



***Practice and Challenges of Training in Commercial Bank of  
Ethiopia: The Case of North Addis District***

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*A Thesis Submitted to St.Mary's University in Partial Fulfillment of the  
Requirements for the Award of the Degree of Master of Business  
Administration*

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**JUNE, 2020**

**ADDIS ABABA, ETHIOPIA**

## **DECLARATION**

I hereby declare that this thesis entitled with “Practice and Challenges of Training in Commercial Bank of Ethiopia: The Case of North Addis District” has been carried out by me under the guidance and supervision of Dr. Mesfin Tesfaye. The thesis is original and has not been submitted for the award of any degree or diploma to any university or institutions.

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### **Certificate of Approval of Thesis**

This is to certify that Mr Sisay Shiferaw on the thesis entitles “Practice and Challenges of Training in Commercial Bank of Ethiopia: The Case of North Addis District” is submitted to St.Mary’s University for the award of the Degree of Master of Business Administration (MBA) and it is a research work carried out by MrSisay Shiferaw under my guidance and supervision. Therefore, we hereby declare that no part of this thesis has been submitted to any other university or institutions for the award of any degree or diploma.

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### **Acknowledgement**

First and foremost, I would like to thank GOD who gave me the courage through his endless love and blessings that helped me in finalizing the study. My sincere heartfelt gratitude and special thanks to my advisor, Mesfin Tesfaye (PhD), for his continuous guidance, understanding and constructive feedback in this research. Finally, I am extremely grateful to all people who have supported me to complete this thesis.

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## **ACRONYMS/ABBREVIATIONS**

CBE-	Commercial Bank of Ethiopia
CBT-	Computer-based training
HRM-	Human Resource Management
IT -	Information technology
SPSS -	Statistical

### **Abstract**

*Studies indicated that absence of adequate training system in the bank affect the performance of the employees. The main objective of this study was to assess training practice and challenges in Commercial Bank of Ethiopia. Specifically, it aimed to describe training needs assessment practice, time of training provision, selection process of trainees and trainers, training evaluation practice, perception of employees towards the training practice and challenges of training practice in Commercial Bank of Ethiopia. The study used descriptive research design. Primary data, through structured questionnaire, was collected from samples of 216 employees of North district branches such as AradaGiorgis, Mehalketema, Piassa, Tewodros, Addis Ababa, Arat Kilo, Sellasie branch, Kidist Mariam, Sidist Kilo, Yared branch, Sheger branch, AddisuGebaya, ShiroMeda, Gadi, Gute, Kechene, Rufael, 8 kutirMazoria, Entoto and Sidist kilo branches. Simple random and convenience sampling was used to select number of samples from the target population. Data were analyzed using descriptive statistics with the help of SPSS version 23. The finding shows that there is formal training need assessment, timely provision of training, fair selection of trainees and trainers practice in the bank. However, the result shows that there is inaccurate training need analysis, insufficient time and budget and insufficient evaluation of training outcomes, little training planning in terms of training content and methods for training program. Therefore, Commercial bank of Ethiopia should assess area of problems to be addressed by taking continuous follow-up program and a feedback after each training from employees to evaluate the outcome of the training and take corrective actions. And the future research should investigate the effect of training on employee performance.*

**Key Words:** *training evaluation, training practice, need assessment*

# CHAPTER ONE

## INTRODUCTION

### 1.1. Background of the study

There is no doubt that organizations worldwide are striving for success and out-competing those in the same industry. In order to do so, organizations have to obtain and utilize their human resources effectively. Organizations need to be aware of face more realistically towards keeping their human resources up-to-date (William et al 2003).

An employee who receives the necessary training is better able to perform the job. She/ He become more aware of safety practices and proper procedures for basic tasks. The training may also build the employee's confidence because she/ he have a stronger understanding of the industry and the responsibilities of her job. This confidence may push her/him to perform even better and think of new ideas that help her job. Continuous training also keeps employees on the cutting edge of industry developments (Christine et al 2018).

Training and development are defined as a process of systematically developing work-related knowledge and expertise in people for the purpose of improving performance (Richard et al 2008). Thus, training is the process through which skills are developed, information is provided, and attributes are forecasted, in order to help individuals who work in organizations to become more effective and efficient in their work. Thus training is the process through which skills are developed, information is provided, and attributes are forecasted, in order to help individuals who work in organizations to become more effective and efficient in their work. Thus, training is the process through which skills are developed, information is provided and attributes are forecasted, in order to help individuals who, work in organizations to become more effective and efficient in their work. Training and development are process that attempt to provide an employee with information, skills, and an understanding of the organization and its goal (John et al 2013). Recognition of the importance of training and development in recent years has been heavily influenced by the intensification of overseas competition or globalization. An organization success depends on knowledge skill and ability of employees particularly as they helps establish a set of core competency that distinguish an organization from its competitors and technological developments and organizational change have gradually led some employers to the

realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and developments should be done (Ian, 2013).

In most cases, there may be gap between employee knowledge and skill and what the job demands because the individuals are often unaware of their own needs. The gap should be filled through training and development programs because the fundamental aim of training is to help the organization to meet its objectives by increasing the value of its major resource, namely, its employee's capacity (John, 2015). Hence, employees training and development are designed to help a person continue to make positive contribution in the form of good performance and increase their adaptability to changing organizational demands (John et al 2015).

Training helps the organization to fulfill its purposes and goals, while contributing to the overall development of workers. Training is necessary to help workers qualify for a job, do the job, or advance, but it is also essential for enhancing and transforming the job, so that the job actually adds value to the enterprise (Richard et al 2014). Since competition is increasing and technology accelerating there is a shortage of adequately educated and trained manpower (Asitet et al. 2013). Muhammad & Aiman (2015) found that T & D had a positive impact on their job knowledge, work quality & quantity, functional skills, and their motivation and loyalty and these are all linked to their performance.

In addition to that training programs are often misdirected, poorly designed; inadequately assessed and finally it affects organizational performance. Evaluating its effectiveness is also one of the most nebulous and unsatisfactory aspects of the training job (Derek et al 2008). The study by Selam (2016) revealed that gaps in each of the training practice and overall training practice decrease the effectiveness of the training program. Therefore, the aim of this study is to assess practice and challenges of training in Commercial Bank of Ethiopia: The Case of North Addis district Branches.

## **1.2. Statement of the Problem**

Training and Development is the field concerned with organizational activities which are aimed to bettering individual and group performances in organizational settings. Training and development of human resources leads to improvement of an employee's performance, which let the organization, achieve efficiency and effectiveness. Training is 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. The training function needs to help the organization develop a strong training culture, and training and development as an important resource to the organization (Asfaw, 2018).

Currently most organizations in Ethiopia understand this essence of training and they make the favorable condition for their workers both within the country and abroad because of technology progresses need for a skilled and highly trained workforce (Abeba, Mesele&Lemessa, 2015). Indeed the commercial bank of Ethiopia like other organizations engaged and invest considerable amount of resource to train its employees by making certain efforts towards strengthening its human capacity by providing various on-the –job and off-the-job training, recruiting additional new and trained employees as well as retaining existing staff through devising different incentives and benefit packages(CBE, 2017).

Birhane (2016) indicated that absence of adequate training evaluation system in the bank affect the performance of the employees. He identified the problem such as the selection of employee is random and based on their work load not based on their gap, the bank does not have clear and specific training objective, communication or lack of integration on the time of training need assessment and evaluation preparation, and also there is no clear and written training policy. In addition to that Fikadu (2016), has found that there were lack of well-organized internal trainers, absence of formal follow ups or outcome evaluation systems, lack of supervisor support after training, and training need assessment not made accordingly the professional way and were not participated employees to know the gaps.

The two years (2016/17-2017/18) training performance report of the commercial bank of Ethiopia, shows there was problems such as absence of well-established training and development policy, shortage of training facilities like training rooms and lack of internal trainer, inadequate training needs assessment, absence of effective training design, selection of

ineffective or less qualified trainers, lack of close supervision, lack of evaluation and follow up, and demotivated human resources. The student researcher also observed that the employees of commercial bank of Ethiopia not satisfied with training and development practice of the bank.

The study by Birhane (2016) also shows that, even though the bank allocate sufficient budget for training and development of employees; training need assessment, trainee selection criteria, performance appraisal and training evaluation problem were investigated. Even though some studies have been conducted previously to investigate assess practice and challenges of training, little study was conducted in the case of north Addis district branches. Therefore, the aim of this study is to assess practice and challenges of training in Commercial Bank of Ethiopia: The Case of North Addis district Branches.

### **1.3. Research Questions**

The study aims to answers the following questions:

1. What is the practice of training needs assessment in Commercial Bank of Ethiopia?
2. What is the perception of employees towards the training practice in Commercial Bank of Ethiopia?
3. What are the selection process of trainees and trainers in Commercial Bank of Ethiopia?
4. What are the process of training evaluation practice of Commercial Bank of Ethiopia?
5. What are the challenges of training practice in Commercial Bank of Ethiopia?

### **1.4. Objective of the study**

#### **1.4.1 General Objective**

The general objective of the study is to assess practice and challenges of training in Commercial Bank of Ethiopia: The Case of North Addis district Branches.

#### **1.4.2 Specific Objectives**

The specific objectives of the study are:

- To assess training needs assessment practice in Commercial Bank of Ethiopia.
- To describe perception of employees towards the training and development practice in Commercial Bank of Ethiopia.
- To describe selection process of trainees and trainers in Commercial Bank of Ethiopia
- To describe training evaluation practice in Commercial Bank of Ethiopia

- To describe Challenges of training and development practice in Commercial Bank of Ethiopia

### **1.5. Significance of the Study**

This study have the following contributions;

- To the bank under study, the finding of this study will help the Commercial Bank of Ethiopia of North Addis district Branches to create conducive environment for improving the performance of the banks by reducing challenges of training and development practice. Its empirical contributions help CBE to understand situation about training practice so that they can improve training practice.
- To the bank industry, the results of this study are expected to improve the training practice of CBE by providing possible suggestion that can help to improve the weaknesses of the training practice and challenges in the bank.
- To the body of knowledge; this study enables to assess practice and challenges of training in Commercial Bank of Ethiopia.
- To other researchers, this study also help another researchers in providing information which emphasize in the area of training practice.
- To the researchers, this study helps for the Partial Fulfillment of the Requirement for the Award of a Master's Degree in Business Administration.

### **1.6. Scope of the study**

The study focused on assessing the practice and challenges of training in Commercial bank of Ethiopia to describe the practice and challenges of training in Commercial Bank of Ethiopia. The geographical coverage of this study was confined to some selected North Addis district branches of Commercial bank of Ethiopia such as Arada Giorgis, Mehalketema, Piassa, Tewodros, Addis Ababa, Arat Kilo, Sellasie branch, Kidist Mariam, Sidist Kilo, Yared branch, Sheger branch, AddisuGebaya, ShiroMeda, Gadi, Gute, Kechene, Rufael, 8 kutirMazoria, Entoto and Sidist kilo branches and the result cannot necessarily represent the reality for the entire city of Addis Ababa CBE. Additionally, the study was delimited by sample size for which the researcher tried to make representative samples in dealing with the population under study. Moreover, only quantitative research methods was employed to triangulate the findings.

### **1.7. Limitation of the Study**

From 240 questionnaires distributed to sample respondents, only 216 returned back for analysis. Therefore, this study was based on result from 216 samples. Most of the respondents did not return all responses of the questionnaires and some of respondents was busy in replying answers to the questionnaire due to tough schedules of respondents at work place. To minimize this, the researcher has described the objective of the study to respondents and by telling them to take the questionnaire at their home where they have enough time to fill the questionnaire properly.

### **1.8 Organization of the study**

This study is organized into five chapters, the first chapter consists of background of the study, problem statement, objectives of the study, significance of the study, limitation of the study and the scope of the study. Chapter two presents the theoretical and empirical related literature. Chapter three provides research methodology. Chapter four outlines data presentation, analysis and discussion and finally chapter five provides conclusion, recommendation suggestion for future research.



## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

The review of related literature has two major sub-topics. These are: theoretical literature and empirical literature.

#### **2.1. Theoretical related literature**

##### **2.1.1. Definition and Concepts of Training**

Training refers to a planned effort by a company to facilitate learning of job-related competencies, knowledge, skills, and behaviors by employees. The goal of training is for employees to master the knowledge, skills, and behaviors emphasized in training and apply them to their day-to-day activities. Traditionally, companies have relied on formal training through a course, program, or “event” to teach employees the knowledge, skills, and behaviors they need to successfully perform their job. Development is similar to training, except that it tends to be more future-focused (Raymond, 2013).

Training is a process to change employees’ behavior at work through the application of learning principles. This behavioral change usually has a focus on knowledge or information, skills or activities, and attitudes or belief and value systems. Training is the systematic development of the attitude, knowledge and skill behavior pattern required by an individual in order to perform adequately a given task or job (Anderson, 2010).

##### **2.1.2. Benefits of Training**

Training and development has multiple benefits for employees and the company, if carefully planned and properly implemented. Clear understanding of policies, job functions, goals and company philosophy lead to increased motivation, morale and productivity for employees, and higher profits for your business. Training is a means to a specific end, so keeping goals in mind during the development and implementation stages of the training program will assist in creating a clearly defined and effective program. (Porkodi & Uzma, 2015).

The benefits of training are improves morale of employees, Training helps the employee to get job security and job satisfaction. The more satisfied, improve organizational success and reduce employee turnover, well trained employees reduce the occurrence of accident in job and they

become more eligible for promotion, an asset for the organization, improves efficiency and productivity, there is less wastage of time, money and resources. (James & Daniel , 2014).

### **2.1.3. Benefits of Training to Employers**

The employers invest in training because they reap several benefits out of the exercise it includes faster learning of new skills, increased productivity, standardization of procedures, and lesser need for supervision, Economy of operations, higher morale and Managerial Development. (Tejinder, 2015).

### **2.1.4. Benefits of Training to Employees**

The employees are the ultimate link in an organization, which carry out the operations. Training can help them in several ways, as mentioned some are increasing confidence, new skills, and career advancement, higher earnings, resilience to change, and increased Safety (Tejinder, 2005).

Generally training programs provide multiple benefits for employees and the company, but only if they are carefully planned and properly implemented. (Porkodi&Uzma, 2015) and it has several possible roles. First, it is a way to create a supply of talent within the organization, second, training can be an important and useful tool for equipping individuals with the knowledge, and third, training can help an organization that is moving toward implementation of a new strategy in a changing environment. Skills and attitudes they need to implement organizational strategy. Fourth, training is a potential tool for giving individuals the skills they need to think strategically (William & Kazanas, 2003). An employee who is knowledgeable, skillful and capable will be able to improve the productivity and performance of the organization (Khulida et.al, 2009). However according to Khulida et.al, (2009) training and development has an advantage employees to motivating and to work harder.

### **2.1.5. 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 (Sadlersmith et al, 2000) cited on (Henry & Jennifer, 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, 2015).

#### **2.1.5.1 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 and Daniel, 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, 2015).

#### **2.1.5.2 Off-the-job training**

Off-the-job training methods are classroom training approaches are 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 and Jennifer, 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. It is generally used in case of new employees such method is costly and is effective if and only if large number of employees have to be trained within a short time period. (James & Daniel, 2014)

#### **2.1.6. Types of training**

Training can be classified into many types and it depending upon several bases. Some of the important types of training program are as follows 1.Orientation or Induction training, 2. Job training, 3.Apprenticeship training 4.Internship training 5.Refreshers training, 6.Training for promotion. (Tejinder, 2015)

This type of training programs or events can be concerned with any of the following manual skills, including modern apprenticeships, IT skills, team leader or supervisory training, management training, interpersonal skills, eg leadership, team-building, group dynamics, neuro-linguistic programming, and personal skills, eg assertiveness, coaching, communicating, time management, Training in organizational procedures or practices, eg induction, health and safety,

performance management, equal opportunity or managing diversity policy and practice (Michael, 2009).

### **2.1.7. Strategic Approach to training**

From the broadest perspective, the goal of training is to contribute to the organization's overall goals. Training programs should be developed with this in mind. Managers should keep a close eye on their firm's goal and strategies and orient their training accordingly (George et, al. 2013). Unfortunately, some organizations fail to make the connection between training and organization goals. Instead, fads, fashions, or "whatever the competition is doing" can sometimes be the main drivers of an organization's training agenda. As a result, training programs are often misdirected, poorly designed, and inadequately evaluated not to mention a waste of money. One, not all of a firm's strategic initiatives can be accomplished with training. Two, not all training programs no matter how widely they are adopted by other organizations will be a strategic imperative for your firm (George et, al. 2011).

There needs to be a systematic approach to training, which means that training must be directed towards specific ends. It is all too common for employees to be sent on training courses as a result of an attractive brochure arriving on a manager's desk without considering the real needs of the employee or the implications of the training. A systematic approach is best explained through an analysis of the training cycle (John, 2005). According to George, et al. (2013), to ensure that a firm training and development program investment has the maximum impact on employee's performance as well as the organization overall achievement as possible, a strategic and systematic approach should be used that involves four phases/stages:

#### **2.1.7.1. Assessing the training needs**

Because businesses conditions change rapidly, as doe's technology, keeping abreast of the types of training a firm's employees need to remain competitive can be a challenge. If employees consistently fail to achieve their productivity objectives, this might be a signal that training is needed. Likewise, if organizations receive an excessive number of customer complaints, this, too, might suggest a firm's training is inadequate (George et, al. 2013). A training need arises due to the identified gap between the required knowledge, skills and experience for the individual carrying out the work and that actually possessed by the employee concerned (Ian et al 1994).

However regardless of who does the needs assessment within an organization, it should be conducted systematically by utilizing the three different types of analysis. Those are organizational analysis, task analysis and person analysis (George et, al. 2013).

Along with organization and task analyses, it is necessary to perform a person analysis. It involves determining which employees require training and, equally important, which do not. In this regard, conducting a person analysis is important for several reasons. First, a thorough analysis helps organizations avoid the mistake of sending all employees into training when some do not need it. In addition, a person analysis helps managers determine what prospective trainees are able to do when they enter training so that the programs can be designed to emphasize the areas in which they are deficient. Performance appraisal information can be used for the purpose of conducting a person analysis. Through performance appraisal might reveal which employees are not meeting the firm's expectations, they typically do not reveal why. If the performance deficiencies are due to ability problems, training is likely to be a good solution. Ultimately, managers have so sit-down with employees to talk about areas for improvement so that they can jointly determine the developmental approaches that will have maximum benefit (George et, al. 2013).

A training need arises due to the identified gap between the required knowledge, skills and experience for the individual carrying out the work and that actually possessed by the employee concerned. A training needs analysis can also be carried out for a department or a whole unit. For example, it may be identified that the level of information technology (IT) skills is insufficient for a purchasing department or that a production unit has a gap in identifying quality errors and remedying them. Having carried out the analysis, the next stage is to negotiate a training plan. It is very rarely the case that all the training needs identified can be met within the budget, so negotiation needs to take place to decide on priorities across departments, roles and individuals (Ian et, al. 2004).

#### **2.1.7.2. Pre- training/Planning/Designing the training**

Once the training needs have been determined, the next step is to design the training program. Experts believe that the design of training programs should focus on at least four related issues: the training instructional objectives, "readiness" of trainees and their motivation, principles of learning and characteristics of instructors (George et, al. 2013).

According to Jhon (2005), there is no distinct cutting-off point between planning and implementing the training. Inherent within the planning process is the decision on a number of issues such as should the training take place on-the-job or off-the-job? , Should it be held in the company or outsourced to a training provider? And which techniques should be used?

On-the-job training is appropriate where immediacy and realism are essential. Its advantages is that it provides instant entry into the job, the trainees work, learn and develop expertise at the same time, they can see the results of their actions and they can usually be effectively supervised while they are learning. They also learn the social aspects of the job, the informal culture and the small details that are often omitted from training manuals or job descriptions. The disadvantages all centers on the quality of the supervisor responsible for the trainee and the way the information is passed to the trainee. All too often, the information is passed on in a haphazard way by an overworked supervisor who is untrained in instruction techniques (George et, al. 2013).

Off-the-job training is sometimes necessary to get people away from the work environment to a place where the frustrations and bustle of work are eliminated. This enables the trainee to study theoretical information or be exposed to new and innovative ideas. The problem arises when those ideas or learning experiences do not appear to relate to the work situation (Ian et, al. 2004).

Off-the-job training, which takes place usually in a training school or appropriate facilities away from the immediate workplace, has the advantage of allowing the trainee to concentrate on learning the new job without distraction and for the training to be delivered systematically by skilled and experienced trainers. It can also help to give an immediate good first impression for a new employee. The disadvantages are that it is difficult to recreate a situation that is close to a real life one without a high investment cost, such as the training carried out by airlines that, understandably, spend millions of pounds in creating simulated flying conditions. When trainees transfer onto the job, they may come across situations not covered in training or find the work to be far more complex than it was set out in the training school (Jhon, 2005).

Outsourcing the training is an alternative chosen when the training skills required are not present within the organization. This applies with managerial, professional and technical training where the specialist training organization has built up a reputation for running special courses. The advantage is that experts should provide high quality training and expose employees to situations

that they have not experienced. Trainees may also learn from their fellow delegates how operations are carried out differently in other organizations (George et, al. 2013).

### **2.1.7.3. During Training/Implementing the training**

Instructional methods are where “the rubber meets the road “in implementing a training program. A major consideration in choosing among various training methods is determining which ones are appropriate for the KSAs to be learned. For example, if the material is mostly factual, methods such as lecture, classroom, or programmed instruction may be fine. However, if the training involves a large behavioral component, other methods such as on-the-job training, simulation, or web or computer-based training (CBT) might work better (George et, al. 2013).

There are a large number of training delivery methods available at the disposal of the trainer. (Tejinder, 2015) the choice of delivery method depends to some extent on instructor preferences, it is clear that some delivery methods are more appropriate than others for particular kinds of learning. (William & Kazanas, 2013) throughout the training activity, the instructor should use animation techniques that encourage participation and foster an understanding of the concepts covered.

### **2.1.7.4. Post training/Evaluation of the training**

Training, like any other HRM function, has to be evaluated to determine its effectiveness. To evaluate training, you must systematically document the outcomes of the training in terms of how trainees actually behave on the job and in terms of the relevance of that behavior to the objectives of the organization (Wayne, 2003). A variety of methods are available to assess the extent to which a firms training programs improve learning, affect behavior of on the job, and impact the bottom-line performance of employees as well as an organization respectively (George et, al. 2013).

Evaluation of training is important to know whether a training program has been worthwhile or a waste of time. If the training has not been worthwhile, then it can be amended (Carole, 2003). However evaluation of training would provide useful information about the effectiveness of training as well as about the design of future training program. It will enable an organization to monitor the training program and also to modify its future program of training. The evaluation of training also provides useful data on the basis of which relevance of training and its integration with other functions of human resource management can be examined. (Tejinder, 2015).

Several approaches are used to evaluate training program in organization, but According to Henry (2011) there is no one best way of evaluation it involves the comparison of statistical indicators of performance before and after training took place. 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, 2002). Post-training evaluation can be understood in terms of Immediate, short-term and long-term effects of training. It is most common to measure the immediate effects of training. The common techniques for the same are post-course assessments and tests, management briefing and debriefing, questionnaires, appraisals, surveys, repertory grids, observation etc (Tejinder, 2015). More specifically according to Carole, (2003) the training evaluation can answer the following questions, did the participants appreciate the training? Did the participants acquire new knowledge? Are the participants applying the new techniques or methods to their work situations? And what impact has the training had on the company's performance? (Carole, 2003).

## **2.2. Empirical Literature**

Aidah (2015) found that training and development have an impact on the performance of employees with regards to their jobs. Likewise, Amir et, al. (2013), described that accomplishment or disaster of the firm depends on its employee performance. Hence, top management realized the importance of investing in training and development for the sake of improving employee performance. He conclude that training plays vital role in the building of competencies of new as well as current employees to perform their job in an effective way. It also prepares employees to hold future position in an organization with full capabilities and helps to overcome the deficiencies in any job-related area and training programs is the stimulant that workers require to improve their performance and capabilities, which consequently increase organizational productivity. Accordingly, effective training is the thoughtful intervention designed at attaining the learning necessary for upgraded employee performance. In addition to this, Franklin et, al. (2014) finding indicated that employees gain new knowledge after training, training programs can increase employee's confidence while performing his/her task after training. In addition, the study findings reveal that training improves employee morale and motivates employees to enhance their performance (Franklin et, al. 2014).



Another study by Githinji (2014) revealed that training positively influences employee performance by having a positive influence on employee engagement to change processes, innovation, better performance and job enthusiasm for enhanced employee and organizational performance.

Birhane (2016) recommended that without analyzing training needs periodically it is difficult to select who is going to train and what objective to achieve. He also added to that to achieve the objective of the training there should be designed training program that are appropriate and suitable for the trainees. According to him, successful implementation of training program depends on selecting the right program for the right people under the right conditions.

Falola et al (2014) suggested that training is important for the survival of any organization. It is also imperative for effective performance of employees, enhancement of employees' ability to adapt to the changing and challenging business environment and technology for better performance, increase employees' knowledge to develop creative and problem-solving skills.

Muhammad & Aiman (2015) found that T & D had a positive impact on their Job knowledge, work quality & quantity, functional skills, and their motivation and loyalty and these are all linked to their performance either strongly or moderately but in a supporting direction. Hence, his study concluded up with T & D positively impacting the employees' performance. The study by Selam (2016) revealed that gaps in each of the training practice, the overall training practice decrease the effectiveness of the training program. According to Subha (2011), training and development is any attempt to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge. Wilson and Hash (2003) stated that training is one of the most important strategies for organizations to help employees gain proper knowledge and skills needed to meet the environmental challenges. Ahmad and Din (2009), training and development are required for employees to enable them work towards taking the organization to its expected destination. According to (Kumpikaitè, 2008), training lead the employee to the right mix of knowledge, skills and attitudes, help a job holder to perform tasks successfully. Often effective training can produce productivity gains that offset the cost of training. Training is especially important in industries with rapidly changing technologies. Tomas (2011) also found

that employee training and development for this sector has become essential to achieve the national economic objectives.

Birhane (2016) indicated that absence adequate training evaluation system in the bank and in the result that affect the performance of the employees. He identified the problem such as the selection of employee is random and based on their work load, may not be selected for training even if he/she has gap to be fill by the specific training program and majority of management member do not have any idea whether the bank has written training policy or not.

### 2.3. Conceptual Framework

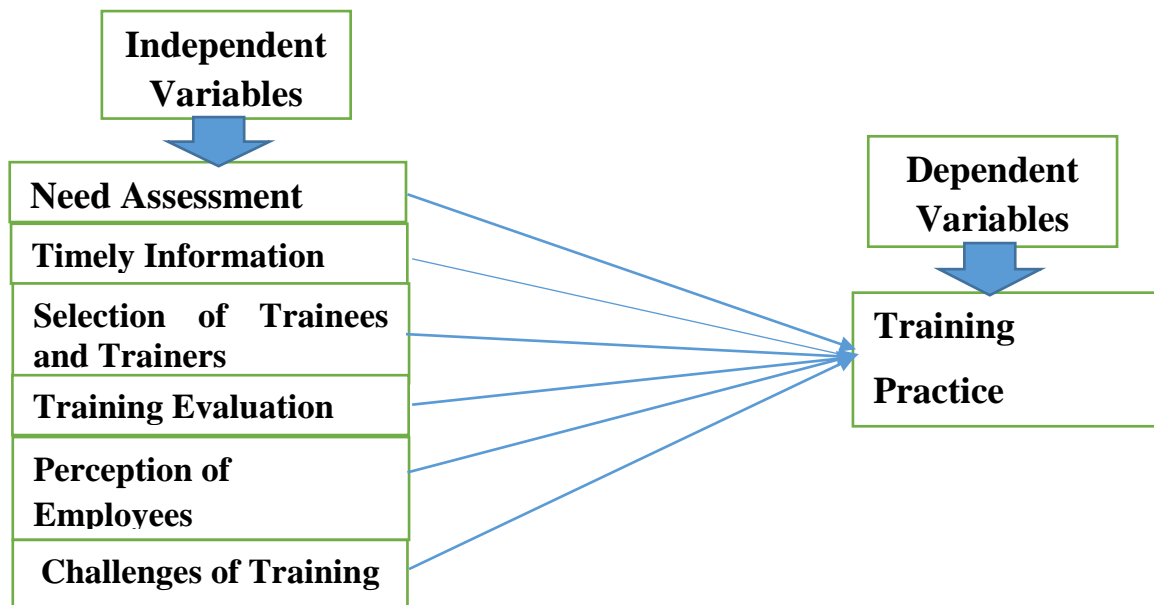


Figure 2.1: Conceptual Framework (Adapted from Ahmed, 2013)

## **CHAPTER THREE**

### **METHODOLOGY OF THE STUDY**

#### **Introduction**

This chapter discusses the study design, population and sampling design, sample selection technique, sources of data, method of data collection and methods of data analysis.

#### **3.1. Research Approach**

This study has applied quantitative in order to study the determinants of micro and small enterprises growth. A quantitative approach is one in which the researcher collects, analyzes, and or “integrates” quantitative data in a single study to understand a research problem (Creswell, 2003). Quantitative research; is an approach for testing objective theories by examining the relationship among variables. These variables in turn can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures building in protections against bias, controlling for alternative explanations, and being able to generalize and replicate the finding (Creswell 2013).

#### **3.1. Research Design**

The study used a descriptive survey research design. This descriptive kind of research is used to obtain information concerning the current status of the phenomena to describe what exists with respect to variables or conditions in a situation. The descriptive research design was used with the help of quantitative study techniques to describe the characteristics of objects, people group, organization or environments. In other words, descriptive research tries to paint a picture of a given situation by addressing who, what, when, where and how questions. Descriptive research design is used to describe independent and dependent variables and it is a scientific method of carrying out a systematic or formal inquiry in which data is collected and analyzed in order to describe the current conditions, terms concerning in a certain specific field Problem (Mugenda, 2003).

#### **3.2. Population and Sampling Design**

##### **3.2.1. Population of the Study**

According to Donald et al (2003), population is the total collection of elements about which we wish to make some inferences or it is the entire group of people, events or things of interest that

the researcher wishes to investigate. So, this study needs to make a survey that includes staff of commercial bank of Ethiopia North Addis Ababa district due to convenience of the sub-city to the researcher to access both primary and secondary data that's necessary for this study. The target population are 600 employees of commercial bank of Ethiopia from North district branches such as Arada Giorgis, Mehalketema, Piassa, Tewodros, Addis Ababa, Arat Kilo, Sellasie branch, Kidist Mariam, Sidist Kilo, Yared branch, Sheger branch, AddisuGebaya, ShiroMeda, Gadi, Gute, Kechene, Rufael, 8 kutirMazoria, Entoto and Sidist kilo branches. These employees received various types of trainings from the bank in different times. These branches were selected based on convenience sampling from 90 branches of North Addis district.

### **3.2.2. Sample Size Determination**

From the total population, the sample size was calculated using Slovin's sampling formula as follows;

$$n = \frac{N}{1+Ne^2}$$

n = sample size

N = the size of the population (600)

e = level of precision (0.05)

$$n = \frac{600}{1+600(0.05)^2} = \underline{240 \text{ employees}}$$

### **3.2.3. Sample Selection Technique**

Sampling is a process that involves the selection of enough number of individual units of study from the study population so that by studying the total individual units (sample), will aid in understanding the properties and characteristics of the population elements at large. According to Bryman (2008), sampling is the process of selecting several objects or individuals for a study in a manner that the selected objects or individuals can be used to represent the entire population.

This study used both convenience and simple random sampling method. Simple random sampling method was used to select branches from North Addis district. Based on this, Arada Giorgis, Mehalketema, Piassa, Tewodros, Addis Ababa, Arat Kilo, Sellasie branch, Kidist

Mariam, Sidist Kilo, Yared branch, Sheger branch, AddisuGebaya, ShiroMeda, Gadi, Gute, Kechene, Rufael, 8 kutirMazoria, Entoto and Sidist kilo branches were chosen.

The convenience sampling method as an appropriate technique to draw a representative sample from the customers of commercial bank of Ethiopia from North Addis District branches. This involves collecting information from members of the population who are conveniently available. The reason of selecting this sampling method is because of availability and the ease of obtaining the key informants which is customers of commercial bank of Ethiopia, North Addis District.

### **3.3. Source of Data**

The study used both primary and secondary data as sources of information. Primary data was collected from commercial bank of Ethiopia North Addis District employees that were sampled for this study through questionnaire. Primary data largely come from respondents was collected especially to answer key research questions. As sources of secondary data sources, the researcher reviewed different books, magazines, journals, archived researches, newspapers, internet and documented reports.

### **3.4. Methods of Data Collection**

The researcher used survey questionnaire as an important method in this study. In line with this the researcher developed a questionnaire containing closed ended questions as an instrument of data collection to increase statistical efficiency of the data. This questionnaire was distributed to 240 respondents on the issue related with training and its challenge. A set of questionnaire anchored on Likert-type scale (ranged from strongly disagrees to strongly agree) was designed to measure the degree to which respondents agree or disagree. Out of 240 distributed questionnaires, 216 returned back for analysis.

### **3.5. Methods of Data Analysis**

Once data was processed using computerized system, further transformation of the these data to look for patterns and relationship between and/or among data groups was done. In this study, descriptive statistics was used to analyze and describe a collection of quantitative data on assessing training practice and challenges by using frequency tables, percentages, arithmetic mean, and standard deviation through the use of Statistical Package for Social Scientists (SPSS) version 23 relevant methods of data analysis.

### **3.6. Validity of research Instrument**

Validity is the degree to which a test measures what it purports to measure (Creswell, 2009). According to him its purpose is to increase accuracy and meaningfulness of the inferences which are based on the research results. He contends that the validity of the questionnaire data depends on a crucial way the ability and willingness of the respondents to provide the information requested. Questionnaires was tested on potential respondents to make the data collecting instruments objective, relevant, suitable to the problem and reliable as recommended by John Adams et al. (2007). Then the revision and proper detection of questionnaire was undertaken by my advisor to ensure validity of the instruments. Finally, the improved versions of the questionnaires were distributed.

### **3.7. Ethical consideration**

All the sampled respondents included in this study were appropriately informed about the purpose of the study and their willingness and consent was secured before the commencement of distributing questionnaire. Regarding the right to privacy of the respondents, the study maintained the confidentiality of the identity of each participant. In line with secondary data, the researcher acknowledged the sources of different studies undertaken by different researchers used in this study.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND DISCUSSION

#### Introduction

This chapter presents research finding of the study carried out to assess practice and challenges of training in Commercial Bank of Ethiopia: The Case of North Addis district Branches. The chapter is guided by research objective which is to describe training needs assessment practice, time of training provision, selection process of trainees and trainers, training evaluation practice, perception of employees towards the training practice and challenges of training practice in Commercial Bank of Ethiopia.

The study was targeted 240 sampled employees of North Addis Commercial Bank of Ethiopia's branches such as Arada Giorgis, Mehalketema, Piassa, Tewodros, Addis Ababa, Arat Kilo, Sellasie branch, Kidist Mariam, Sidist Kilo, Yared branch, Sheger branch, Addisu Gebaya, Shiro Meda, Gadi, Gute, Kechene, Rufael, 8 kutir Matoria, Entoto and Sidist kilo branches. Out of 240 target respondents 216 of them returned back questionnaires.

#### 4. Data Presentation

##### 4.1 Demographic Characteristics of Respondents

##### 4.1.1. Gender of respondents

Table 4.1: Gender of respondents

Gender of respondents	Frequency	Percent
Male	124	57.4
Female	92	42.6
Total	216	100.0

Source: SPSS Output from Survey Data, 2020

As shown in table 4.1 above, the majority of respondents 124(57.4%) are male and the remaining 92(42.6%) respondents are female. This indicates the majority of sampled respondents are male. This implies the majority of respondents and employees of the banks are male.

### 4.1.2. Age of Respondents

**Table 4.2: Age of respondents**

Age of respondents	Frequency	Percent
20-25	35	16.2
26-31	107	49.5
32-40	42	19.4
>41	32	14.8
Total	216	100.0

**Source: SPSS Output from Survey Data, 2020**

As shown in table 4.2, majority of respondents 107(49.5%) are between 26-31 age, followed by those who are between the age of 32-40 which constitutes 42(19.4%), then between 20-25 which constitutes 35(16.2%), then lastly by those above 41 which accounts 32(14.8%). This indicates the majority of sampled respondents are those in the younger age category. This implies the majority of respondents and employees of the banks were those who are in the younger age category.

### 4.1.3. Education of respondents

**Table 4.3: Education of respondents**

Education of respondents	Frequency	Percent
Diploma	32	14.8
Degree	111	51.4
Masters	73	33.8
Total	216	100.0

**Source: SPSS Output from Survey Data, 2020**

The above table 4.3, shows that most of the respondents are those who have bachelor degree 111 (51.4%) and followed by those who received Master's Degree 73(33.8%), then by those who have diploma which constitute 32(14.8%). This indicates the majority of sampled respondents have bachelor degree. This implies the majority of respondents and employees of the banks have a bachelor degree.



#### 4.1.4. Service Year of Respondents at CBE

**Table 4.4: Service year of Respondents at CBE**

Service year of Respondents	Frequency	Percent
Less than 3 years	61	28.2
3-5 years	99	45.8
6-8 years	48	22.2
> 8 years	8	3.7
Total	216	100.0

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.4, most of the respondents 99(45.8) are those who have been serving in the interval of 3-5 years, followed by 61(28.2%) those who have experience of less than 3 years, then by those who have been serving in the interval of 6-8 years which constitutes 48(22.2%) and finally by those who get more than 8 years of experiences which constitutes 8(3.7%). This implies the majority of respondents and employees of the banks served between 3 to 5 years.

#### 4.1.5. Frequency of Participation in Training Program

**Table 4.6: Frequency of Participation in training program**

Frequency of Participation in training program	Frequency	Percent
Only once	23	10.6
Twice	130	60.2
Several times	63	29.2
Total	216	100.0

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.6, most of the respondents 130(60.2%) participated in training program twice, followed by those who receive training several times 63(29.2%), then followed by those who participated in training program for one time which constitutes 23(10.6%). This implies the majority of respondents received training program of CBE two times.

#### 4.1.6. Type of Training Program

Table 4.7: Type of training program

Type of training program	Frequency	Percent
On job training	78	36.1
Off job training	108	50.0
Both	30	13.9
Total	216	100.0

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.7, most of the respondents 108(50.0%) have received Off-job training and followed by those who receive on-job training 78(36.1%) and the remaining 30(13.9%) received both off job an on- job training. This implies the respondents attend off job training program of CBE than on job training.

### 4.2. Descriptive Analysis

In this part of the thesis all Likert type questionnaires were get into analysis and interpretation. For five point Likert types questionnaires according to Al-Sayaad, Rabea and Samrah (2006), as cited by Bassam (2013),the mean range from 1-1.8, 1.8-2.6, 2.6-3.4, 3.4- 4.2 and 4.2-5 falls in response option of strongly disagree, disagree, neither agree nor disagree, agree and strongly agree category. Therefore, while making interpretation of the results of mean and standard deviation the Scales where obtained from the sample of respondents were reassigned in line with this category to make the interpretation easy and clear.

#### 4.2.1. Training Practice and Challenges of Commercial bank of Ethiopia

##### 4.2.1.1. Training Need Assessment Practice

The respondents of the study were asked to indicate the degree to which commercial bank of Ethiopia conduct training need assessment and the findings presented in the following table.

**Table 4.8: Training Need Assessment Practice**

<b>Training Need Assessment Practice</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Commercial bank of Ethiopia conduct formal training need assessment properly	216	3.86	.604
Commercial bank of Ethiopia training programs are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps.	216	3.91	.640
Commercial bank of Ethiopia training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job	216	3.96	.612
<b>Total Mean/Std. Deviation</b>		3.91	.618

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.8, in line with training need assessment, the respondents agreed that Commercial bank of Ethiopia conduct formal training need assessment properly with a mean score of 3.86 and a standard deviation of .604. Similarly, the respondents agreed that Commercial bank of Ethiopia training programs are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps with a mean score of 3.91 and a standard deviation of .640. Additionally, the respondents agreed that Commercial bank of Ethiopia training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job with a mean score of 3.96 and a standard deviation of .612.

As the table reveals the grand mean of training need assessment is 3.91 with standard deviation 6.18. For all items the mean score falls in the range of 3.86-3.96 which falls in the response option of “agree”. This implies that Commercial bank of Ethiopia conduct formal training need assessment. Additionally, the training programs are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps and training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job.

#### 4.2.2 Information on Timely Training

The respondents of the study were asked to indicate the degree to which commercial bank of Ethiopia provide timely training at the right time and the findings presented in the following table.

**Table 4.9: Information on timely training**

<b>Information on Timely Training</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Commercial bank of Ethiopia give timely training at the right time	216	3.95	.687
Commercial bank of Ethiopia gives training about the new products (services) of the company at the time of adoption	216	3.92	.730
Commercial bank of Ethiopia training materials are available on time.	216	3.88	.725
<b>Total Mean/Std. Deviation</b>		3.91	.714

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.9, in line with provision of timely training at the right time, the respondents agreed that Commercial bank of Ethiopia give timely training at the right time with a mean score of 3.95 and a standard deviation of .687. Similarly, the respondents agreed that Commercial bank of Ethiopia gives training about the new products and services of the company at the time of adoption with a mean score of 3.92 and a standard deviation of .730. Similarly, the respondents agreed that Commercial bank of Ethiopia training materials are available on time with a mean score of 3.88 and a standard deviation of .725.

As the table reveals the grand mean of timely training is 3.91 with standard deviation 7.14. For all items the mean score falls in the range of 3.88-3.95 which falls in the response option of “agree”. This implies that Commercial bank of Ethiopia provide timely training at the right time, gives training about the new products and services of the company at the time of adoption and training materials are available on time.

#### 4.2.3. Selection of Trainees and Trainers

The respondents of the study were asked to indicate the degree to which commercial bank of Ethiopia select trainees and trainers and the findings presented in the following table.

**Table 4.10: Selection of trainees and trainers**

<b>Selection of trainees and trainers</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Commercial bank of Ethiopia trainees are recruited without bias	216	3.63	.698
Commercial bank of Ethiopia trainers are capable and knowledgeable about the subject matter.	216	3.75	.689
The trainers in Commercial bank of Ethiopia select by their skills, knowledge's about the subject	216	3.71	.677
The trainers in Commercial bank of Ethiopia can transfer and demonstrate the training appropriately	216	3.75	.730
Commercial bank of Ethiopia trainers use the right methodology to address the subject matter	216	3.79	.689
The criteria used to select trainees in commercial bank of Ethiopia are based on the objectives stated there on the training program	216	3.76	.725
Commercial bank of Ethiopia trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others	216	3.81	.704
<b>Total Mean/Std. Deviation</b>		3.74	0.701

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.10, in line with trainees' recruitment, the respondents agreed that Commercial bank of Ethiopia trainees are recruited without bias with a mean score of 3.63 and a standard deviation of .698. Similarly, the respondents agreed that Commercial bank of Ethiopia trainers are capable and knowledgeable about the subject matter with a mean score of 3.75 and a standard deviation of .689. Additionally, the respondents agreed that the trainers in Commercial bank of Ethiopia select by their skills, knowledge's about the subject with a mean score of 3.71 and a standard deviation of .677. In the same vein, the respondents agreed that the trainers in Commercial bank of Ethiopia can transfer and demonstrate the training appropriately with a mean score of 3.75 and a standard deviation of .730. The respondents also agreed that Commercial bank of Ethiopia trainers use the right methodology to address the subject matter with a mean score of 3.79 and a standard deviation of .689. The respondents also agreed that the criteria used to select trainees in commercial bank of Ethiopia are based on the objectives stated there on the training program with a mean score of 3.76 and a standard deviation of .725.

The respondents also agreed that Commercial bank of Ethiopia trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others with a mean score of 3.81 and a standard deviation of .704.

As the table reveals the grand mean of selection of trainees and trainers is 3.74 with standard deviation 7.01. For all items the mean score falls in the range of 3.63-3.81 which falls in the response option of "agree". This implies that Commercial bank of Ethiopia recruited without bias, trainers are capable and knowledgeable about the subject matter, trainers selected skills, knowledge's about the subject and they can transfer and demonstrate the training appropriately, trainers use the right methodology to address the subject matter, criteria used to select trainees are based on the objectives stated there on the training program and trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.

#### 4.2.4 Training Evaluation

The respondents of the study were asked to indicate the degree to which commercial bank of Ethiopia evaluate trainings and the findings presented in the following table.

**Table 4.11: Training evaluation**

<b>Training evaluation</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Commercial bank of Ethiopia tests the trainees before and after the program	216	2.64	.747
Commercial bank of Ethiopia asks the trainees through questioners and interviews at the end of the training program	216	2.68	.756
The outcome of the training evaluated each time in Commercial bank of Ethiopia	216	2.82	.801
Commercial bank of Ethiopia looks the performance appraisal report to evaluate the training.	216	2.86	.837
<b>Total Mean/Std. Deviation</b>		2.75	0.785

**Source: SPSS Output from Survey Data, 2020**

As shown in above Table 4.10, the respondents remained neutral in that Commercial bank of Ethiopia tests the trainees before and after the program with a mean score of 2.64 and a standard deviation of .747. The respondents also remained neutral in that Commercial bank of Ethiopia asks the trainees through questioners and interviews at the end of the training program with a mean score of 2.68 and a standard deviation of .756. Furthermore, the respondents remained

neutral in that the outcome of the training evaluated each time in Commercial bank of Ethiopia with a mean score of 2.82 and a standard deviation of .801.

Similarly, the respondents neither agree nor disagree that Commercial bank of Ethiopia looks the performance appraisal report to evaluate the training with a mean score of 2.86 and a standard deviation of .837.

As the table reveals the grand mean of training evaluation is 2.75 with standard deviation 7.85. For all items the mean score falls in the range of 2.64-2.86 which falls in the response option of “neutral”. This implies that the response falls in option of the majority of the respondent is undecided.

#### 4.2.5 Perception of Employees towards Training Practice

The respondents of the study were asked to indicate the degree to which they perceive towards the training practice of commercial bank of Ethiopia and the findings presented in the following table.

**Table 4.12: Perception of employees towards training practice**

<b>Perception of employees towards training practice</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
The training provided by the bank helped me to perform my work effectively and efficiently	216	3.52	.688
Training programs of Commercial bank of Ethiopia improved my skills, knowledge and attitude which increase my performance on the job.	216	3.76	.705
Training increases employee confidence when performing work related task after training	216	3.71	.669
Commercial bank of Ethiopia training reduce the stress of the employee	216	3.75	.684
I realized change on my performance after taking any form of training in Commercial bank of Ethiopia	216	3.70	.731
I have enough training that enables me to do my job as required	216	3.71	.689
There is an effective training practice in Commercial bank of Ethiopia	216	3.75	.684
<b>Total Mean/Std. Deviation</b>		3.70	0.69

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.12, the respondents agreed that the training provided by the bank helped them to perform their work effectively and efficiently with a mean score of 3.52 and a standard deviation of .688. Similarly, the respondents agreed that training programs of Commercial bank of Ethiopia improved their skills, knowledge and attitude which increases their performance on the job with a mean score of 3.76 and a standard deviation of .705.

Similarly, the respondents agreed that training increases their confidence when performing work related task after training with a mean score of 3.71 and a standard deviation of .669. The respondents also agreed that Commercial bank of Ethiopia training reduce the stress of the employee with a mean score of 3.75 and a standard deviation of .684. Similarly, the respondents agreed that they realized that change on their performance after taking any form of training in Commercial bank of Ethiopia with a mean score of 3.70 and a standard deviation of .731. Similarly, the respondents agreed that they have enough training that enables them to do their job as required with a mean score of 3.71 and a standard deviation of .689. Additionally, the respondents agreed that there is an effective training practice in Commercial bank of Ethiopia with a mean score of 3.75 and a standard deviation of .684.

As the table reveals the grand mean of perception of employees towards training practice is 3.70 with standard deviation 0.69. For all items the mean score falls in the range of 3.52-3.76 which falls in the response option of “agree”. This implies that Commercial bank of Ethiopia helped customers to perform their work effectively and efficiently, improved their skills, knowledge and attitude which increases their performance. It also increases their confidence when performing work related task, reduce the stress of the employee, improves their performance and enables them to do their job as required.

#### **4.2.6 Challenges of Training Practice**

The respondents of the study were asked to indicate the degree of challenges of training practice in commercial bank of Ethiopia and the findings presented in the following table.



**Table 4.13:Challenges of Training practice**

<b>Challenges of Training practice</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Commercial bank of Ethiopia management support training programs	216	2.84	.976
There is long term plan is which is used for developing human resource in Commercial bank of Ethiopia	216	2.65	.674
There is accurate training need analysis which will affect employees interest in Commercial bank of Ethiopia	216	2.73	.809
There is no a discrepancy between the provided training and job skills in Commercial bank of Ethiopia	216	3.25	.961
There is work environment which support new behaviors learned in training and development program for me.	216	2.83	.830
There is professionals in the training department which improve my training skill	216	3.12	.889
There is sufficient time and budget which affects to execute training programs for my present	216	2.85	.855
There is evaluation of training outcomes which affects my training needs	216	2.75	.816
There is good training planning in terms of training content and methods	216	2.89	.866
<b>Total Mean/Std. Deviation</b>		2.86	.852

**Source: SPSS Output from Survey Data, 2020**

As shown in above table 4.13, the respondents neither agree nor disagree that Commercial bank of Ethiopia management support training programs with a mean score of 2.84and a standard deviation of .976.

Similarly, the respondents remained neutral that there is long term plan is which is used for developing human resource in Commercial bank of Ethiopia with a mean score of 2.65 and a standard deviation of .674. In the same vein, the respondents remained neutral in that there is accurate training need analysis which can affect employee’s interest in Commercial bank of Ethiopia with a mean score of 2.73and a standard deviation of .809.

On the other hand, the respondents agreed that there is no a discrepancy between the provided training and job skills in Commercial bank of Ethiopia with a mean score of 3.25 and a standard deviation of .961.

The respondents neither agree nor disagree in that there is work environment which support new behaviors learned in training and development program for them with a mean score of 2.83 and a standard deviation of .830. Furthermore, the respondents neither agree nor disagree sending appropriate persons to the training program improves their skill and knowledge with a mean score of 2.86 and a standard deviation of .791.

On the other hand, the respondents agreed that there is professionals in the training department which improve their training skill with a mean score of 3.12 and a standard deviation of .889. However, the respondents remained neutral in that there is sufficient time and budget which affects to execute training programs for current time with a mean score of 2.85 and a standard deviation of .855. The respondents also remained neutral in that there is evaluation of training outcomes which affects their training needs with a mean score of 2.75 and a standard deviation of .816. However, the respondents also neither agree nor disagree in that there is good training planning in terms of training content and methods with a mean score of 2.89 and a standard deviation of .866.

As the table reveals the grand mean of challenges of training practice is 2.86 with standard deviation 0.852. For all items the mean score falls in the range of 2.65-3.25 which falls in the response option of “neutral”. This implies that the response falls in option of is undecided.

## CHAPTER FIVE

### MAJOR FINDINGS, CONCLUSION, RECOMMENDATION & SUGGESTIONS FOR FUTURE RESEARCH

#### Introduction

This chapter presents major findings, conclusion and recommendation based on the findings of the study and suggest possible areas for future research.

#### 5.1. Major Findings

This study was carried to assess training practice and challenges of training in Commercial Bank of Ethiopia. Specifically, it tied to describe training needs assessment practice, time of training provision, selection process of trainees and trainers, training evaluation practice, perception of employees towards the training practice and challenges of training practice in Commercial Bank of Ethiopia.

As the result reveals, the grand mean of training need assessment is 3.91 with standard deviation 6.18. For all items the mean score falls in the range of 3.86-3.96 which falls in the response option of “agree”. This implies that Commercial bank of Ethiopia conduct formal training need assessment. Additionally, the training programs are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps and training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job. This is supported by Birhane (2016) study which recommended that analyzing training needs periodically is important to select who is going to train and what objective to achieve.

The result also shows that the grand mean of timely training is 3.91 with standard deviation 7.14. For all items the mean score falls in the range of 3.88-3.95 which falls in the response option of “agree”. This implies that Commercial bank of Ethiopia provide timely training at the right time, gives training about the new products and services of the company at the time of adoption and training materials are available on time.

The finding also indicates, the grand mean of selection of trainees and trainers is 3.74 with standard deviation 7.01. For all items the mean score falls in the range of 3.63-3.81 which falls

in the response option of “agree”. This implies that Commercial bank of Ethiopia recruited without bias, trainers are capable and knowledgeable about the subject matter, trainers selected skills, knowledge’s about the subject and they can transfer and demonstrate the training appropriately, trainers use the right methodology to address the subject matter, criteria used to select trainees are based on the objectives stated there on the training program and trainers’ have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.

The result also shows that the grand mean of training evaluation is 2.75 with standard deviation 7.85. For all items the mean score falls in the range of 2.64-2.86 which falls in the response option of “neutral”. This implies that the response falls in option of the majority of the respondent is undecided. Thus, Commercial bank of Ethiopia not adequately tests the trainees before and after the program, do not conduct end of the training assessment program, the outcome of the training rarely evaluated each time and looks the performance appraisal report to evaluate the training.

**The study also shows that** the grand mean of perception of employees towards training practice is 3.70 with standard deviation 0.69. For all items the mean score falls in the range of 3.52-3.76 which falls in the response option of “agree”. This implies that Commercial bank of Ethiopia helped customers to perform their work effectively and efficiently, improved their skills, knowledge and attitude which increases their performance. It also increases their confidence when performing work related task, reduce the stress of the employee, improves their performance and enables them to do their job as required. **This coincide with study of Aidah (2015) which found that training and development** have an impact on the performance of employees with regards to their jobs. The study also coincides with the finding of Githinji (2014) which revealed that training positively influences employee performance by having a positive influence on employee engagement to change processes, innovation, better performance and job enthusiasm for enhanced employee and organizational performance.

In line with the challenges of training, the result reveals that the grand mean of challenges of training practice is 2.86 with standard deviation 0.852. For all items the mean score falls in the

range of 2.65-3.25 which falls in the response option of “neutral”. Thus the result shows that there is no management support training programs. There is no long term plan is which is used for developing human resource and on the job training. The result also shows that there is little work environment which support new behaviors learned in training program. There is no good training planning in terms of training content and methods. Additionally, there is some problems such as inaccurate training need analysis which cannot affect employee’s performance, insufficient time and budget which cannot affect to execute training programs for current time and insufficient evaluation of training outcomes which cannot affect employees training needs.

## **5.2. Conclusions**

This study assessed training practice and challenges in Commercial Bank of Ethiopia. As far as training need assessment is concerned, there is formal training need assessment in the study area. The training programs of the bank are designed and developed based on the analysis of employee’s skill, knowledge and attitude gaps and training needs analysis methods of the organization enable to clearly identify the required training that employees’ need to perform their job.

The commercial bank of Ethiopia also provide timely training at the right time, gives training about the new products and services of the company at the time of adoption and training materials are available on time.

Besides, as far as selection of trainees and trainers is concerned, the trainees of the bank are recruited without bias, trainers are capable and knowledgeable about the subject matter, trainers selected have skills, knowledge’s about the subject and they can transfer and demonstrate the training appropriately, trainers use the right methodology to address the subject matter, criteria used to select trainees are based on the objectives stated there on the training program and trainers’ have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills and ability to motivate others.

In line with training evaluation, the bank inadequately tests the trainees before and after the program, not enough to ask trainees through questioners and interviews at the end of the training program, the outcome of the training rarely evaluated each time and looks the performance appraisal report to evaluate the training.

As far as perception of employees towards training and development practice is concerned, the training provided by the bank helped employees to perform their work effectively and efficiently, improved their skills, knowledge and attitude which increases their performance in the study area.

In general, the result shows that there is no a discrepancy between the provided training and job skills and professionals in the training department which improve training skill. However, the result shows that Commercial bank of Ethiopia has no management support training programs. There is no long term plan which is used for developing human resource and on the job training. The result also shows that there is little work environment which support new behaviors learned in training program. Similarly, sending appropriate persons to the training program did not improve skill and knowledge. There is no good training planning in terms of training content and methods. Additionally, there is some problems such as inaccurate training need analysis which cannot affect employee's performance, insufficient time and budget which cannot affect to execute training programs for current time and insufficient evaluation of training outcomes which cannot satisfy employees training needs.

### **5.3. Recommendations**

The result of the study shows that the bank conduct formal training need assessment, design and develop training based on the analysis of employee's skill, knowledge and attitude gaps and conduct training needs analysis methods. Therefore, commercial bank of Ethiopia should strengthen training need assessment practice in order to identify gaps in the skill of their employees.

Besides, the study shows that the bank provide timely training at the right time, gives training about the new products and services of the company at the time of adoption and training materials are available on time. Therefore, Commercial bank of Ethiopia should strengthen provision of training at the right time and gives training about the new launched services and products of the banks in order to bring the desired outcome of the training.

Moreover, the study shows that selection of trainees and trainers are without bias, trainers are capable and knowledgeable about the subject matter, trainers selected have skills, knowledge's about the subject and they use the right methodology to address the subject matter and trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal

skills, ability to motivate others. Therefore, Commercial bank of Ethiopia should strengthen the practice selection of trainees and trainers and criteria of selection should be communicated to employees.

The result of the study also shows that inadequately tests the trainees before and after the program and the outcome of the training rarely evaluated each time. Therefore, the bank should measure the immediate reaction of the trainees and apply training impact analysis in order to assess the effectiveness of the training program by measuring the trainees' performance before and after training.

Additionally, result of the study shows that the training helped employees to perform their work effectively and efficiently, improved their skills, knowledge and attitude which increases their performance. It also increases their confidence when performing work related task, reduce the stress of the employee, improves their performance and enables them to do their job as required. Therefore, Commercial bank of Ethiopia should strengthen continuous provision of training to its employees so that they perform effectively and efficiently on their job.

Finally, result of the study shows that there is some problems such as inaccurate training need analysis which cannot affect employee's performance, insufficient time and budget which cannot affect to execute training programs for current time and insufficient evaluation of training outcomes, little work environment which support new behaviors learned in training and development program. Therefore, Commercial bank of Ethiopia should assess area of problems to be addressed by taking continuous follow-up program and a feedback after each training from employees to evaluate the outcome of the training and take corrective actions.

#### **5.4. Future Research Direction**

The study major purpose was to assess practice and challenges of training in Commercial Bank of Ethiopia: The Case of North Addis District. This study is confined to assessing training practice and challenges. The finding shows that there is formal training need assessment, timely provision of training, fair selection of trainees and trainers and inadequate training evaluation. Therefore, the researcher recommends future research direction to see the effect of training and development on employee performance.

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**APPENDIX A**  
**Questionnaire**  
**St. Marry University**  
**School of Graduate Studies**  
**Department Of business Administration**

Dear Respondent,

This questionnaire has been designed to solicit information purely for academic purposes. This research is conducted as a partial fulfillment of the award of Master degree in Business administration in St. Marry University under the title “Practice and Challenges of Training in Commercial Bank of Ethiopia: The Case of North Addis District”. Therefore, your participation in giving reliable information has a vital contribution for the success of this study. So, I respectfully request your kind cooperation in answering the questions as clearly and genuinely as possible. I would like to assure you that the information you provide will be used for research purpose only and all responses will be treated in strict confidentiality. Finally I would like to express my appreciation for your time, patience and diligence in responding to this questionnaire and for allowing me to fulfill my objectives.

**Note**

Please don't write your name.

please answer by putting “√” mark on the box with point which highly reflects your idea parallel to your choice.

Sincerely,

## Part One

### Section 1 - Background Information

1. Gender A. Male  B. Female
2. In which age group are you? A. 20-25  B. 26-31  C. 32-40   
D. 41 & above
3. What is your current Educational Qualification?  
A. Diploma  B. Degree   
C. Master's Degree  D. Other
4. What is your Service year in CBE? A. Less than 3 years  B. 3 to 5 years   
C. 6 to 8 years  D. More than 8 years

### Section 2 –General Information on Training Practice

5. Have you participated or attend in any training program organized by CBE?  
A. Yes  B. No
6. How often do you attend training programs?  
A. Only once  B. Twice   
C. Several times  D. Rarely
7. Which type of training is given to CBE staff?  
A. On job training   
B. Off job training

## Part Two – Information on Training Need Assessment

To what extent do you agree with the following statements regarding training need assessment?  
1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

### I. Information on Training Need Assessment

1	Information on Training Need Assessment	1	2	3	4	5
1.1.	Commercial bank of Ethiopia conduct formal training need assessment properly.					
1.2	Commercial bank of Ethiopia training programs are designed and developed based on the analysis of employee's skill, knowledge and attitude gaps.					
1.3	Commercial bank of Ethiopia training needs analysis methods of the organization enable to clearly identify the required training that employees' need to perform their job.					

### II. Information on giving timely training

2	Information on giving timely training	1	2	3	4	5
2.1	Commercial bank of Ethiopia give timely training at the right time					
2.2	Commercial bank of Ethiopia gives training about the new products (services) of the company at the time of adoption.					
2.3	Commercial bank of Ethiopia training materials are available on time.					

### III. Information on selection of trainees and trainers

3.	Information on selection of trainees and trainers	1	2	3	4	5
3.1	Commercial bank of Ethiopia trainees are recruited without bias					
3.2	Commercial bank of Ethiopia trainers are capable and knowledgeable about the subject matter.					
3.3	The trainers in Commercial bank of Ethiopia select by their skills, knowledge's about the subject.					
3.4	The trainers in Commercial bank of Ethiopia can transfer and demonstrate the training appropriately.					
3.5	Commercial bank of Ethiopia trainers use the right methodology to address the subject matter					
3.6	The criteria used to select trainees in commercial bank of Ethiopia are based on the objectives stated there on the training program.					
3.7	Commercial bank of Ethiopia trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.					

**IV. Information on Training evaluation**

4	<b>Information on Training evaluation</b>	1	2	3	4	5
4.1	Commercial bank of Ethiopia tests the trainees before and after the program.					
4.2	Commercial bank of Ethiopia asks the trainees through questioners and interviews at the end of the training program.					
4.3	The outcome of the training evaluated each time in Commercial bank of Ethiopia.					
4.4	Commercial bank of Ethiopia looks the performance appraisal report to evaluate the training.					

**V. Information on perception of employees towards the training and development practice**

5	<b>Information on perception of employees towards the training and development practice</b>	1	2	3	4	5
5.1	The training provided by the bank helped me to perform my work effectively and efficiently.					
5.2	Training programs of Commercial bank of Ethiopia improved my skills, knowledge and attitude which increase my performance on the job.					
5.3	Training increases employee confidence when performing work related task after training.					
5.4	Commercial bank of Ethiopia training and development reduce the stress of the employee					
5.5	I realized change on my performance after taking any form of training in Commercial bank of Ethiopia					
5.6	I have enough training that enables me to do my job as required					
5.7	There is an effective training and development practice in Commercial bank of Ethiopia					

## VI. Challenges during training and development

6	Challenges during training and development	1	2	3	4	5
6.1	Commercial bank of Ethiopia management support training programs					
6.2	There is long term plan is which is used for developing human resource in Commercial bank of Ethiopia					
6.3	There is on the job training in Commercial bank of Ethiopia					
6.4	There is accurate training need analysis which will affect employees interest in Commercial bank of Ethiopia					
6.5	There is no a discrepancy between the provided training and job skills in Commercial bank of Ethiopia					
6.6	There is work environment which support new behaviors learned in training and development program for me.					
6.7	Sending appropriate persons to the training program improves my skill knowledge					
6.8	There is professionals in the training department which improve my training skill					
6.9	There is sufficient time and budget which affects to execute training programs for my present					
6.10	There is evaluation of training outcomes which affects my training needs					
6.11	There is good training planning in terms of training content and methods					