (100)

Is necessary correction made for improvement after evaluation?	3 (3.7)	14 (17.3)	27 (33.3)	27 (33.3)	10 (12.3)	2.666	1.025	81 (100)
Is there any mechanism that the organization asks the trainees feedback at the end of the training program	6 (7.4)	31 (38.3)	27 (33.3)	12 (14.8)	5 (6.2)	3.259	1.009	81 (100)
Is there evaluation method to evaluate outcome of the training?	5 (6.2)	24 (29.6)	34 (42.0)	13 (16.0)	5 (6.2)	3.135	0.972	81 (100)
Is the training increase your confidence when performing work related task after training?	13 (16.0)	33 (40.7)	19 (23.5)	15 (18.5)	1 (1.2)	3.518	1.014	81 (100)
I got enough training that enables me to do my job as required	13 (16.0)	27 (33.3)	24 (29.6)	15 (18.5)	2 (2.5)	3.419	1.047	81 (100)

Own survey, 2019

The Above table 4.7 shows the last part of training process that is training evaluation. There are different questions are presented to the respondents and the results shows, 26(32.1%) respondents agree on that the training is evaluate periodically, 23(28.4%) disagree, 22(27.2%) are neutral and the remaining respondents says 6(7.4%) and 4(4.9%) strongly disagree and strongly agree respectively. The analysis shows that the majorities are agree, but if we see the mean that is 2.9877 and standard deviation 1.05468, it is below the mid-point it implies that the training is not evaluated well. The bank should put evaluation methods periodically.

The next question is about the measurement of trainees' knowledge, skill and attitude before and after the training and the respondent's response shows 23(28.4%) are disagree, 22(27.2%) neutral, 17(21.0%) agree, 13(16.0%) strongly disagree and only 6(7.4%) respondents respond strongly agree the result shows that the bank is not measure the trainees' knowledge, skill and attitude before and after the training.

25(30.9%) respond disagree on the evaluation of performance during and after the training, 21(25.9%) neutral, 17(21.0%) agree and the rest respondents says 13(16.0%) strongly disagree

and only 5(6.2%) strongly agree. The result of the study shows that the majorities are saying there is not proper performance evaluation before during and after the training, therefore the bank should evaluate the trainees' performance in all steps before during and after, unless the outcome of the training could not be known, what changes are recorded on the trainees, did the trainees gather enough knowledge and skill from the training? To answer such question, the evaluation of performance is appreciated. The other point is respondents' perception was asked to examine whether feedback is available based on their evaluation result; and the result shows 28(34.6%) disagree, 22(27.2%) ere neutral, 17(21.0%) agree, 9(11.1%) strongly disagree and only 5(6.2%) strongly agree. The result of the study shows mean score 2.7654 with standard deviation of 1.09854; it is lower than the mid-point of the scale used. Based on the above question the next question is about if there Is necessary correction made for the improvement of the evaluation result and the respondents respond 27(33.3%) disagree and again 27(33.3%) neutral, 14(17.3%) agree, 10(12.3%) strongly disagree and only few respondents 3(3.7%) strongly agree. If we see the mean value 2.6667 and the standard deviation 1.02470 it implies that there is no correction made for the improvement of the trainees' result.

The respondents ask about the mechanism that the organization asks their feedback at the end of the training and the result shows, 31(38.3%) agree, 27(33.3%) neutral, 14(14.8%) disagree, and the remaining respondents respond 6(7.4%) and 5(6.2%) strongly agree and strongly disagree respectively. The analysis shows that the bank organized feedback mechanisms after the training is accomplished. Respondents asked about if there is performance appraisal report to evaluate outcome of the training and the respond of the study shows 34(42.0%) neutral, 24(29.6%), 13(16.0%) disagree and 5(6.2%) each respondents respond strongly agree and strongly disagree.

The next question presented to the respondents is about if the training increases their confidence when performing work related task after training and the response indicates 33(40.7%) respond agree, 19(23.5%) neutral, 15(18.5%) disagree, 13(16.0%) respond strongly agree and only one person (1.2%) respond strongly disagree. Under this question the overall result shows with mean 3.5185 and 1.01379 standard deviation the training is increase the trainee's confidence while they perform their work related tasks. It is a good respond for the bank because the ultimate objective of the bank is to build the trainees with the necessary knowledge, skill and also confidence.

The last question on the training evaluation part was if the trainees got enough training that enables them to do their job as required and the response shows 27(33.3%) agree, 24(29.6%) neutral, 15(18.5%) disagree and 13(16.0%) strongly agree followed by 2(2.5%) strongly disagree. When we interpret the analysis the majorities of the respond says that they have got enough training that enable them to do their job as required.

Finally, in the open ended question, respondents were asked to respond their comments regarding the strengths and weaknesses of the bank's graduate training practice, and the majority of respondent's put their answer as a strengths of the graduate training program are: -

- The employees will be well aware for the work & it gives confidence when s/he perform a given tasks & they are able to answer any question raised by the customers.
- The training had tried to cover all the departments' task & training delivery method.
- Good objective and training based on the objectives and values of the bank.
- It was more of participatory & two-way communication.
- The training has enough time.

The weaknesses of the graduate training program are: -

- The training is not based on task assigning position and directly related or attached the position. this is very challenge and weakness of Zemen bank;
- There is some unrelated training topics are given on the training. It is better to inform the trainees about what we are doing & the overall practice of Zemen bank.
- The training duration is very long it is enough to take training with in short time.
- Training delivery problem.
- It is an intensive training, so they can merge the related course.
- There is no basic computer training.
- No check and balance after and before training.
- There was no enough time allotted for the training since the training was broad in its scope. Evaluation feedbacks were not made to the trainees. Training schedules were not comfortable with on the job.
- There was no enough on the job training for other departments other than the cash operation.
- The training is not to the point.

4.3. Summary of interview

Interview is one part of the qualitative analysis in this study; an interview was done with selected management of training section. Consequently, the findings are summarized below.

The bank has a written comprehensive training policies and procedures and it is based on the bank's objectives. The main purpose of graduate training practice is to acquire well trained employee by giving the necessary training to the graduates and it is one way to accomplishing its objective. Giving the graduate trainees the necessary skills, knowledge, abilities and competencies of customer servicing and job performance is the core point of the graduate training objective that the bank believes. In the main it is to achieve its objective through local knowledge and international standard. When we see the trainees' response from the questionnaire the banks' training is based on its objective. So we can conclude that graduate training is designed based on the banks' objective.

Training need assessment was not done periodically. What was done actually is employees were asked whether they need training need or not and also there was a planned or scheduled training

program as per the national bank mandatory rule. In the graduate training program what the bank done was programing this training and applying for the last three years, so the interviewees' answered that after the first draft of the graduate training program there is no amendment and training need assessment done recently. Also the trainees respond support the result of the interview question, because majority of the trainees respond that training need assessment is no done well.

The other interview question was the major aim of the graduate training practice of the bank; and the training division replies that the aim is acquiring well trained and all rounded employee in the bank. The other person whose position is HR manager says in order to achieve our goal that is to be a five-star bank in Ethiopia we need to have competent employees who have the necessary skill and knowledge, for this reason we were planning and implement the program so our aim from these program is goes well. The other interview question was about the methods of training and all the interviewees answer both on-the-job and off-the-job training is implemented. On-the-job training holds different type of training including job rotation, Job instruction training, and lectures. The trainees are rotate in different departments within a specified time to get the necessary knowledge. And also there is off-the-job training which the bank used to train the graduates which are includes computer based training and Special lecture with discussion. When we see the respondents result about the training delivery method the training implementation methods is not well managed because the analysis shows the majorities are not agreed and they are neutral that means they don't get enough on-the-job training when on-the-job training is necessary and also they don't get enough off-the job training, so essential measurements should be taken in the training implementation method.

The last interview question was about the training evaluation. According to their response the training is evaluated at the end of the training and also the trainees are evaluated by their near supervisors. As interviewees explains there is training evaluation, but according to our result from the respondents the training evaluation is not managed well. It should be evaluate the trainees also the training because overall the outcome of the training should be known for any adjustment and correction. So, bank should evaluate the training and the trainees each time even during the training.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

INTRODUCTION

This is the last chapter of the study which includes summery of the findings, conclusions and recommendations of the study. The main aim of this part is to summarize the finding and results that have been developed from the data analysis presented in Chapter four.

5.1. Summary of major findings

The questionnaires were prepared and composed of multiple question categorized with different segments; training need assessment, training plan, training implementation methods (on-the-job and off-the-job training), training implementation, training evaluation. All respondents are responded for the closed ended questions developed with Likert's scale method. The data gathered through interview also treated in the study.

Base on the data analyzed the following specific findings were summarized:

❖ The total population were 95, but 14 questionnaires were not respond. Therefore, a total number of 81 questionnaire papers were collected.
❖ The gender distribution of the Zemen bank was shows that the male trainees formed majority of the target population which is 47(58%) was males and while females respondents were representing 34(42%). It implies that somehow Zemen bank has fairly gender distribution but it should be appreciating to hire female trainees.
❖ From the respondents those who are holders of first degree were 76(93.8%) and 5(6.2%) of the respondents hold a masters' degree.
❖ The study reveals that training needs assessment is conducted but not well managed. The analysis result shows that Zemen bank has no well training need assessment. The result of the interview shows that there is no periodic training need assessment only the first draft of the graduate training program is used that means the first draft is not amending, so training need assessment is not done recently. As we discussed on literature review training Need assessment is an investigation undertaken to determine the nature of the performance problems in order to establish the underlying causes the way in training can address so to fill the gap between what is currently in place and what is needed there should be training need assessment which is prepared well and periodically
❖ According to the finding the training is based on the bank's objective. Also the interview questions also support this finding. The majorities of the respondents agree on there is available standardize teaching method in the training. As we know about training plan in literature review it is properly shows delivery method of the training, examining the training material, validating information to be informed to make sure it accomplishes all the goals &

objectives of the organization. So, the result shows that the training is based on the banks' objectives.

❖ The bank has a good practice in motivating and encouraging trainees.

❖ In the training implementation part, the finding shows that the trainees are clear about the graduate training, training objective is clear and the training is implementing in understandable way. However, methods of implementing the training are not well managed.

❖ In the training implementation method, the find shows that the job instruction manuals are not enough and not available. Action learning training is not provided well and there is less action learning in the training. The bank is not follow consistent delivery methods or techniques in the implementation part of the training.

❖ On-the-job training method facilitates learning since trainees learn by actually doing the job and get quick feedback about the correctness of their performance. However, the gathered data implies that, the bank's on-the-job training method is not well organized and majority of them claimed that they do not have sufficient training from Job instruction training and action learning and also most of the respondent agreed that Job rotation is a good way to acquire the necessary knowledge. The respondents' answer shows that there was no enough time on the job training for other departments other than the cash operation.

❖ The majority of the respondents agree that the training is not supported by computer base training. The qualitative data shows that there is no basic computer training.

❖ Training evaluation means how the trainees perceive the training not only the delivering method, but the main point that is having the necessary skill knowledge from the training. Gary Dessler (1997) after trainees completes their training. The program should be evaluated to see how well its objective has been met. According to the finding the training is not evaluated well. The majority of the respondents respond the bank is not measure the trainees' knowledge, skill and attitude before and after the training. The bank not evaluate the training out comes periodically.

❖ The finding shows that the majorities of the respondents respond that they have got enough training that enable them to do their job as required.

5.2. Conclusion

Zemen bank performs employee training practice through organizing a separate department which is responsible for training and development with the support of formal policies and procedures. From the recent years the bank adapts the graduate training program in the bank and in this program many fresh graduates are participate. This study was conduct to assess the opportunities and challenges of graduate training practice of Zemen bank based on the data acquired through structured questionnaires distributed. So to assess the opportunity and the challenges of graduate training practice the study focus on the four major parts of training process those are training needs assessment, training plan, training implementation under this training process part the researcher rise training implementation methods and some issue about the trainer and the last training process is training evaluation.

Therefore; this conclusion is done based on the response of the samples who are selected in this study and that they give their response and based on the response the interpretations and findings are discussed in chapter four and finally presented the following conclusions;

- Most of the respondents were degree holder and young. We can conclude that most of the respondents can well read and understand the questionnaire and believed to have at least moderate level of knowledge on the training process.
- There is a gap on training needs assessment of the bank, results shows that training need assessment is not conducted well and periodically, this is one challenge for the bank, as we know that there is in a tight completion in the bank industry therefore, having recent and well managed training need assessment is one way of competitive advantage.
- Graduate training plan is based on the bank's objective. The banks' objectives could be achieved through the training that implemented on the graduates so the bank has an opportunity to achieve its objectives. Some respondents are agreeing on the bank has good objective and the training is based on the objectives and values of the bank.
- It is a good opportunity for the bank that the trainees are clear about the graduate training. They understand why they train and they understand the objective of the graduate training. And also it is another opportunity to have well educated employees who are understand
- According to the findings we can conclude that the bank has a good practice in motivating and encouraging trainees to participate. It implies there is a smooth communication and training environment, so it is one opportunity for the bank.
- The bank's on-the-job training method is not well organized and majority of them claimed that they do not got sufficient training from on-the-job training, basically on-the-job training is not done in all departments the respondents says and the finding shows there was no enough on the job training for other departments other than the cash operation. This can be a challenge for the bank because the graduate trainees do not get enough knowledge on each department tasks and if they assign into different departments after the training is done they may not have the necessary knowledge and skill about that departments' task or job, so this is the challenge for the bank
- Based on the findings we can conclude that the bank not evaluate the training periodically that means trainees' knowledge, skill and attitude before and after the training is not measured well.
- Based on findings it can be concluding that the trainees have got enough training which is considering graduates, but some correction measurements should be undertaken to adjust the training program.

5.3. Recommendations

Training programs should manage properly. Having a good and well managed training practice is one opportunity for the organization to achieve its long and short term objectives. Training is a means for making employees more competent in their day to day performance; in return their performance has a great effect on the organization performance.

On the bases of findings and conclusions the researcher recommends in some points which could be supportive for Zemen bank S.C

- ✓ The training need assessment should be amending according to the banks' current objectives and should be done periodically.
- ✓ It is good to have a training that is implementing in understandable way. Also the objective of the training is clear and the bank should continue such clarification for the trainees.
- ✓ The bank should continue its motivational practice and it is best way to encourage trainees during the training session.
- ✓ Having consistent delivery methods or techniques is too important during the implementation of training. So the bank should follow consistent training delivery method.
- ✓ The bank should manage on-the-job training method properly and it should put sufficient training time for on and off-the-job training.
- ✓ It is recommendable that the bank should evaluate the training periodically. Before during and after the training trainees' knowledge, skill and attitude should be evaluated.

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Appendices

Appendices A

SAINT MARY UNIVERSTY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF MANAGEMENT

MBA Thesis Research on "Assessing the opportunities and challenges of graduate training practice in case of Zemen bank S.C"

Dear respondents;

My name is Abenezer Bisrat. I am MBA student of St. Merry University. This questionnaire has designed to request information for purely academic purposes. This is to enable the researcher a final year student of Saint Merry University to complete the thesis. Therefore, your participation in giving reliable information has a vital contribution for the success of this study. So, I respectfully request your kind cooperation in answering the questions as clearly and genuinely as possible. I would like to assure you that the information you provide will be used for research purpose only and all responses will be treated in strict confidentiality.

This research is conducted as a partial fulfillment of the award of Master degree in Business administration in St Mary's University under the title "**Assessing the opportunities and challenges of graduate training practice in case of Zemen bank S.C**".

Lastly I would like to express my appreciation for your time, patience and diligence in responding to this questionnaire and for allowing me to accomplish my objectives.

N.B: - Please do not write your name.

   - The researcher has scheduled to get the filled questionnaire back within 3 days if possible.

   - All information given would be treated with utmost confidentiality.

Direction; indicate your response by putting a tick "✔" mark in one of the boxes against each statement.

Part I. General Information about the Respondents

1) Gender   Male ☐   Female ☐

2) Age   Less than 20 ☐   21-24 ☐

          25-30 ☐   Greater than 30 ☐

3) Work Experience   less than 1 year ☐   1 - 2 years ☐

                              2 - 3 years ☐   More than 3 years ☐

4) Educational Qualification   Diploma ☐   Degree ☐

                              Master's degree ☐   other (please Specify) _____ _____

Part II. Training practice related questions. (Please mark "✓" in the box you select)

5= strongly agree   **4**= agree   **3**= neutral   **2**= disagree   **1**= strongly disagree

1.8.   **Training needs assessment related questions**

No.	Descriptions	Level of agreement				
		5	4	3	2	1
1	There is a training need assessment that being conducted in Zemen bank and it is all-inclusive					
2	Is there a practice employed in training need assessment which enable to identify the right training gap					
3	Is there training assessment which being conduct in Zemen bank that targets graduate trainees.					
4	There is clear training needs need assessment					

2.2. Training Plan

No.	Descriptions	Level of agreement				
		5	4	3	2	1
1	Is there a training plan which is based on the bank's objective?					
2	There is available standardize teaching methods in the training.					
3	Is there proper mechanisms to identify the right candidates for trainings					

2.3. Training implementation

No.	Descriptions	Level of agreement				
		5	4	3	2	1
1	Are you clear about graduate training?					
2	The training program that is attended had used both theoretical and practical.					
3	Are the trainers competent enough?					
4	Is the training objectives presented to the trainees in a clear and understandable way?					
5	Is the training follows a consistent delivery methodology techniques?					
6	Are the trainees encouraged or motivated to participate?					
7	Is the training organized based on training needs assessment & considers graduate trainees?					

2.4. Training delivery techniques.

"Please rate the underlying level of the **on the job training** method"

No.	Descriptions	Level of agreement				
		5	4	3	2	1
1	Job rotation					
2	Job instruction training					
3	Action learning					
4	Lectures					

"Please rate the implementation level of the **off the job training** method"

No.	Descriptions	Level of agreement				
		5	4	3	2	1
1	Computer based training					
2	Special Lecture with discussion					

2.5. Training evaluation

No.	Descriptions	Level of agreement				
		5	4	3	2	1
1	Is the training periodically evaluated?					
2	There is a measurement before & after the training for trainee's knowledge, skill & attitude level.					
3	Is the trainees' performance is measured before, during and after a training program?					

4	There is an appropriate feedback provided to trainees based on their evaluation results.					
5	Is necessary correction made for its improvement?					
6	Is there any mechanism that the organization asks the trainees feedback at the end of the training program?					
7	Is there performance appraisal report to evaluate outcome of the training?					
8	Is the training increases employee confidence when performing work related task after training?					
9	I got enough training that enables me to do my job as required.					

Please describe your comments regarding the strengths and weaknesses of Zemen bank's graduate training practice?

Strength _____
_____
_____
_____

Weakness _____
_____
_____
_____

INTERVIEW QUESTIONS

<u>Interview with selected management of training section of the division</u>

1. Does the bank currently have a written complete training policies and procedures?
2. Is there periodic training need assessment?
3. What are the major aims of training practice of the bank?
4. What methods of training are used?
5. How do you evaluate the training outcome