

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



**ASSESSMENT OF EMPLOYEE TRAINING  
PRACTICES IN UNITED BANK S.C**

**BY:  
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**JUNE 2019**

**Addis Ababa, Ethiopia**

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

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTERS IN GENERAL  
MANAGEMENT**

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## Statement of Declaration

I Herane Wondifraw declare that this research, titled “Assessment of Employee Training Practice in United Bank S.C” is my original work and has not been presented for any other program or university. I also assure that all sources of materials used in undertaking this thesis have been duly acknowledged.

Herane Wondifraw \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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## **ACKNOWLEDGMENTS**

Above all I would like to thank the almighty God for his help in every aspect of my life. Without his help I would not have been here. I would like to forward my deepest gratitude to my advisor Assistant Professor Shoa Jemal who has provided me with valuable guidance and direction diligently. I am also very thankful to my beloved husband and my parents for being there for me whenever I need them and for their unconditional support and encouragement throughout my education. I would also like to thank the registrar office for their undivided support and for providing me any information necessary. Finally I would like to show appreciation to United Bank S.C's staffs and the Learning & Development team specially Woy. Mahder and Mr. Abreham for their hospitality and cooperation.



## **List of Acronyms**

BSO:	Business Strategic Objectives
HR:	Human Resource
HRM:	Human Resource Management
L&D:	Learning and Development unit
SPSS:	Statically Package Software System
TNA:	Training Needs Analysis
UB:	United Bank S.C

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## **Abstract**

*The study aimed at assessing employee training practices in United Bank S.C with due emphasis on the link of Business strategic Objectives and Training, analyzing training needs, training objectives& design, ,training delivery, evaluation of trainings and the overall effectiveness of training. All the necessary data was gathered from primary and secondary sources such as questionnaires and interview. Interview was made with Learning & Development department head and branch managers. Once the data was gathered analysis was made using the SPSS version 24 software. Simple random sampling technique was used and 180 questionnaires were distributed comprising of clerical staffs that are working in Addis Ababa region only from the randomly selected seventeen branches. Descriptive method of data analysis with the help of tables, frequencies, percentages, mean and standard deviation was used to analyze the data. The major finding of the study was that there was a poor link with training and the bank's business strategic objectives. In addition to, findings showed that training need assessments are conducted poorly. The other finding was related with absence of a strong and committed evaluation practice before and after training programs. The overall training practice of United Bank S.C is deemed to be ineffective, this is believed to be due to gaps that are seen in each training practices and these in return decrease the effectiveness of the training program of the bank. It should be noted that the existence of training programs in place by itself doesn't assure the effectiveness of the training program unless it is supported by organized and structured training process. Therefore the training unit must understand the organization's strategic direction and design as well as implement creative ways and play a great role by being a change agent. Since each training activities are interrelated they need to be conducted with due care and delivered on-time. Hence, the bank needs to keep up with its strengths and improve its weaknesses by adopting a systematic approach of training practices.*

**Key Words:** Training practices, Strategic Objectives, Training Need Assessment, Training Design, Training Delivery, Training Evaluation and Effectiveness of Training

## **CHAPTER ONE:**

### **INTRODUCTION**

The study aims at assessing employee training practices in United Bank S.C with due emphasis on practices of analyzing training needs, training program design, developing Training Program, implementation and evaluation of training . This chapter specifically shows the introduction part which includes background of the study, statement of the problem, objective of study, significance of the study, scope and limitation and at last organization of the study.

#### **1.1 Background of the Study**

To survive today, every organization, public or private has to look at ways to tap the knowledge base of every employee. Organizations have to innovated and put in place processes and policies that encourage employees to constantly seek new knowledge and ideas. These could range from reward schemes, internal reorganizations, to not only initiating training programs but also evaluating them for efficiency and effectiveness.

Effective human resource management is a corner stone for institution building in, which in turn has an impact on the development performance of the country in general. If an organization hires poor performers, it cannot be successful even if it has perfect plans, a sound organizational structure and finely tuned control systems. Competent people must be in post to ensure that organizational goals are attained. Even though many organizations have access to advanced information technology, the people are the one who make the real differences. Therefore, focal attention should be given to human resource activities. Commercial banks are like other institutions are no exception. Their bankers need to be trained to keep up with the changing processes, procedures, system and technology in the sector (Rana, Haque Bhuiya and Barua, 2015).

Training and development are processes that share equal importance for the public, private and nonprofit sector. All of these sectors have a common goal – efficiency (Audra Bianca ,2017). Through training and development, the private sector can use HR and management practices to help employees become more adept at performing their respective jobs.

An organization to invest in training and development practice it need cost-effective methods and should be taken into consideration drafting a training proposal (Chris Obisi, 2011). However the training effectiveness can be analyzed through various factors, including product service, institution profitability, work motivation, work efficiency, individuals' ability and knowledge, smaller wastage of resources, and level of job satisfaction (Drucker, 1974). The measurement indicators include sales volume and revenue, levels of customer complaints, quality and quantity variables in cost reduction, productivity ratios, cost ratios in terms of stock level and debt collection periods and industrial relations labor turnover rates, absenteeism, grievances. (Thomas, 1992) cited on (Henry Ongori, and Jennifer Ch, 2011).

Although training is often used in conjunction with development, the terms are not synonymous. Training typically focuses on providing employees with specific skills or helping them to correct deficiencies in their performance. For example, new equipment may require workers to learn new ways of doing the job or a worker may have a deficient understanding of a work process. In both cases, training can be used to correct the skill deficit. In contrast, development is an effort to provide employees with the abilities the organization will need in the future (Gomez, Balkin & Cardy, 2012:258).

Study by Saad et.al (2013) revealed that developed countries have good human resource performance through training & development and clear awareness on how human resource development facilitates the organization's activities compared to developing countries.

Wachira (2012) identified critical challenges hindering human resource development in the African continent such as paying attention to professional development, allocating sufficient budget, aligning HRD to strategic priorities and promoting learning culture.

An educated and well-trained work force is considered essential to maintaining a business firm's to wining a competitive advantage in a global economy (Muhammed Nawaz, et.al, 2013). Training can prove a powerful agent in facilitating a firm's expansion and developing its capabilities, thus enhancing profitability (Cosh, Duncan and Hughes, 1998). With special mention to the banking sector who is exposed to ever changing technologies, systems, processes, and procedures e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies which therefore, employees need to know and adapt to a new environment or situation through the training processes. (SohelRana et.al, 2015)

The implementation of good policies & strategies is highly dependent on competent, qualified & skilled employee. Hence well trained and effective human resources are the corner stone to a better institutional building and goal achievement.

## **1.2 Operational Definitions of terms**

The main terminologies that are repeatedly used in this study are the following;

**Assessment-** in this study an assessment refers to the process of gathering and identifying information about practices of employees training in United Bank S.C.

**Employees-** refer to clerical workers employed by UB.

**Organization-** refers to the bank under study, United bank S.C.

**Training** – is the application of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily (Armstrong, 2009).

**Training Need Assessment (TNA)** –TNA- is the process of evaluating the organization, individual employees, and an employee tasks to determine what kinds of training are necessary (Noe, HollenBeck, Gerhart, & wright, 2008)

**Training Evaluation** – is a way to evaluate the effectiveness of a training program based on cognitive, skill-based, affective and result outcomes (Noe, HollenBeck, Gerhart, & wright, 2008).

## **1.3Statement of the Problem**

Human resource is an engine for every organization's development whether private or public. Living Stone and Ray Kov (2015) supported that learning and development of employees are key factors for the expansion of the global economy & innovation. Without the appropriate answer in the needs of the employees for training there is a devastating effect on the growth of a business and the country's economy. However, organizations should be aware and recognize that training isn't the only solution to all problems and that unwanted training could aggravate the situation. The aid of training is one of the major steps that most institutions in Ethiopia would want to keep in their system to achieve the quality of performance. For instance, the government has spent enormous amount of money on employees in the public sector and more expenses will be incurred by the government in training its public sector employees in order to achieve a knowledge-based workforce and knowledge-economy. Even so the central bank has levied 40.1 million Br in fines on seven banks for failing to invest two percent of their expense on staff training last financial year, year 2017(Capital Newspaper).

Training should be designed as part of a policy and strategy, the training strategy is an essential reference for the annual training plan and sets all training activities exactly in the context of strategic goals and organizational needs. Training as per Armstrong is an investment on people and therefore a systematic training is a sound investment. The training function needs to help the organization develop a strong training culture and training as an important resource to the organization. To increase the performance of employees according to Nadler (1985) cited on (Khulida Kirana et.al, 2009) training given to the employee must be related to his/her current job and this activity carried out according to a predetermined plan and that must include employee participation.

Now days, banks in Ethiopia including United Bank S.Chave set important employee development through training to enhance their productivity, investments in financial resources are made every year in training staff so to improve the service delivery and meet their vision. However, such investments fail to meet their purposes because, organizations lack of systematically developed training models which are later on translated into measurable objectives.

The researcher used preliminary questionnaire and interview given to several branch level employees randomly and their responses showed gaps in regards to trainings provided in the organization such as provision of trainings to those who needed it and lack follow up after training and to some extent trainers' lack the required competency to deliver trainings because trainers don't serve a change agents. On the other hand even though the Learning & Development unit believes that training is intended to enhance employee's competency practically, different problems are observed in the effectiveness of training in the work place by employees. Therefore, an attempt was made to explore the above mentioned gaps from the learning & development department and from employee's side.

This study will assess training practices held in United Bank S.C. Therefore the purpose of this study is to determine how training is practiced in the Bank and analyze factors affecting the implementation of the training programs. In doing so, it will be possible to determine whether trainings that are provided in United Bank S.C are systematic, effective and successful.



## **1.4 Research Questions**

The following research questions below are to be answered:

1. How is the Bank's training program related with its business strategic objectives?
2. Are Training Need Assessment conducted in United Bank S.C?
3. How precisely are training objectives met?
4. How are the design and delivery of training exercised?
5. How much emphasis is given to evaluation?
6. How is the overall effectiveness of training in United Bank S.C?

## **1.5 Objectives of the Study**

### **1.5.1 General Objective**

The general objectives of the study is to assess the current practices of employee training in the case of United Bank S.C

### **1.5.2 Specific Objectives**

1. To assess if training programs are related with the bank's business strategic objectives.
2. To examine the practice of Training Need Assessment of the bank.
3. Find out if training objectives are achieved or not.
4. Assess the design and delivery of training practice in UB
5. Identify the evaluation practice of UB
6. Investigate the overall effectiveness of training provided by the bank.

## **1.6 Significance of the Study**

The study will be used by: -

- ✦ Primarily, the highlights of the findings can contribute to United Bank S.C by indicating the areas that need improvement. This information may help UB to improve the training quality.
- ✦ Secondly, the study can propose findings and solutions to the Learning and Development unit in regards to the stated topic and hence benefit policy and procedure makers who after identifying the problem will come forward to prevent it by making

policies which will guide the organizations concerning training and the implementation problems.

- ✦ Thirdly, employees may benefit as a result of getting the best possible knowledge, skill, and attitude out of the training packages they take which will help them to improve and upgrade the performance of human resource to achieve the required level of effectiveness and to remain successful.
- ✦ Lastly, it may have a contribution to the literature and serve as one reference for students and improve the quality of the next research in employee training practice.

## **1.7 Scope of the Study**

The study is conducted in United Bank S.C in randomly selected branches found in Addis Ababa, Ethiopia only. The study address' the term employee training only the term management development will not be addressed. This study focuses on training practices that exist in United Bank S.C for the fiscal year 2018/2019 by using descriptive design with quantitative and qualitative approach.

## **1.8 Limitation of the Study**

The study faces the following limitations;

- i. **Time constraint:** The time allocated was not enough because therefore it will be difficult to include all branches within the required period.
- ii. **Lack of awareness of filling questionnaires:** respondents lacked awareness of filling forms with due care and return them on time
- iii. **Scope and term limitation:** the scope of this study is only limited to branches that are in Addis Ababa, those outside of Addis Ababa were not considered. The term addressed is also employee training and not development.

## **1.9 Organization of the Study**

The research is organized into five chapters. The first chapter covers the introductory part which deals with the background of the study, operational definition of terms, the problem statement of the study, objective of the study, significance of the study, scope and limitation of the study. The review of related literature is in the next chapter (Chapter two). Chapter three deals with Research Methodology which includes background of the organization, data gathering methods, sampling and sampling procedures and data analysis techniques. The fourth chapter contains analysis and discussion of results based on data collected using

questionnaire and interview. Then the last chapter, Chapter 5, presents findings, conclusions and recommendations that are based the findings of the research.

## **CHAPTER TWO**

### **RELATED LITERATURE REVIEW**

This chapter reviews theoretical literatures from different sources. The review raises core issues related with training such as training need assessment, design of training programs, setting training program objectives, determining design of training programs, delivering training programs and finally evaluating training program.

#### **2.1 Definition of Training**

As one of the major functions within HRM, training has for long been recognized and thus attracted great research attention by academic writers (e.g. Gordon 1992, Beardwell, Holden&Claydon 2004). This has yielded into a variety of definitions of training. For example, Gordon (1992) defines training as the planned and systematic modification of behavior through learning events, activities and programs which result in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively. “Training” refers to a systematic approach to learning and development to improve individual, team, and organizational effectiveness (Goldstein & Ford 2002).

The approach can be summarized in the phrase ‘learner-based training’. It involves the use of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily. It is described as one of several responses an organization can undertake to promote learning. As Reynolds (2004) points out, training has a complementary role to play in accelerating learning: ‘It should be reserved for situations that justify a more directed expert-led approach rather than viewing it as a comprehensive and all-pervasive people development solution.’ He also commented that the conventional training model has a tendency to ‘emphasize subject-specific knowledge, rather than trying to build core learning abilities’.

Training refers to a planned effort by a company to facilitate employees’ learning of job related competencies. These competencies include knowledge, skill or behaviors that are critical for successful job performance. The goal of training is for employees to master the knowledge, skill and behavior emphasized in training program and to apply them to their day to day activities (Noe, 2010)

Training may in other way mean changing what employees know, how they work, their attitude towards work, or their interaction with their co-workers or supervisors.

Training in view of Decenzo and Robbins (1996) is a learning experience in that it seeks a relatively permanent change in an individual that will improve the ability to perform on the job. Decenzo and Robbins typically say training can involve the changing of skills, knowledge, attitudes, or behavior. To them, it may mean changing what employees know, how they work, their attitudes toward their work, or their interaction with their coworkers or supervisor. Decenzo and Robbins see training as more present-day oriented, its focus is on individuals' current jobs, enhancing those specific skills and abilities to immediately perform their jobs. Training is the process of teaching employees, the knowledge or skills they need to better perform their current jobs. That is training aims to help employees meet the goals of the company as well as their own goals.

Sims (1993) summarizes the above definitions by defining training as a systematic planned approach to teaching knowledge, skills, abilities, and attitudes, with certain features. Furthermore, training is a process of changing behavior and motivation to improve the match between employee characteristics and the demands of a job. The process consists of planned programs designed to improve competence and performance at the individual employee, group, and organizational levels. Improved competence and performance, in turn, imply that there have been measurable changes in knowledge, skill, abilities, attitudes, behavior.

The goal of employee training is to increase the capabilities and potential of employees in carrying out their duties. Effective training program contribute significantly to the improvement of organizations' competitiveness, productivity, sustainability and the quality of product/ service to customers; reduce the need for close supervision, increased moral and adaptability to new methods (Graham and Bennet, 1998: 283; Pont, 1991:1). Hence training programs have a lot of importance for employees as well as for the organization if it carried out in a planned and systematic way.

Armstrong (2003) on the other hand defines training as a planned and systematic modification of behavior through the learning event, programs and instruction which enable individuals to achieve the levels of knowledge, skill and competencies needed to carry out their work effectively. He believes that a systematic training is one that is specifically designed planned

and implemented to meet the defined needs. It is provided by people who know how to train, and the impact of training is carefully evaluated. Brookes (1995) adds that for training and development to be successful it needs to be organized effectively. The organization needs to have and support a training department or at the least someone with dedicated responsibility within the personnel. It is essential to have a training and development policy and training plan and to allocate a realistic budget to the training, and for training to be represented and supported at board level. In fact, there is a correlation between training expenditures of an organization and economic performance measures, such as return on assets and productivity, service delivery etc (D' Arcimoles,1997). Brookes (ibid) cautions that it is important to recognize that training is not the solution to all problems, and indeed, that it could sometime exacerbate the situation. Training is usually identified or associated with performance problems, either existing or potential, and therefore it is important for training to be systematically organized.

Employee training represents a significant expenditure for most organizations. Organizational leaders are often not clear about what they want from training and therefore fail to connect training with the overall organizational goals and strategy. To Daniels (2003) training should not be regarded as a luxury to be undertaken when time and budgets allow. Nor is it wise to think of training as remedial, as a matter of shoring up weak employees or fixing problems. In a successful program, the training unit acts not like a group of physicians who minister to organizational ills, but rather as an agent of change. Senior management should recognize that the training function has valuable intelligence about employees' core skills. The training unit, in a successful program, understands the organizations strategic direction and can design and implement a creative way of moving people in that direction.

## **2.2 Objectives of Training**

The primary aim of training is to help the organization achieve its purpose by adding value to its key resource the people it employs , depends on different factors, the nature of the organization, the desire and current level of skill has a great contribution to make difficult to generalization. According to Tejinder Sharma, (2005) training has the following objectives.

1. To increase the knowledge of workers in doing specific jobs.
2. To systematically impart new skills to the human resources so that they learn quickly.
3. To bring about change in the attitudes of the workers towards fellow workers, supervisor and the organization.

4. To improve the overall performance of the organization.
  5. To make the employees handle materials, machines and equipment efficiently and thus to check wastage of time and resources.
  6. To reduce the number of accidents by providing safety training to employees.
  7. To prepare employees for higher jobs by developing advanced skills in them.
- (Tejinder Sharma, 2005)

Especially in the banking sector, training for employees has different objectives in order to satisfy consumers from all walks of life. P. Akilandeswari and Jayalakshmi, (2014) study demonstrate that banks need to have efficient manpower which can be possible by offering them quality training. Training programs should keep pace with changing times it must be unconventional. Training changes mental and social outlook of employees, Customers and their needs can be identified and they are satisfied accordingly.

### **2.3 Benefits of Training**

The main purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both short-term and long-term benefits for individuals and organizations. There are so many benefits associated with training. Cole (2002) and Gupta (2009) provide these benefits as below:

- 1) **High morale** – employees who receive training have increased confidence and motivations;
- 2) **Lower cost of production** – training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste;
- 3) **Lower turnover** – training brings a sense of security at the workplace which in turn reduces labor turnover and absenteeism is avoided;
- 4) **Change management/adaptability** – training helps to manage change by increasing the understanding and involvement of employees in the change process and also provides the skills and abilities needed to adjust to new situations; Training enables an employee to adapt to changes in work procedures and methods.

- 5) **Promotion:** Provide recognition, enhanced responsibility and the possibility of increased pay and promotion; through training, employee can develop himself and earn quick promotions.
- 6) **New skills:** Training develops new knowledge and skills among employees. The new skills are a valuable asset of an employee and remain permanently. Help to improve the availability and quality of staff.
- 7) **Safety Training** helps an employee to use various safety devices. Employees can handle the machines safely and become less prone to accidents.

According to Armstrong (2006) organizational stability is enhanced because training helps to reduce employee turnover and absenteeism. Training is an investment in people and therefore systematic training is a sound business investment. In fact, no organization can choose whether or not to train employee. The only choice left to management is whether training shall be haphazard, casual and possibly misdirected or whether it shall be carefully planned to become part of an integrated program of human resource administration.

## **2.4 Barriers to Effective Training**

Although training has more positive advantage also has negative impact. Training can have a negative connotation. The result is that people might appreciate an opportunity for development but resent being scheduled for training. Training often implies that a person has a skill deficit, so employees may view their selection for training as a negative and embarrassing message rather than an improvement opportunity. A fundamental objective of training is the elimination or improvement of performance problems. However, not all performance problems call for training. Performance deficits can have several causes, many of which are beyond the worker's control and would, therefore, not be affected by training. The other disadvantage is related with training goals. To be successful, a training program must have clearly stated and realistic goals. These goals will guide the program's content and determine the criteria by which its effectiveness will be judged.

Swanepoel, et al (1998) argues that one of the many reasons why training fails in the organization is due to a lack of systematically developed training models. The authors add that it is essential to translate the needs identified into measurable objectives that will guide the training process. These objectives will state what a person will be able to do, under what conditions, and how well the person will be able to do it. Once the needs have been identified



and behavioral objectives stated, training methods can be developed to achieve these objectives. Appropriate training methods must be selected and suitable materials developed to convey the required knowledge and skills identified in the objectives. One of the potent factors militating against the good performance of employees is inadequate training. It is the systematic training of personnel on continuous basis that can harness the totality of human resources towards high productivity in the organization. The more organizations seek excellence, the more employees' training becomes imminent. Training is usually aimed at solving significant problems as we are supposed to use it as a key requirement for ensuring that any training which takes place is based on proper analysis of its contribution to the effectiveness and efficiency of an organization.

Training can also be expensive; budget constraints could prevent training from occurring. Finally, training will not work unless it is related to organizational goals. A well-designed training program flows from the company's strategic goals; a poorly designed one has no relationship to or even worse, is at cross-purposes with those goals.

## **2.5 Principles of Training**

According to Gupta (2009) the following guidelines can help to make training more effective:

- i. **Clear objectives.** The objectives and scope of a training program should be clearly defined. A comparison of operational requirements and existing human resource skills will help to determine the specific training needs of employee's operational requirements and obtain performance.
- ii. **Training policy:** A clearly defined training policy serves as the guide for designing and implementing training programs. Such a policy should specify who is responsible for training, what is to be spent in training. Training policies are necessary to provide guidelines for those responsible for planning, and implementing training, to ensure that a company 's training resources are allowed to priority requirements, to provide equal opportunities for training throughout the company, and to inform employees training opportunities (Kenney and Others, 1979).
- iii. **Motivation:** Employees tend to be most responsive to training programs when they feel the need to learn. Therefore, training must be related to the needs and problems of the trainees as well as to their abilities and aptitudes.

Information provided in the training material should be meaningful. It should be presented in a sequential manner from the simple to the more complex.

Audio – visual aids should be used to avoid boredom and fatigue of the lecture method.

iv. **Reinforcement:** According to B.F Skinner’s Behavior Modification model when a behavior is repeatedly rewarded, it becomes a permanent part of one’s rewards and punishments. Rewarded or negative reinforcements, pay raise, promotions and praise should, therefore, be used to reward trainees who learn and apply the knowledge and skills. Rewards should quickly follow the desired behavior and performance. Trainees should be encouraged to participate, discuss and discover the desirable patterns of behavior.

v. **Organized Material:** Training material should be properly organized. A complete outline of the whole course should be distributed in advance so that the trainees can prepare themselves before coming to the class. Training material should be prepared by training section in consultation with line supervisors.

vi. **Learning period:** Learning takes time and teaching in segments is better than in one go. Several short sessions spread over a long period, enable the trainee to learn, reinforce and review.

vii. **Preparing the Instructor/Trainer:** The instructor or trainer is the key figure in a training program. The trainer should not only be a good teacher but must know the subject and the job also. Good trainers should be developed both from inside and outside the organization.

viii. **Feedback:** Trainees should be provided information on how much they have learnt and how well they are doing. Every trainee should know what aspect of his/her behavior/ performance is not up to par and what he/she can do to improve it. The feedback should be possible, fast and frequent. Self-graded tests and programmed learning can be used to provide feedback.

ix. **Practice:** Practice makes a man effective. Skills that are practiced often are better learned and less easily forgotten. Therefore, trainees should be allowed continuous practice. Tell and demonstrate knowledge and skills and then let the trainee try it himself.

x. **Appropriate Techniques:** The methods and processes of training should be related directly to the needs and objectives of the organization. It should be conducted as far as possible in the actual job environment so as to be meaningful to be effective, training should be based on the tested principles of learning.

## **2.6. Methods of Training**

There are many methods of training employees in organization. The range of training methods used has been expanded by the application of technology in its “hard” (for example through computing technology) and “soft” (for example through instructional design) approaches (Sadler-smith et al, 2000) cited on (Henry Ongori, and Jennifer Ch, 2011). These different training methods are suitable for different categories of people in the organization. There can be several categories of personnel in an organization, e.g. Managerial and non-managerial, technical, administrative, skilled, unskilled, senior, junior etc. Each organization has to choose the methods and techniques of training which are relevant for its training needs and it classified in to the following categories (Tejinder Sharma, 2005).

### **2.6.1 On-the-job Training**

On the job training methods are those which are given to the employees within the everyday working of a concern. It is a simple and cost-effective training method. The in proficient as well as semi- proficient employees can be well trained by using such training method. (James Watta and Daniel M, 2014) The employees are trained in actual working scenario, the motto of such training is “learning by doing.” And there are three methods of on-the-job training Coaching, Understudy and Position Rotation (Tejinder Sharma, 2005)

### **2.6.2 Off-the-job Trainings**

Off-the-job training methods are classroom training approaches are which conducted outside of the normal work setting. In this sense, a classroom can be any training space set away from the work site, such as the organization cafeteria or meeting room (Sims,2006) cited on (Henry Ongori, and Jennifer Ch, 2011). Off-the-job training methods require the worker to undergo training for a specific period away from the work-place. These methods are concerned with both knowledge and skills in doing certain jobs. The workers are free of tension of work while they are learning. There are several off-the-job methods of training such as Special Lecture-cum-Discussion, Conference, Case Study, Sensitivity training, Special projects and Committee assignments (Tejinder Sharma, 2005).

## 2.7 The Training process

Training programs are costly affair, and a time consuming process. Therefore, they need to be drafted very carefully. Kaila (2006) described that planning employee training is important to ensure that the best use is made of resources, people, facilities, time and money.

According to Armstrong (2009) 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.

**Figure 2.1: Systematic Training Models**



Source: Armstrong (2009)

### 2.7.1 Training Needs Assessment

Effective training practice involves the use of a training design process. The design process begins with a need assessment. Different writers in the area of training have defined training need assessment (TNA) differently. Training need assessment is a process of collecting data that allows the organization to identify and compare its actual level of performance with the desired level of performance (Bernardin, 2003:168; Cole ,1997:279). Hence, it is after the assessment of the information gathered that the organization can then start thinking about:

- Objectives/goal: what do we hope to achieve?
- Content: what needs to be covered in the training?
- Facilitator/ Trainer: who can help conduct the training?
- Methodology: how should the training is conducted?
- Time frame: how long should the training be?

- Resources: how much it will cost? (In terms of money, time and materials)
- Trainees: who is suitable to receive the training?

According to Wognum (2001), training needs may occur at three organizational levels namely; (1) strategic level where needs are determined by top management while considering organizations goals, mission, strategy and problems, which need to be resolved or fixed. Organizational analysis is the process of identifying job related knowledge and skills that are needed to support the organization's short range and long range goals. According to Harris and Desimone (1994) organizational analysis is used to better understand the characteristics of the organization to determine where training efforts are needed and the conditions within which they will be conducted. It involves a detailed analysis of organizational structure, objectives, human resources and future plan and an understanding of its work environment.

The analysis can be undertaken using a variety of sources of information. Human resource data can show points like department or areas with high turnover, high absenteeism, low performance or other deficiencies. Specific source of information for organizational level needs analysis may include grievances, accident records, observations, exit interviews, customer complaints, etc (Cowling A. Mailer, 1998).

(2) Tactical level where needs are determined with middle management while considering needs to the coordination and cooperation between organization units and (3) operational level where needs are determined with lower executive management and other employees while considering problems related to operations such as performance problems of individual workers and departments in subject.

A number of approaches have been highlighted in previous literatures for identifying needs (Edmond & Noon 2001; Torrington et al. 2005). These are the problem-centered (performance gap) and profile comparison (changes and skills) approaches. Similarly, a number of approaches for analyzing training needs depending on either new or current employees have been pointed out by earlier studies (see e.g. Torrington et al. 2005). The two most traditional approaches being the problem centered approach and the profile comparison approach. The problem centered approach focuses on any performance difficulties and the corporation analyses if the problems are due to insufficient skills, which then need to be developed if the problem is to be solved. Profile comparison approach on the other hand focuses on matching the competencies with the job filled, whether new position or existing

position. Some changes in strategy and technology may also bring the need for new or additional skills.

Training needs can be categorized as current and future needs. Current or present training needs, results from gaps between standards and performance of an organization. On the other hand, future training needs arises as a result of changes that are going on with in or out of the environment that the organization performs. Nadler (1990), training needs should not only be assessed at the first step, it should be flexible enough to reassess Training needs during all the stages in order to take any urgent needs into account. Training needs assessment (TNA) is considered the critical stage by which training needs are identified. This stage determines the whole direction and purpose of the processes. Thus, it should be analyzed and conducted well to build other stages effectively. TNA aims to determine the gap between the actual level of performance and the desired one. It involves identification of training needs through making a series of assessments inside and outside the organization and then establishes objectives to meet these needs. But if it is not properly conducted, any one or more of the following situations could prevail:

- Training may be incorrectly used as a solution to a performance problem (when the solution should deal with employee motivation, job design, or a better communication of performance which expectations.
- Training programs may have the wrong content, objectives, or methods.
- Trainees may be sent to training programs for which they don't have the basic skills, prerequisite skills, or confidence needed to be learning.
- Money will be sent on training program that are unnecessary because they are unrelated to the company's business strategy (Noe, 2010).

### **2.7.1.1 Common Training Need Analysis Methods**

The common methods to analyze training and development needs according to Leat (1997) include the following:

**1. Questionnaires:** There are different ways of writing questionnaires, but there are some common principles for writing effective questionnaires. It is important to set clear objectives, work out how you are going to analyze the information before you write the questionnaire, allow free space for people's comments, and make sure your questions are unambiguous and structured.

**2. Focus groups:** A focus group is essentially a group whose task is to focus on a specific issue within an organization. In the case of a focus group for training needs, the organization might select group members from the same team or from different parts of the organization, or choose representatives from a department.

**3. Structured interviews:** These are interviews which have a formal or structured basis. When the bank sets up an interview, it finds a room that, if possible, is quiet and private. It is also important to agree on a time with the interviewee/s and to send them in writing a clear idea of what you hope to have from them.

**4. Performance interviews/appraisals:** Effective performance interviews should result in individual development plans from which individual and team training needs may be assessed.

**5. Observation:** Assessing needs via on-job observation. This method can give very accurate information on the skill levels of individuals, their knowledge and their behavior on the job.

### **2.7.2 Training Objectives and Designing Training Programs**

For the training to be designed, companies can enlist a qualified employee or an external consultant to develop, in cooperation with the human resources managers, the specific training contents. The training may rely on a variety of teaching techniques: task training, lectures with practical exercises, computer-assisted training, etc. (Carole Pageau, 2003, P. 88) and it follow the following process adopt from Raymond A. Noe (2010).

Training design is an enabling factor which covers the planning and creation of training programs by taking in to account learning objectives, trainee characteristics, current knowledge about learning processes, and practical considerations such as constraints and costs in relation to benefits. As cited in Salas et al. (2012) when training is designed systematically and based on the science of learning and training, it yields positive results. Trainees are more likely to transfer the training content to the work context when they perceive that the training program was designed and delivered in such a way that maximizes the trainees' ability to transfer the training to the job.

Thus, there are steps and principle in training program that follow the same pattern in any organization i.e. identifying trainees, selecting trainers, determining the type of training method or technique appropriate for the intended purpose, defining the extent or level of

training, describing which principles of training should be followed, and deciding where should the training be conducted.

### **2.7.3 Training Delivery or Implementation of Training Programs**

Many training delivery methods are available at the disposal of the trainer during training programs (Tejinder Sharma, 2005), the choice of delivery methods depends to some extent on instructor preferences, it is clear that some delivery methods are more appropriate than others for particular kinds of learning. Throughout the training activity, the instructor should use techniques that encourage participation and foster an understanding of the concepts covered such as presentation, demonstration, discussion, role play, tutorial, case Study etc.

Implementing the developed Training program is the stage of putting the training program in to practice in accordance with the design. Here the trainees interact with the subject matters in order to attain the objectives. In implementing the training, the trainer has to be sure that the training is in line with the objectives set, address the selected target group and fill the gaps identified in knowledge, skills and attitudes and satisfy the trainees. The trainer should make sure that the training environment is free from physical destructor like noise and there should be conducive environment to deliver the training program.

The trainer has to prepare the trainees by putting them at ease. It is important to find what the trainees already know and to stimulate their interests. This is followed by careful presentation of the training content by stressing on key points. The trainer has to also test the trainees by asking questions and correct errors and finally follow them up by ways of frequent checking and encouraging their learning (Pigors and Myers, 1989). Besides to this as described by Cowling and Mailer (1998), consideration with regard to the timing of the training should be made. It is also important to find a venue away from the normal place of work so as to avoid interruptions, to make sure that any equipment that might be needed is available, to check that seating arrangements are in a proper way in order to make people feel more comfortable with their surroundings are important considerations and the final step to implement it. Finally, the trainer is expected to make every possible effort to build a climate characterized by mutual respect and openness, which in turn helps the trainees to seek help when the need arises.



## **2.7.4 Evaluation of Training**

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

Any training implemented in an organization must be cost effective. The benefits gained must outweigh the costs of the learning experience. It is not enough to merely assume that any training an organization offers is effective; we must develop substantive data to determine whether our training effort is achieving its goals. Did the training correct the deficiencies in skills, knowledge, or attitudes we assessed as needing attention? To answer this, we must evaluate trainings which were previously already given to employee (DeCenzo Robbins, Verhulst 2010:199).

From training evaluation, an organization can make a judgment of what employees gained from training and what was transferred and implemented to their work. Bee and Bee (1994) state that it is necessary to evaluate training programs, since the evaluation process improves the efficiency and effectiveness of training programs, displaying the organization's impression about trainers' performance in the program and helps them to improve their training skills and justify the expenditure on the programs.

It can be said that evaluation involves collecting information on the results obtained in order to analyze and evaluate them and facilitate the optimization of training in the future (Pineda, 2010). Effective evaluation enables to make adjustments, decide to continue or not (Salas et al., 2012). It ultimately focuses on determining the extent to which training has responded to the needs of the organization and its translation in terms of impact and profitability (Pineda, 2010). Lingham, Richley, & Rezani(2006) suggest that effectiveness of training should be based on the extent to which trainees are able to apply the knowledge, skills and attitudes they obtained in the training suggesting the importance of applicability of training programs.

There are several model of training evaluation that provide guidelines for the content and outline the phases of its implementation. According to Pineda (2010), the most commonly used is the Kirkpatrick model which has four hierarchical levels:

1. **Reaction** - It helps to measure the reaction of the trainee regarding the learning experience, the instructor, the methodology used, and the like.
2. **Learning** - It deals with the measurement of what new skills, knowledge, and/or change in attitude acquired by way of testing or self-assessment.
3. **Behavior** - It is concerned with measuring the extent to which the participant has applied the learning to his job.
4. **Results** - Evaluation ultimately measures tangible outcomes of training, such as greater profit, reduced cost, or fewer errors.

Evaluation ultimately measures tangible outcomes of training, such as greater profit, reduced cost, or fewer errors.

According to Salas et al. (2012), the temporal phases of evaluation process may take place before, during, and after training.

1. **Before Training:** The participants' skills and knowledge are assessed before the training program; it helps to identify the method of training.
2. **During Training:** It is a phase at which training is going on, and evaluation involves short test on regular basis.
3. **After Training:** It is the phase when the participants' skills and knowledge are evaluated in a way to determine whether training has brought the desired effect.

## **2.8 Effect of training on performance**

In the real world, organizational growth is affected by a number of factors. In light with the present research during the development of organizations, employee training plays a vital role in improving performance as well as increasing productivity. This in turn leads to placing organizations in the better positions to face competition and stay at the top. This therefore implies an existence of a significant difference between the organizations that train their employees and organizations that do not. Some studies show evidence of direct training effects on employee and organizational performance. (Purcell, Kinnie & Hutchinson 2003; Harrison 2000, Guest 1997; Swart et al. 2005). In one way or another, the two are related in

the sense that employee performance is a function of organizational performance since employee performance influences general organizational performance. In relation to the above statement, Wright & Geroy (2001) note that employee competencies change through effective training programs. It therefore not only improves the overall performance of the employees to effectively perform their current jobs but also enhances the knowledge, skills an attitude of the workers necessary for the future job, thus contributing to superior organizational performance.

The branch of earlier research on training and employee performance has discovered interesting findings regarding this relationship. Training has been proved to generate performance improvement related benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior (Appiah 2010; Harrison 2000; Guest 1997). Moreover, other studies for example one by Swart et al. (2005) elaborate on training as a means of dealing with skill deficits, performance gaps as a way of improving employee performance. According to Swart et al., (2005), bridging the performance gap refers to implementing a relevant training intervention for the sake of developing particular skills and abilities of the employees and enhancing employee performance. He further elaborated the concept by stating that training facilitates organization to recognize that its workers are not performing well and a thus their knowledge, skills and attitudes needs to be molded according to the firm needs. However, it is important to note that this is not enough and employees need to constantly adapt to new requirements of job performance. In other words, organizations need to have continuous policies of training and retaining of employees and thus not to wait for occurrences of skill and performance gaps.

According to Wright & Geroy (2001), employee competencies change through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills and attitude of the workers necessary for the future job, thus contributing to superior organizational performance. Through training the employee competencies are developed and enable them to implement the job related work efficiently, and achieve firm objectives in a competitive manner. Further still, dissatisfaction complaints, absenteeism and turnover can be greatly reduced when employees are so well trained that can experience the direct satisfaction associated with the

sense of achievement and knowledge that they are developing their inherent capabilities (Pigors & Myers 1989).

Most of the benefits derived from training are easily attained when training is planned. This means that the organization, trainers and trainees are prepared for the training well in advance. According to Kenney & Reid (1986) planned training is the deliberate intervention aimed at achieving the learning necessary for improved job performance.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

This chapter incorporates the detail research design and methodology in general. It explains the research design, the sample size and sampling technique, data source and collection method, procedure of data collection uses to analyze and to get the proper assessment result from respondents.

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

Research designs are plans and procedures for research that span the designs from broad assumptions to detailed methods of data collection and analysis (Creswell, 2011). It is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement, and analysis of data (Creswell, 2011). This study used a descriptive design through surveys to assess employee training practice of United Bank S.C. This type of research design helps to portray accurately the characteristics of a particular individual, situation or a group.

This research has applied a mixture of both quantitative and qualitative approach, in other term a mixed research approach to assess employee training practice of United Bank S.C.

#### **3.2 Data Collection Source and Instruments**

To assess the training practice in United Bank S.C, the study used different sources and instrument of data collection.

The researcher used both primary and secondary data sources for collecting data. Primary data was collected from questionnaires that were distributed to employees and interview conducted with line managers and the Learning & Development head.

Secondary data was collected from different published and unpublished materials such as similar studies, scholarly written article review journals, books, training manuals and browsing of the internet. Therefore, to increase the breadth of information obtained from the respondents in relation to employee training practice in UB, this study used two types of data collection instruments, which are:

**Questionnaires:** in this study structured questionnaire prepared in the form of Likert scale (from Strongly Agree to Strongly Disagree) was used to collect the required data. Such data collection instrument was developed in order to gather large data and avoid pressure on the respondents (Creswell, 2003). It was developed by referring to various researches and making slight adjustments. The questionnaire was also checked by advisor and used to collect the primary data for the study from selected samples. Over all 180 questionnaires were distributed and the researcher collected 172 completed questionnaires and 8 were not collected from the respondents.

**Interview:** is an adaptable way of finding things out. The human language is very useful in opening of what lays behind peoples actions (Zikgmund, 1994). Thus, key informants were interviewed in depth using both structured and unstructured questions. Questions that are not included in the interview guide but considered necessary were also asked during the interview session.

### **3.3. Population Sample Size and Sampling Technique**

#### **3.3.1 Research Population**

The target populations of the study are clerical employees of United Bank S.C working in Addis Ababa only. Since the researcher could not incorporate all branches in Addis Ababa, a representative sample of the population was found to be feasible as there isn't much difference in trainings provided.

#### **3.3.2 Sampling Technique**

For the study the researcher used convenience sampling method and took samples from the total targeted population. UB has 3,894 total employees 1,868 are found in Addis Ababa, amongst those that work in A.A 1,149 are clerical staffs meaning a composition of managerial and non-managerial employees.

#### **3.3.3 Sample Size**

The study used seventeen branches in Addis Ababa which were selected using the simple random, considering that there are no significance differences of training provision among branches. Therefore a sample from those working in Addis Ababa and that are clerical staffs only has been taken because of geographical restriction, easy access to data, cost effectiveness and easy manageability of data. The total number of those working in the seventeen different branches presented below.

**Figure 3.1: Population of selected branches in UB**

N O	Branch Name	No. of Employee In Branch	No	Branch Name	No. of Employee In Branch
1	Bole	19	9	Cathedral	12
2	Bole Medhanialem	22	10	MehalArada	14
3	Misrak	17	11	GofaMazoria	9
4	Taitu	16	12	Genet	12
5	Hayahulet	11	13	Mesquel Square	14
6	Kera	10	14	CMC	15
7	Beklobet	26	15	Gofa	14
8	Megenagna	15	16	Hilton	22
			17	Hiber	12
		<b>136</b>			<b>124</b>
				<b>Total</b>	<b>260</b>

As mentioned above out of 1,868 employees that are found within Addis Ababa region 719 are non-clerical and 1,149 are clerical. Through simple random sampling method seventeen branches were selected making the target population of 260 employees.

In order to determine the sample size, the study used the formula below based on 95% confidence interval and 5% acceptance error source (Kothari,2004):

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N-1) + z^2 \cdot p \cdot q}$$

Where,

P = sample proportion, q = 1-p;

Z = the value of the standard variant at a given confidence level and to be worked out from table showing area under Normal Curve; At 95% confidence level the value of Z=1.96

N = size of total population;

n = size of sample.

e= acceptable error

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N-1) + z^2 \cdot p \cdot q} \approx 179.875$$

$$= 180$$

Therefore, from the target population of 260 the sample size to be used is 180 clerical staffs of the bank.

### 3.4. Reliability and Validity of instrument

Validity refers to the extent to which a test measures what we actually wish to measure. The concept validity refers to what the test or measurement strategy measures and how well it does (Pallant, 2005).

Reliability is related with the accuracy and precision of a measurement procedure as per Kothari, 2004. The questionnaire was pre-tested with 15 employees in order to test the content validity of the instrument and to check the clarity, length, word ambiguity and structure and their suggestions were incorporated before the final distribution of the questionnaire.

In order to measure the reliability of the questionnaire Cronbach's Alpha was used by the researcher; Cronbach's alpha is a coefficient of reliability. Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. Ideally, the Cronbach's alpha coefficient of a scale should be above 0.70 (Pallant, 2005).

**Figure 3.2 Reliability Analyses of Variables**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.805	.808	28

The table above shows that that the internal reliability in this study is acceptable therefore indicates to be good as it is above 0.70.

### 3.5. Methods of Data Analysis

Following the completion of data collection data processing was conducted through filtering inaccuracy, inconsistency; incompleteness and illegibility of the raw data to make analysis very easy. To solve such problems manual editing, coding, data entry, and consistency checking were done. The data collected from questionnaire were analyzed through quantitative descriptive statistical tools such as percentages and frequencies, mean and standard deviations using SPSS version 24 computer software. While qualitative data obtained through interviews and interviews were analyzed qualitatively in sentence form.



Finally, the results were discussed and interpreted to draw important conclusions, recommendations and implications.

### **3.6. Ethical Issues**

The study was conducted by considering possible ethical responsibilities. Ethical responsibility begun by asking an official letter from St. Mary's University School of Graduate Studies and presenting the letter to the concerned organ of United Bank S.C. It also included providing information about the study for respondents (like who is conducting the research, for what and who will benefit), also the study provided anonymity; the information gathered from the respondents was confidential and was not used for any personal interest.

## **CHAPTER FOUR:**

### **DATA ANALYSIS AND INTERPRETATION**

This chapter presents the analysis and discussion of the findings to the study. The data is presented in form of Tables and Charts. Where data could not be quantified, it is explained. Presentation of findings has been organized in accordance with the study objectives.

#### **4.1 Overview of United Bank S.C**

United Bank S.C is one of the leading banks in Ethiopia after its incorporation as a Share Company on 10 September 1998 accordance with the Commercial Code of Ethiopia of 1960 and the Licensing and Supervision of Banking Business proclamation No.24/1994. The Bank obtained a banking services license from the National Bank of Ethiopia and is registered with the Trade, Industry and tourism Bureau of Addis Ababa City Administration.

Over the years United Bank built itself into a progressive and modern banking institution, endowed with stronger financial structure and strong management, as well as a large and ever-increasing customers and correspondent base. Today, United Bank is a full service Bank that offers its customers a wide range of commercial banking services with a network of 233 Branches and 14 sub-Branches, and a number of additional outlets on the pipeline.

United Bank's priority in the coming years is to strengthen its capital base, maximizing its return on equity and benefiting from the latest technology in order to keep abreast with the latest developments in the local and international financial services industry.

Corporate Philosophy of United Bank S.C

The vision and mission are to globally be the preferred financial services provider of innovative solutions across Africa and being committed to exceeding the expectations of customers and other stakeholders by providing competitive financial solutions while ensuring efficient service delivery and people empowerment.

The Bank has also various aspirations that it looks forward to such as becoming one of top 5 private bank in East Africa based on Asset size, to be the market leader through investment in impactful, transformation innovation and digitization to be the employer of choice in the financial industry, set the industry benchmark in superior customer centricity to deliver

outstanding customer value, to be the forefront of strategic partnership as trusted partner with key players across the entire value chain and many other aspirations(UB website).

## 4.2. Response Rate of Questionnaire

For this study, a total of 180 questionnaires were distributed to the employees currently working in the seventeen branches found in Addis Ababa to assess employee training practices. Amongst the distributed questionnaires 172 were filled up making a 95% return rate and 8 or 4.4% were uncollected.

**Table 4.1: Response rate of Distributed Questionnaire**

	Questionnaire Distributed	Questionnaire Missing	Percentage	Questionnaire Returned	Percentage
1	180	8	4.4%	172	95.5%
			<b>Total</b>	172	

## 4.3 Analysis of Background of Respondents

**Table 4.2- Background Information of Respondents**

No.	Characteristics	Frequency	Percentage	
1	Gender	Male	104	60.5
		Female	68	39.5
		<b>Total</b>	172	100%
2	Age	18-25	17	9.9
		26-35	100	58.1
		36-45	51	29.7
		Above 45 years	4	2.3
	<b>Total</b>	172	100	
3	Educational Level	Diploma	8	4.7
		First Degree	127	73.8
		Masters Degree	37	21.5
		<b>Total</b>	172	100
4	Position in United Bank	Management	16	9.3
		Non-Managment	156	90.7
		<b>Total</b>	172	100
5	Work Experience	Less than a year	4	2.3
		1-5 years	65	37.8
		6-10 years	91	52.9
		11 years and above	12	7.0
		<b>Total</b>	172	100

The table depicted above indicates that 60.4 % the respondents were male while the remaining 39.5 % were Female. Thus, males' dominance over female can be observed.

The instrument administered categorized the age of respondents into four major categories namely: 18-25, 26-35, and 36-45 and above 45 years. Accordingly, the results were 9.9%, 58.1%, 29.7% and 2.3% respectively. The majority of the respondents fall under the age group of 26- 35. Thus, it can be implied that among the randomly selected respondents the majority are younger therefore in a good age range that can be active.

With regard to the educational qualification, 4.7% of respondents are Diploma holders, 73.8% which consists of the majority are First Degree Holders and the rest which is 21.5% are Masters Holders. This implies that the bank has got a skilled manpower and that it can further enhances the quality of expected responses for the study.

As shown in the tables above 9.3% of the respondents are managers and 90.7% consist of non-managers, which are employees that participated in the survey with the aim of identifying training practices of the bank. It shows that there is a prospect for higher management is positive and therefore more training is needed.

The table above also indicates that 2.3% have a work experience of less than one year, 37.8 % of the respondents have work experience of 1-5 years, 52.9% served the bank for 6-10 Years and 7 % have been serving the bank for more than 11 years. The composition of work experience of the representative samples may have a positive effect on the quality of the finding of the study as it incorporates the views of each group.

#### **4.4 Analysis of Collected Data**

In this part descriptive statistics in the form of frequency, percentage, mean and standard deviation were presented to illustrate the response of the respondents. The responses for the issues indicated below were measured using five point Likert scale. To make easy interpretation, the following ranges of values were reassigned to each scale: 1-1.89= Very low; 1.90-2.69 = Low; 2.70-3.49=Moderate; 3.50-4.29=High; and 4.30-5.00 =Very High (Bahagian Perancangan, 2006). To analyze the collected data in line with the overall objective of the research undertaking, statistical procedures were carried out using SPSS software version 24. While the results of the interview questions were integrated to the responses obtained through questionnaire.

**Table 4.3Relation between Training and Business Strategic Objectives**

No	Statements	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)		Mean	St.D eviation
		F	%	F	%	F	%	F	%	F	%		
1	The bank reviews its business strategies and objectives to reveal valuable information for training	5	2.9	69	40.0	45	26.2	42	24.4	11	6.4	3.2	0.98
2	The Business strategy of the Bank is formulated with the participation of employees	8	4.7	68	39.5	49	28.5	40	23.3	7	4.1	2.8	0.97
3	The business strategy of the bank is communicated before implementation	7	4.1	66	38.4	47	27.3	38	22.1	14	8.1	2.9	1.03
4	The trainings are given with expectation that the intended business strategic objectives will be achieved	6	3.5	39	22.7	43	25	75	43.0	9	5.2	3.2	0.98
5	Every job in the bank contributes towards the achievement of the business objective	8	4.7	34	19.8	48	27.9	63	36.6	19	11.0	3.3	1.05
<b>Aggregate mean</b>											<b>3.08</b>		

Respondents were asked their level of agreement in regards to whether UB reviews its Business Strategic Objective to divulge elements that are important for training, among the 172 respondents 69 employees representing 40% of respondents have Disagreed while 26%(45) answered neutral. 42 employees comprising 24.4% replied that they agree with the statement and the remaining 6.4% and 2.9% strongly agreed and strongly disagreed with the bank checking its Business strategic Objective to find information for training.

On the second question regarding whether business strategies are formulated with the involvement of employees 39.5% disagreed that showing that the bank doesn't involve employees. On the other hand 49 employees or 28.5% remained neutral and 23.3% or 40 people agreed with employee involvement. Only 4.7% strongly disagreed and 4.1 strongly agreed.

The third statement was regarding the communication before implementation of the business strategy to employees, 66 employees comprising the majority disagreed that business strategies are communicated beforehand. However, 27.3% were neutral showing that they are unaware of the existence of such thing or simply do not know. 38 respondents or 22% answered that they agree of the statement and only 8.1% and 4.1% strongly agree and strongly disagree.

The fourth item was intended to look if the trainings provided are coherent with the Business strategic Objective and that they enable their achievement. The result shows that 43% agree, 25% were neutral and only 22%, 8.1% and 4.1% agreed, Strongly agreed and strongly disagreed respectively. The last statement intended to see whether every job in the bank contributes to the achievement of the Business strategic Objective, and accordingly most employees or 36.6% agree of all jobs contributing to the achievement of the Business strategic Objective, 25% disagree, 22% were neutral 5.2% strongly agreed and 3.5% strongly disagreed. The aggregate mean shows that there is a moderate linkage between training and the bank's business strategic objectives.

**Table 4.4 Training Need Analysis**

No	Statements	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)		Mean	Standard Deviation
		F	%	F	%	F	%	F	%	F	%		
1	The Training needs analysis of the bank is clearly conducted	22	12.8	87	50.6	30	17.4	31	18	2	1.2	2.4	0.96
2	Questionnaires are prepared to assess training needs	10	5.8	94	54.7	40	23.3	24	14.0	4	2.3	2.5	0.88
3	Trainings are organized as per employee self-request	17	9.9	84	48.8	45	26.2	22	12.8	4	2.3	2.5	0.92
4	The banks training need assessment has linkage with organizational performance	9	5.2	97	56.4	32	18.6	26	15.1	8	4.7	2.9	0.97
5	Direct observation by immediate supervisors is used to identify training needs	24	14.0	95	55.2	29	16.9	20	11.6	4	2.3	2.5	0.93
<b>Aggregate Mean</b>												<b>2.56</b>	

In the second part of the questionnaire the respondents were asked to indicate their opinion or level of agreement regarding the training need analysis in UB. They were asked clear training need analysis were conducted. As it is stated in the table the majority of the respondents disagree to this question with 87(50.6%) , 31(18%)of the respondents had agreed, 30(17.4) of the respondents remain neutral, 22(12%) strongly disagree and the remaining 2(1.2%) of the respondents strongly agreed that the training need analysis is conducted properly in the organizations .

The other question that was asked to the respondents about Training needs analysis methods was if a questionnaire was used to assess needs clearly identify the required training that employees' need to perform their job the majority of respondents 94(54.7%) of the respondents disagreed with the statement, 40(23.3%) of the respondents remaining neutral, 24(14.0%) of the respondents agreed that the organizations used questionnaires to identify needs to perform their job and also 10(5.8%) of the respondents, strongly disagreed with the above ideas. The remaining 4(2.3%) of the respondents, strongly agreed with the use of questionnaires to assess training needs. The third statements was intended to know the employee's opinion on whether trainings were organized as per their own requests, 84 (48.8) disagreed with this statement whereas 45(26.2%) and 22(12.8%) were found neutral and agreed respectively. On the other hand 17 and 4 employees strongly disagreed and strongly agreed. The fourth item tried to view if training need assessments were related with organizational performance. It was found that the majority 56% was in disagreement, 32(18.6%) neutral, 26(15.1) agreed, 9(5.2%) and 8(4.7%) strongly disagreed and strongly agreed. The fifth item tried to view if observation by supervisors or line managers is used to identify training needs. The respondents, 95(55.2), disagreed with direct observation of supervisors, 29(16.9%) were neutral, 24(14.0%) of the respondents strongly disagreed, 20(11.6%) agreed and 4(2.3) strongly disagreed.

It can be seen that the assessment of employees training need is low or poor as per the aggregate mean found (2.56) , there is a needs assessment gap that exists from the managers side this problems it shows that training need assessment practice is not properly conducted.

**Table 4.5 Training Objective and Design**

No	Statements	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)		Mean	St. Deviation
		F	%	F	%	F	%	F	%	F	%		
1	Training objectives clarify for trainees the objective of the training	13	7.6	82	47.7	27	15.7	42	24.4	8	4.7	3.0	1.06
2	Training objectives and training programs designed are related	7	4.1	99	57.6	27	15.7	29	16.9	10	5.8	2.6	1.00
3	The contents of trainings are stated, well organized and clear	6	3.5	86	50.0	40	23.3	36	20.9	4	2.3	2.7	0.92
4	The organization gives on-job trainings	18	10.5	66	38.4	30	17.4	54	31.4	4	2.3	2.7	1.07
5	The organization gives off-job trainings	8	4.7	22	12.8	32	18.6	87	50.6	23	13.4	3.4	1.02
<b>Aggregate Mean</b>												<b>2.88</b>	

The table above shows data collected with regards to training objective and design that exist in the bank and employees participation towards this.

Accordingly, as table 4 shows, most of the respondents, 82 (47.7%), believed that training objectives were not clear for trainees, 42(24.4) agreed, 27(15.7%) stated neutral, 13(7.6) strongly disagreed and 8(4.7%) strongly agreed. In regards to the relatedness of training objectives and training programs 57.6% or 99 employees disagreed , followed by 27(15.7) and 29(16.9) who remained neutral and agreed respectively. The remaining 10 (5.8%) strongly agreed and 7(4.1%) strongly disagreed. During interviews all interviewees believed that objectives that objectives were mentioned clearly on letter of request for training. It can be seen that there is a negative understanding between both parties.

Statement 3 intended to check the perception of employee regarding the clarity and organization of contents during training program. The record shows that 50% or 86 out of the 172 respondents disagree with the statement. 40 or 23.5% remain neutral, 36(20.9) believe that the contents are mentioned, organized and clear. Only 6(3.5%) and 7(4.1%) either



strongly disagree or strongly agree. It can be seen that training objectives are not properly stated to trainees and that the contents of trainings need to be worked on because they are not well organized and clear.

The two last statements of the third part of the questionnaire intended to see if on job and off job trainings, respectively, are offered. 66(38.4%) disagree that on jobs trainings are offered followed by 54(31.4%) who agree, 30(17.4%) who were neutral, 18(10.5%) who strongly disagreed and 4(2.3%) who strongly agreed. On the other hand 87(50.6%) responded agree to the existence of off-job trainings, 23(13.4%) strongly agreed, 32(18.6%) were neutral, 22(12.8%) disagreed and 8(4.7%) strongly disagreed. It can be seen that both methods of training exist which is a positive element that the bank should keep as a strength.

When it comes to the overall training objectives and design found the mean of mean shows that its moderate.

**Table 4.6 Training Delivery**

No	Statements	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)		Mean	Standard Deviation
		F	%	F	%	F	%	F	%	F	%		
1	The delivery method used enables to get the necessary skills and knowledge.	8	4.7	36	20.9	82	47.7	39	22.7	7	4.1	3.0	0.88
2	Participatory training delivery is used	2	1.2	32	18.6	34	19.8	91	52.9	13	7.6	3.5	0.92
3	The trainers are capable in transferring and demonstrating training appropriately.	7	4.1	20	11.6	55	32.0	79	45.9	11	6.4	3.4	0.92
4	Proper facilities are provided during trainings	8	4.7	79	45.9	35	20.3	36	20.9	14	8.1	2.8	1.07
5	The training delivery method has enabled me to transfer skills acquired back to my job.	7	4.1	33	19.2	78	45.3	43	25.0	11	6.4	3.1	0.92
<b>Aggregate Mean</b>												<b>3.16</b>	

The above table depicts answers collected from UB employee in regards to training delivery that exists in the organization.

The first statement intended to see the level of agreement of whether the delivery method that employees face at training programs enables them to acquire the required skills and knowledge. The table shows that 82(47.7%) consisting of the majority remain neutral, these employee are uncertain on whether or not they are acquiring the needed skill and knowledge. 39 employees or 22.7% followed by agreeing, 36(20.9%)who disagree , 8(4.7%) strongly disagree and 7(4.1%) who strongly agree.

The second item addressed if participatory training delivery method is used. The highest number of employees,91(52.9%), agree that trainings organized are participatory. 34(9.8%) were neutral, 32(18.6%) disagree while 13(7.6%) and 2(1.2%) strongly agree and strongly disagree respectively. It shows that trainees can very well take part in trainings and ask questions and that trainers give them the chance to express what they want.

Employees were asked on the training capacity of trainers and how well they demonstrated their trainings. Most respondents (79(45.9%)) agreed that the trainers are very well capable in delivering training where as 55(32.0%) remained neural to answer showing that they are not too satisfied with the trainers. 20(11.6%) disagree, 11(6.4%) strongly agree and 7(4.1%) strongly disagree. It can be seen that most employees believe that there are good trainers even though some disagree.

The fourth and fifth statements tried to view if proper facilities were provided during trainings and if the overall training delivery method enabled the respondents to transfer skills acquired during trainings back to their jobs. Accordingly, 79(45.9%) do not believe that training facilities are adequate enough for training, 35(20.3%) remained neutral, 30(20.9%) agreed, 14(8.1%) strongly agreed and 8(4.7%) strongly disagreed. On the other the L&D unit believes that all facilities work well and are up to standard.

Data for statement number five show that 78(45.3%) of respondents were neutral when asked if the delivery method helped them transfer skills. It shows that the respondents were indifferent in terms of transfer of skills from trainings to the work place. Some respondents mentioned on the questionnaire that most trainings are given just for the sake of meeting the

training quota of the year and that they just attend because they have to. On the other hand 43(25%) agreed that skills were transferred to the work place, 33(19.2%) disagreed, 11(6.4%) strongly agreed and 7(4.1) strongly disagreed. It can be deduced from the average mean of 3.16 that the overall training delivery practice is poor and the bank should work on its training delivery system.

**Table 4.7- Training Evaluation**

No	Statements	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)		Mean	Standard Deviation
		F	%	F	%	F	%	F	%	F	%		
1	The training provided by the bank helped me perform my work effectively and efficiently	6	3.5	22	12.8	65	37.8	69	40.1	10	5.8	3.3	0.89
2	Trainees evaluate trainers competency after each training program	7	4.1	77	44.8	43	25.0	40	23.3	5	2.9	2.8	0.95
3	The Bank administers a test before and after training with regards to the knowledge gained from a training program	10	5.8	85	49.4	36	20.9	34	19.8	7	4.1	2.7	1.09
4	The bank measures the behavior changes resulting from the training program	29	16.9	86	50.0	30	17.4	23	13.4	4	2.3	2.6	0.98
<b>Aggregate Mean</b>												<b>2.85</b>	

The fifth part of the questionnaire tried to view the opinion of employees in regards to training evaluation by addressing four statements related to evaluation.

The first statement stated if the trainings enabled the employees to be effective in their work, 69(40.1%) agreed, 65(37.8) were neutral, 22(12.8) disagreed 10(5.8%) and 6(3.5%) respectively strongly agreed and strongly disagreed. This shows that the trainings provided are good for the day to day work done by employees.

When asked if trainees evaluate their trainers after the end of training programs the majority 77(44.8%) disagreed. 43(25.0%) remained neutral, 40(23.3%) agreed, 7(4.1%) strongly disagreed and 5(2.9%) strongly agreed.

The third statement was intended to know if the bank administers test before and after addressed to trainees, 85(49.4%) do not agreed with such type of tests, 36(20.9%) were neutral, 34(19.8%) agreed , 10(5.8%) strongly disagreed and 7(4.1%) strongly agreed. This shows that United Bank S.C does not properly evaluate before and after training needs and outcomes. When asked through interview about this matter the head of the L&D said that performances reports prepared by direct supervisor are sometimes used as evaluation mechanism. The other mechanism is divided into two: the first is to directly ask new employees or those in the graduate trainee program their thoughts and see their participation. The second is concerned with those newly employed staffs that are not under the graduate trainee program; in this case their probation period is used as evaluation. Therefore, more attention is given to those under the graduate trainee program.

The fourth and last statement tried to get the opinion of respondents on the measures behavior changes resulting from the training program. 86(50%) do not agree of the existence of such measures of employee behavior after training programs. 29(16.9%) strongly disagree, 30(17.4%) were neutral, 23(13.4%) agree and 4(2.3%) strongly agree. Therefore, the overall rating of the behavior measurement practice is rarely implemented or applied in United Bank S.C.

Training evaluation is the most important aspect of training, it is a subject which has been much discussed but superficially carried out. Kirkpatrick model is widely used model in other developed countries but much less in less developed countries. When asked about this through interview, the L&D head at UB said that the department is very well aware of the model but putting it in place is costly and needs more human and material resource as there are many employees both in Addis Ababa and outside. Branch managers were also reluctant in checking employee behavior during work hours.

The overall training evaluation practice shows a 2.85 average mean, meaning that the evaluation practice is moderate.

**Table 4.8 Training overall Effectiveness**

No	Statements	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)		Mean	Standard Deviation
		F	%	F	%	F	%	F	%	F	%		
1	The training provided by the bank promote change, innovation & creativity	12	7.0	96	55.8	23	13.4	36	20.9	5	2.9	2.6	0.99
2	Trainings are always related with work to be performed	2	1.2	76	44.2	36	20.9	46	26.7	12	7.0	2.9	1.01
3	There is an effective training practice in my organization	12	7.0	88	51.2	25	14.5	38	22.1	9	5.2	2.7	0.96
4	The training programs enhance employee skills and knowledge	6	3.5	87	50.6	24	14.0	34	19.8	21	12.2	2.9	1.1
<b>Aggregate Mean</b>											<b>2.77</b>		

The last part of the questionnaire addressed the training effectiveness. Four statements are found in relation to training effectiveness.

The first statement was in regards to whether trainings provided promote change, innovation and creativity. However the good sum of respondents, 96(55.8%), were in disagreement with the statement. 36(20.9%) agree, 23(13.4%) had answered neutral, 12(7.0%) respondents strongly disagreed and 5(2.9%) strongly agreed.

When asked if trainings are related with work performed 76(44.2%) disagreed, 46(26.7%) agreed, 36(20.9%) were neutral and 12(7.0%) and 2(1.2%) answered strongly agree and strongly disagree.

On the third statement employees were directly asked if an effective training practice prevails in their organization, 88(51.2%) disagree with the effectiveness, 38(22.1%) agreed, 25(14.5%) remained neutral, 12(7.0%) strongly disagreed and 9(5.2%) strongly agreed. It can be said that the majority do not believe there is an effective training practice in the bank. The

L& D unit however mentioned that the bank has an effective training practice showing a strong disagreement.

The fourth and last statement of the questionnaire was placed to seek the opinion of employees on whether training programs have enhanced employee skills and knowledge. The table shows that 87(50.6%) disagree, 34(19.8%) agree, 24(14.0%) were neutral, 21(12.2%) strongly agree and 6(3.5%) strongly disagree.

It can be seen that the overall effectiveness of training in the bank is found to be unsatisfactory or low in the eyes of the respondents. The aggregate mean shows an average mean of 2.77, therefore the bank should make improvements.

## CHAPTER FIVE

### FINDINGS, CONCLUSION AND RECOMMENDATION

In this chapter conclusions of the research findings that have been analyzed and discussed in the previous chapter are briefly presented. Furthermore, based on the findings of the study possible recommendations and implications are made.

#### 5.1 Summary of Major findings

This study was conducted in United Bank S.C with the general objective of assessing employee training practice of the organizations. Based on the data presented and analyzed in chapter four of the study, the following particular findings were observed:

- ✓ The study revealed that the majority does not believe that there the bank reviews its strategic objectives to draw information for training and that employees are not involved with the formulation of strategic business objective.
- ✓ The study reveals that training needs assessment is not properly conducted whereas line managers and the L&D unit says otherwise.
- ✓ It was found that questionnaires prepared to assess training needs of employees did not reach their goals and that trainings are not organized as per employee self-request.
- ✓ The majority does not agree that the banks training need assessment has linkage with performance of employees.
- ✓ The study showed that the majority disagree that training objectives and training programs that are designed are related
- ✓ When asked if the delivery method enabled employees to obtain skills and knowledge, the majority remained neutral. It shows that training delivery methods are not well implemented.
- ✓ The study found that UB employs participatory training delivery method that involves all employees during training programs.

- ✓ In regards to the capacity of trainers majority of respondents agree that the trainers are capable and knowledgeable but there are 32.0% who remained neutral therefore indifferent of the trainers capacity.
- ✓ The study revealed that majority disagreed in the existence a test before and after training with regards to the knowledge gained from a training program. This shows that there is no proper evaluation of training programs in their organizations.
- ✓ When asked if the trainings provided by the bank promoted change and innovation 55.8% of the respondents disagreed.
- ✓ Majority of respondents does not believe that the bank has set in place an effective training practice whereas the organization believes so.

## **5.2 Conclusions**

The aim of this study has been to assess training practice of United Bank S.C, in order to assess the existing employee training practice Based on the above findings, the following conclusions were drawn:

United Bank S.C like any other bank has business strategic objectives to be achieved; however these objectives are poorly related with trainings provided and are not formulated with the participation of employees. The study also found that these objectives are not communicated beforehand to employees. The formulation and implementation should also involve employees. The higher management should take opinions from employees as they are directly involved.

In regards to training need assessments, the study found that training needs assessments are not conducted properly. According to the interview made this analysis is made at beginning of the year making it once a year. Branch managers and line managers use questionnaires to identify needs then only and send the questionnaires to the Learning & Development office, where an annual training plan is developed and divided into quarter trainings. Need assessments should be provided often as there are many changes and needs that can occur throughout the year. The study also showed that employees self-request of trainings are not accepted. Therefore when asked if the training need assessments had links with performance many respondents found it did not. If need assessments are not properly conducted the



organization's return on investment will be affected and the organization will fail to meet its purpose.

It was also observed that training objectives did not clearly define the intents of upcoming trainings or trainings to be attended have. The contents as well were not stated, organized and clear for trainees. Many found that training objectives and training programs designed are not related. On the other hand, it was found that both on-job and off-job trainings are used by the bank but most training are off-job.

When coming to the delivery or implementation of trainings, even though there is participatory or conducive environment the study found that many were indifferent when it comes to trainers capacity in transferring knowledge. Therefore, it can be concluded that trainer's capacity is not very taken to heart by employees. And also the bank should give great attention to facilities and equipments that are needed for training; majority felt that proper facilities are not provided during trainings.

Even if there is the practice of evaluating training in UB, it is not conducted properly. Trainees do not evaluate all trainers at the completion of each training programs and there are no tests given to trainees before and after trainings. Evaluating trainees before trainings serves as placement test to know the level of knowledge that trainees have and after training evaluations help to know what trainees have captured from the training programs. On the other hand trainee behavioral changes are not also evaluated making it difficult to differentiate the change in performance of employees that was caused by the training.

At last, regarding employee's perception on training practice in the bank according to the analysis showed that trainings provided do not promote change, innovation & creativity. That is because trainings are provided just to meet yearly quota and because trainers themselves don't serve as change agents. We can conclude that United Bank S.C 's training practice is not effective.

### **5.3 Recommendations**

Based on the points raised above, the following recommendations were forwarded;

- Training programs largely help an organization to accomplish its goals and objectives. This is possible when training programs are related with strategic objectives, they help identifying areas where it can make a real contribution to organizational success. Therefore, all concerned bodies have to carry out trainings using the right approach in

order to avoid misuse of resources as well as for effective accomplishment of organizational strategic objectives. In doing so, it is recommended that there should be participation of trainees in the formulation and implementation of business strategic objectives.

- Assessing training needs is playing a very important role in identifying individuals who need to be trained, designing the program that relates to the needs of both individuals and the organization, allocating the required time, determining the program objectives and the required skills and determining the required resources for implementing the program. The practice of conducting training need assessment should encompass the needs of individual employees so that they are able to determine their own needs. On the other hand, since the training need identifications are asked through questionnaires and managers observation, managers should be equipped with the proper skills to identify training needs of employees.
- Setting clear and precise training objectives and design at the start would help managers to decide whether the trainings are good enough for the attainment of organizational goals and direct the trainers to know what to train and trainees to decide whether the objectives set are related to accomplishment of their tasks. Thus it is recommended that effort should be made when preparing training objectives and those contents should also be sent to trainees before trainings are held.
- All trainings should be relevant to day-to-day jobs that employees have to perform. Trainings should also be provided on time; therefore the time gap between distribution of training need assessments and delivery should be shortened. If employees are asked their opinion at beginning of each year then they show their gap of knowledge they have incurred from last year. By the time they receive training for that other gaps might have prevailed. To have a positive result from training program, organizational commitment should be tied closely with appropriate effective training methods and training delivery mechanism.
- The training evaluation system being used in the bank only measures the immediate reaction of the trainees and lacks the ability to address performance improvement or behavioral change occurring due to the training. Hence, it is recommended that the training impact analysis be made in order to assess the effectiveness of the training

program by measuring the trainees' performance before and after training. In addition continuous follow-up program and feedback after each training should exist to evaluate the outcome of the training and take corrective actions. This evaluation should include all employees and not just those under the graduate trainee program.

- In order to remain strategically positioned in the business environment or to be efficient in providing quality outputs to the society, both existing and new employees should be trained regularly. The bank should improve training access to all employees so that they build confidence in carrying out their job and raise their level of motivation and to make them more responsive to the customers' needs.
  
- Finally in order to have an effective training practice United Bank S.C should conduct each and every process properly give more emphasize on the identification of employees skill, knowledge gaps before conducting training and evaluate the behavioral changes that occur after trainings. The existence of training programs in place by itself doesn't assure the effectiveness of the training program unless it is supported by systematic training process. Therefore, since each processes are interrelated they need to be conducted with due care. On time delivery of the training should also be given the necessary attention in order to make the training practice effective and productive. Otherwise investments without no return will be continuously made making the banks productivity questionable. The training unit should act as a change agent and promote innovation and creativity. The unit should design and implement creative ways of moving people towards the attainment of the organizations business strategic objectives

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## APPENDIX A: Questionnaire

### ST. MARY'S UNIVERSITY

### SCHOOL OF GRADUATE STUDIES

#### Questionnaire to be completed by United Bank S.C staffs

Dear Sir/Madam,

This questionnaire is designed to collect data for a research in partial fulfillment for Master's Degree in General Management. The topic of the study is "Assessment of Training Practices in United Bank S.C". Thus, you are kindly requested to take your precious time and cooperate in filling this questionnaire at your convenience. Your honest and accurate responses will make the study more valuable. Your responses are solely meant for academic purpose and kept confidential. Thank you in advance for your cooperation.

#### General instruction: -

- Please select the appropriate choice with a tick mark (✓) or write your answers on the space provided.
- No need to write your name

#### Part One- Demographic Characteristics of Respondents

1. Age: 18-25 years  26-35 years  36-45 years  above 45 years
2. Gender:- Male  Female
3. Education Level: Diploma  First Degree  Maters Degree   
Other, please specify \_\_\_\_\_
4. Position in United Bank: Management  Non-management
5. Work experience in the Bank: Less than a year  1-5 years  6-10 years   
11 years and above

## **Part Two: Opinion survey**

Listed below are statements about the training policies and procedures of United Bank S.C. Please indicate with a tick (v) your level of agreement for the statements below.

**N.B 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree**

<b>I-Business Strategic Objective of the Bank</b>						
<b>No</b>	<b>Statements</b>	<b>Strongly Disagree (1)</b>	<b>Disagree (2)</b>	<b>Neutral (3)</b>	<b>Agree (4)</b>	<b>Strongly Agree (5)</b>
<b>1</b>	The bank reviews its business strategies and objectives to reveal valuable information for training					
<b>2</b>	The Business strategy of the Bank is formulated with the participation of employees					
<b>3</b>	The business strategy of the bank is communicated before implementation					
<b>4</b>	The trainings are given with expectation that the intended business strategic objectives will be achieved					
<b>5</b>	Every job in the bank contributes towards the achievement of the business objective					

<b>II- Training Need Assessment</b>						
<b>No</b>	<b>Statements</b>	<b>Strongly Disagree (1)</b>	<b>Disagree (2)</b>	<b>Neutral (3)</b>	<b>Agree (4)</b>	<b>Strongly Agree (5)</b>
<b>1</b>	The Training needs analysis of the bank is clearly conducted					
<b>2</b>	Questionnaires are prepared to assess training needs					
<b>3</b>	Trainings are organized as per employee self-request					
<b>4</b>	The banks training need assessment has linkage with organizational performance					
<b>5</b>	Direct observation by immediate supervisors is used to identify training needs					

<b>III- Training Objective and design</b>						
<b>No</b>	<b>Statements</b>	<b>Strongly Disagree (1)</b>	<b>Disagree (2)</b>	<b>Neutral (3)</b>	<b>Agree (4)</b>	<b>Strongly Agree (5)</b>
<b>1</b>	Training objectives clarify for trainees the objective of the training					
<b>2</b>	Training objectives and training programs designed are related					
<b>3</b>	The contents of trainings are stated, well organized and clear					
<b>4</b>	The organization gives on-job trainings					
<b>5</b>	The organization gives off-job trainings					

<b>IV-Training Delivery</b>						
<b>No</b>	<b>Statements</b>	<b>Strongly Disagree (1)</b>	<b>Disagree (2)</b>	<b>Neutral (3)</b>	<b>Agree (4)</b>	<b>Strongly Agree (5)</b>
<b>1</b>	The delivery method used enables to get the necessary skills and knowledge.					
<b>2</b>	Participatory training delivery is used					
<b>3</b>	The trainers are capable in transferring and demonstrating training appropriately.					
<b>4</b>	Proper facilities are provided during trainings					
<b>5</b>	The training delivery method has enabled me to transfer skills acquired back to my job.					

<b>V- Training Evaluation</b>						
No	Statements	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	The training provided by the bank helped me perform my work effectively and efficiently					
2	Trainees evaluate trainers competency after each training program					
3	The Bank administers a test before and after training with regards to the knowledge gained from a training program					
4	The bank measures the behavior changes resulting from the training program					

<b>VI- Training Effectiveness</b>						
No	Statements	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	The training provided by the bank promote change, innovation & creativity					
2	Trainings are always related with work to be performed					
3	There is an effective training practice in my organization					
4	The training programs enhance employee skills and knowledge					

If you have any additional comment (s), please write

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**Thank You**

## **APPENDIX B: Interview Questions**

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

#### **Interview Guide to Assess Training Practices in United Bank S.C** **(Questions to be answered by Learning & Development Unit)**

##### **Interview questions**

1. What is the training process in your organization?
2. Are training objectives and contents visibly mentioned?
3. How does the bank design the training program?
4. Does the bank provide the required training manual?
5. Does the bank have a capable human resource that delivers good training to employees or are there external consultants?
6. How is training evaluated in your organization?
7. Does the Bank measure behavioral changes resulting from the training program?

**III- Interview Guide to Assess Training Practices in United Bank S.C**  
(Questions to be answered by Branch Managers)

**Interview Guide to Assess Training Practices in United Bank S.C**  
(Questions to be answered by Branch Managers )

1. How does the bank assess and prioritize the training needs of employees’?
2. How often are training need assessments conducted?
3. What method do you use?
4. How is the training evaluated later on?
5. Do you think that there is an effective training practice in your organization?