



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

**THE EFFECT OF TRAINING PRACTICE ON EMPLOYEES JOB
PERFORMANCE IN THE CASE OF AWASH BANK**

**By
ADDISU ARGAW ERESSA**

**MAY, 2022
ADDIS ABABA, ETHIOPIA**

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SGS 0069/2013A

**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL
OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION (MBA)**

MAY, 2022

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Asst. Professor Shoa Jemal. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of earning any degree.

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MAY, 2022

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate studies for examination with my approval as a university advisor.

Shoa Jemal

Advisor

Signature

St. Mary's University, Addis Ababa

MAY, 2022

ACKNOWLEDGMENTS

First of all, I would like to express my gratitude to the almighty God for his absolute help in all my doings. I would also like to express my appreciation for the management and employees of Awash Bank for their assistance and cooperation in doing of this research.

Special thanks go to my Advisor Shoa Jemal (Asst. Prof) for his unreserved assistance, constructive ideas, encouragements and guidance in all parts of the study.

I would like to extend special thanks to my beloved wife and sons for their patience and assistance in all my doings. Finally I would like to provide special thanks to my beloved families and friends for their support, comments and suggestions.

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LIST OF ACRONYMS

NBE - National Bank of Ethiopia.

CBE - Commercial bank of Ethiopia.

IMF – International Monetary Fund.

EIFS - Ethiopian Institution of Financial Studies.

EIBI – Ethiopian Institute of Banking and Insurance.

EIBS – Ethiopian Institute of Banking Studies.

EAFS – Ethiopian Academy of Financial Studies.

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ABSTRACT

Training is a process that is designed to increase the skill, knowledge and productivity of an employee for the achievement of organizational objective. The study focused on the effect of training practice on employees' job performance in the case of Awash Bank. The objective of the study is to evaluate the training practice and application of the four of Kirkpatrick's models at the bank. Accordingly reaction of employees on the training program, knowledge perceived from learning effect, behavioral change of the trainer after the session and finally results of the training programs are well performed or not. The study used both descriptive research designs with a mixed approach called qualitative and quantitative approach by using both primary and secondary data sources. The primary data is collected from employees of Awash bank by using stratified sampling technique. The researcher selects 134 employees among the target population of 206 employees who had taken the training program at least once in the bank. The collected data were analyzed by using statistical tools (SPSS-Version 25). Descriptive as well as inferential statistics were used for the data analysis. The descriptive statistics such as frequency mean and standard deviation is used for describing the demographic/personal information of the respondents and the dependent and independent variables. Besides, the inferential statistics like Pearson correlation coefficient(r) and multiple linear regressions were used to determine the existence of relationship between independent and dependent variables. The result of correlation between the independent and dependent variables are examined and found that, there is weak relationship between strategic objective and training need assessment with that of the dependent variable (employee performance). Therefore, the researcher recommended the bank to focus on the strategic objective and need assessment program so as to address relevant training to employees of the bank and also to make employees more productive. Moreover the management is recommend applying the Kirkpatrick's four models and properly evaluating the training program and trained employee's performance for future.

Keywords: *Training, Employee Performance, training need assessment, strategic objective and evaluation of the training program*

CHAPTER ONE

INTRODUCTION

This chapter incorporates; background of the study, statement of the problem, objectives of the study, basic research questions, significance of the study, delimitations of the study and organization of the study.

1.1 Background of the Study

As the world is dynamic and a rapid change in technology and other attributes, organizations are expected to strengthen the capacity of their Human Resource department plus training and development section of the firm. (Abdul-Halim et al., 2016) Human resource department is a backbone of any organizations that performs different tasks like recruitment, selection, performance appraisal as well as training and development. Among those tasks, training and development takes the lion share although others are also mandatory for the organization. According to (D.A. Olaniyan, 2008), training is a mechanism used to provide relevant skills and crucial knowledge for employees used to perform specific tasks to attain organizational goal. Thus, training is expected to maximize both the human resource and capital investment by preserve the good trends and upgrade of those areas that shows paucity.

According to (Gomez.R, 2007), satisfied and motivated employees supply their unreserved effort for gratifying stakeholders of an organization. Companies arrange training program for their employees' in order to get competitive, skilled and productive man power for the success of their aspiration. According to (Garavan, 1997), trained employees are more creative as well as efficient than untrained employees and supply their skill to stir the company in good truck. In general, successful training program promote the organizational productivity, sustainability, competitiveness and provides better product or quality service to customers in order to boost profitability as well as goodwill of the company.

Many scholars argue in the effect of training on employee performance and set their assumptions from different perspectives (HATZIKIAN & BOURIS, 2007) says that, training is the long term investment in the skills and productivity of employee. Whereas, (Kyndt et al., 2009) believe that,

training reduce turnover and used to retain employees in their organization. (Vasanthi & Basariya, 2019) believes that, employee training has various disadvantages for both the employees and organization itself. Among those limitations, Training and Development costs time and money, it is complicated, sparing extra time for training can be stressful and exposed for switching of a new job.

The purpose of training program in the bank is used to serve customers in a better way, to upscale service delivery, to ease the system and to make the service more comfortable and accessible to users. (Onasanya S.A. B, 1999) says that, training is the preferred solution to improve employee performance. As per (Panza & Merrett, 2018), commercial banks in the world are interrelated and work in cooperation on various areas like import and export trade, debit / credit card payment and settlement, E-commerce and remittance services as an intermediary or correspondent. Since these payment and settlement transactions are linked two or more country banks and customers, employees of each bank should train properly.

When assessing trainings and development program of banking industries in Ethiopia, both the governmental and private banks use traditional way of service delivery and customers are obliged to exist in person to the bank for getting the service. In Ethiopia, mobile as well as internet banking are not extended as expected and not accessible to the society. Although the inefficiency of mobile as well as internet banking is related with various reasons like lack in growth of the country, limited IT infrastructure, skill and understanding of the customer's, employee performance and knowledge gap of workers take the lion share. As a result of this, the governing organ called NBE set a Directive (SBB, 83/2022) and says commercial banks shall fully automate their core banking system so as to improve their efficiency. According to the Directive of NBE (SBB 2016), commercial banks should earmark 2% of their annual profit for training and development purpose. The main reason why National Bank of Ethiopia put this command is because of maximizing the efficiency of employees as well as service excellence and competitiveness of local commercial banks when foreign banks enter in to local markets and make them competitive with other banks in Africa. Consequently, most of them are using the earmarked amounts for the desired purpose whereas; some of the training secessions that are not worthily and held for fulfilling of the command.

While examining training practices of commercial banks in Ethiopia, they train their employees to up skill their performance. Although the purpose of training is to boost both organizational and employees performance, the purpose of training program is not well realized and there is a gap in linkage of the strategic objective with training program, inadequate need assessment, poor designing of training program and meager evaluation of the training program. Because of these gaps, the researcher wants to focus on the effect of training on employee job performance to overcome on the stated drawbacks.

1.2 Statement of the Problem

Human resource is vital for the achievement of organizational mission, vision and strategic objectives. This is because; human resources are an integral part of any organization that enables them to take competitive advantage among firms in same industry. (Lindsay M, 1999) says that, training plays a critical role for the achievement of organizational goal or to increase productivity. Inversely, dissatisfied employees are discouraged and unable to provide the desired capacity for their companies and will not want to stay in the organization. Since employees are a tool for attainment of organizational goal, they should be well educated and adequately trained. Therefore companies are expected to internalize the strategic objectives of their institutions in the minds of employees and avoid their skill gap by providing adequate training and development.

The main objective of employee training program is related with up skilling of both existing and new employees of an organization. (Armstrong, 2017) states that, since new employees are emerging from school or other company, there is a possibility of having knowledge gap and may not easily interact with the existing staff. So, companies are expected to explain several thought about organizational goal, the duty, work environment and legal issues like policy as well as procedure of the company by using orientation, induction and on the job training method. Besides, companies should study the need assessment program and well design training session for their existing employees that have skill as well as performance gap and arrange the session when there is new product or service development.

Although training is a must for all deserved employees, there are certain impacts or loopholes from selection up to content of the program (N. Theriou & Chatzoglou, 2014). For instance,

some employees had taken training program more than once but others may not take any training for a range of months or years. Besides, for those sessions that are favorable to employees are provide for selective staff as per the will of the management in violation of company policy and procedure or other parameters.

Employee performance is the measure of efficiency, productivity and effectiveness of employees in the achievement of organizational objective. According to (Coleman & Borman, 2000) employee performance is related with, the willingness of a person to provide his/her effort either by working extra time, effective utilization of resources, in participating with team works and creating better communication with colleagues for the successes of an organization. (WALeed,A, 2011) react that, employee performance has a direct impact in organizational performance.

While reviewing training practice of Awash bank, the researcher collect pertinent and preliminary information from various sources like annual reports, detail interview from Learning and Talent Development Directorate and selected employees of the bank. The data collected from the above sources confirmed that, the bank has delivered both short and long term training from its date of establishment 1994 G.C up to now. When evaluating training program of the bank, basic training processes like training need assessment, training design, training delivery and evaluation are fairly performed. Although the bank pertain the four Kirkpatrick models in some level, they are not evaluate the training program and its effect in the performance of an employee after post training program. In addition to this, while evaluating employee training and performance of the bank; there are certain gaps on few areas. For instance, there is lack of integration between strategic objective of a company with that of the training program, lack of coordination between human resource department with that of training and development section of the bank, lack of well defined training objective, inadequate need assessment program, ineffective trainers and little supervision as well as evaluation of post training programs. Moreover, employee performance of the bank is evaluated as per their achievement of resources/deposits and provides less attention on job knowledge or skill of an employee. Due to this, the researcher wants to focus on those gaps and provide relevant recommendations on the areas that show paucity.

Therefore, since training program is a mechanism in the achievement of organizational objective, the researcher wants to perform the study in the Effect of training on employee performance in

the case of Awash bank. As per the knowledge of the researcher, there are two studies performed by (Teferi, 2016) and (Omer Abdirahman, 2017) in training and development on employee performance in the case of Awash bank. Accordingly both researches mainly focused on performance achievement of an employee after training program and do not consider the effectiveness of the training program. Therefore, due to various changes in organizational structure and training program of the bank, the researcher examine the drawbacks and provide possible recommendation on the findings so as to improve pre and post training program of the bank.

1.3 Objective of the Study

The objective of a research has two parts which is the general and specific ones.

1.3.1 General Objective

The general objective of the research is to assess and examine the effect of training on employee job performance in Awash Bank.

1.3.2 Specific Objectives

Based on the above general objective, the following specific objectives are designed.

- To discover the linkage of strategic objective with training practice of the bank.
- To acknowledge the role of need assessment on training program of the bank
- To clarify the conditions to be considered in designing the training program.
- To improve training delivery method that affect employees' performance of the Bank.
- To evaluate the effectiveness of bank's training program.
- To assess the relationship between training practice and employee job performance of the Bank.

1.4 Significance of the Study

Although a number of researches made in the area of the effect of training on employee performance, there are some loophole and do not consider current situations and working condition of the bank. So, this study is equipped to wrap those gaps in the relationship between

training and employee performance by providing relevant and valuable comments to the bank. Therefore, this research is used to increase the skill and confidence of employees and for the management, it is used to increase productivity and to maintain cost effective training program for future. Moreover it is used to improve the banks training system and trend so as to increase efficiency of an employee of the bank. Finally, this research paper is expected to use as a basis for further research and aid as a reference for their detail study.

1.5 Scope of the Study

The scope of the study had four parts and named as, conceptual, geographical, time and methodological issues. Conceptual refers the effect of training on employee job performance and the five independent variables called strategic objective, training need assessment, training design, training delivery and training evaluation. The methodological approach is related with explanatory and descriptive research design with both qualitative and quantitative research approach. The word time refers the data collection period from respondents and geographical delimitation implies the area in which the research is performed and it is focused on head quarter and selected branches of Awash Bank since there is a variety of job position and more experienced as well as trained employees. The other reason why the researcher selects Awash Bank from others is because it is highly profitable and earmarks more budgets for training and development programs and there is a variety of training programs performed by the bank.

1.6 Limitations of the Study

The limitations of the study were the respondent's response in filling of the questioner since all employees are tight in the bank's regular task. Moreover, the research is mainly focused on city branches and head quarters by excluding outline branches since those branches are distant from the researcher location. So, there may be an existence of other drawbacks that are not part of this study.

1.7 Definition of Terms

Training- is a planned activity which helps employees to be up skilled and well competent in their present job (Bramley & Kitson, 1994).

Training Need assessment (TNA) - TNA is the process of studying the purpose of the training and determining what kind of training is to be delivered. (Noe, Hollen Beck, Gerhart, & Wright, 2008)

Training Design - is a process of preparing relevant facilities and resources so as to arrange the training sessions as intended in the training plan (Kirkpatrick, 2006)

Training Delivery - is a method of training program that interprets the plan in to action by using as per the established criteria (Davis et al., 1974).

Training Evaluation - is a means to appraise the effectiveness of a training program as per the plan and its strategic objective. (Noe, Hollen Beck, Gerhart, & Wright, 2008).

Employee performance - is the contribution of employees to achieve organizational goal. (Donohoe, 2008)

1.8 Organization of the Paper

The research paper has structured in five chapters. The first chapter incorporates; background of the study, background of the organization, statement of the problem, objectives of the study, research questions, and significance of the study, scope and limitation of the study. The second chapter is review of related literatures with theoretical background and relevant findings from different literature. The third chapter is focused on the methodological part applied by the organization. Chapter four is about cause and effect or result and discussion of the study and the last chapter which is chapter five is about conclusion and recommendation of the study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

The second chapter of the research focuses on overview of training, benefits of training, training process, employees' performance and impact of training and employees' performance. In detail this chapter deals with the theoretical review, empirical review and conceptual frame work.

2.1 Theoretical Framework

Under this sub heading the researcher focuses on the concept of training, benefits of training, training delivery method, training process and banking industry in general.

2.1.1 Training

The term training and development is a human resource management function which is mainly works to increase the productivity of the employees and organization also. (Dessler 2006) asserts that, "training refers to the methods used to provide new and existing employees the skills they need to perform their jobs and argues that training is the hallmark of a good management and a task managers ignore at their peril". According to (Lawless et al., 1990), training is a learning process that shapes the skill and knowledge of the employees or workforce. Companies should train their employees in order to adapt with technologies and to make their companies competitive and preferable than other firms in the industry. (Bramley & Kitson, 1994) expressed training as an intended activity which makes employees competent and well qualified in their present job.

The concept of training is also expressed as; an investment in both the company and the employee itself. (Tyson & York, 2000) says that, companies train employees to compose them in increase of their efficiency, productivity and innovation. Besides, the benefit is not restricted to the employees rather it also have high impact in the performance of the company by increasing the production capacity, profitability, employee retention, reduce absenteeism, earn high market share and so on. According to (Armstrong, 2009), "the fundamental aim of training is to help the organization achieve its purpose by adding value to its key resource and the people it employs." (Basarab & Root, 1994), says that company owners or stakeholders wants to arrange a training program for improving quality of product or services, Increased Performance of the employees,

to minimize errors and effective utilization of resources, raise Sales and reduction in production cycle time. Although training and development brings better performance to the employees and organization, some scholars argue on certain issues and repudiate that training increase the performance of company employees but it does not mean that, performance is not only realized by training and development rather it creates burden for both the employees and the company itself . (Bishop, 1987) compared two employees the one who stay on his duty and the other one who attend on the training program and suggest that, the person who attends the training session is not part of the productivity so he/she should share the cost of training since salary is paid in time of training.

2.1.2 Benefits of Training and Development Programs

Training and development program has multiple benefits for both the employee and organization when it is properly performed. (Armstrong, 2009) states that, the benefits of training include; minimizing learning cost; improve skills of individuals, team and corporate performance in terms of output, speed, quality, and overall productivity; improvement of operational flexibility by extending the range of skills possessed by employees (multi-skilling); attraction of high quality employees by offering them learning and development opportunities and so on. Furthermore, According to (Iftikhar Ahmad and Siraj ud Din,Gomal, 2009) training has a direct impact in the success of organizational performance. As a result of this, an employee who is adequately trained performs its task well, has increased morale value and achieves higher goals within the organization. Although the benefits of trainings are vast in numbers, some of them are stated as follows.

It Increases or Up-skilling the Knowledge of an Employee

Training and development increase the skill of employees by providing better knowledge and proficiency. (Kearney & Gebert, 2009) continuous effort in training and development assist companies to retain well qualified and highly skilled employees and also it help employees to be confident and being productive in taking of the training program. Therefore, training and development increase the skill and competency of employees and enable companies to maximize their productivity and makes them competent in the industry or market.

The main objective of training in an organization is to add value on the company employees and being capable in doing the required task. It is obvious that, the world is dynamic and there is a change in every day. As a result of this, companies are expected to arrange training programs by expending their money and time to make employees more productive as well as resist with the change. (Kulkarni.p, 2013) says that, the primary objectives of training and development is to create well skilled plus committed workforce in an organization. Therefore, companies should strengthen their Human Resource department in order to possess skilled and competent work force in their organization.

Less Supervision

When workers are well trained, they can do tasks by their own and no need of supervision as like the past. (Wood et al., 1988) says that, training increase self efficacy of employees and it results in increase the performance of them as well as make possible to be confident and done their work aptly as per the knowledge perceived from the training. Thus, training will reduce a number of supervisors and the out lay of money paid as consultancy and professional fees since trained society will do things by their own. Based on this, the company can save the cost by transferring those supervisors to other work units and it helps to minimize administrative costs like salary and allowances.

Help to Preserve Company Goodwill

This refers that, a trained employee can provide better or quality product or service and also enables the company to get high market share than competitors. (Sommerville, 2007) states that, training helps employees to work hard and gives their new skill for the successes of the organization. Besides, it plays a significant role in the achievement of organizational objective. Therefore, market share, productivity and goodwill of the company will increase.

As we have seen, the world giant businesses like Microsoft, Dell, Toyota, Samsung and other massive companies are extended and transmit their products and services to the world market. The main reason why those companies are world class and high market share is that, the products that are produced by those companies are suitable and improve the goods frequently by adding additional features in the existing products or inventing of new product or service. The main result of the changes is arising because of having skilled man power and providing of the

expected training to their employees. Based on comprising of good Human Resource management and unlimited access on the job training and development, the wealth as well as good will of the companies are improved and makes their company as the leader in the entire world.

Improve Team Bounding

Team bounding refers the act of creating team for the success of organizational objectives. (Adeleke, 2008) states that, the purpose of teamwork is to create synergy and willing to work together in order to create relationship and common understanding among teams for attaining organizational goal. Moreover, working in alliance plays significant role in creating suitable working condition with colleagues, enlarge social integration with other employees and promote innovation.

Effective Use of Resources

The other advantage of training is related with resource management and it leads companies to use resources effectively and at a lower cost. According to (Thanuja and Suja S Nair 2016), training and development assist companies in optimum utilization of both human and other non human/capital resources. Thus, if employees are trained well, they can use resources effectively, efficiently and minimize scrap and waste products. Due to this, training reduce cost of material, labor and other related outlays since it help the employees to use resources aptly.

2.1.3 Training Delivery Method

Training delivery method is a mechanism that is designed to address the methodology of the training program by using the two types of training method called on the job and off the job training. Many organizations use inappropriate training methods and unskilled trainer. Because of this, it exposes the company for additional cost and those wrong instructional as well as unskilled trainers may have high impact on organizational performance.

I. On the Job Training Method.

Is a type of training which is delivered when the employees at their work station. In this method the training is delivered by management, senior staff or other professionals how the real tasks is

being done and its challenges when doing the normal task. The main objective of on the job training is basically related to train employees about the rules, regulations and the work procedures. Among those on job trainings, the following are mentioned as follows.

Coaching or Mentoring

Coaching or mentoring is mainly related with the relationship between the employee and professionals who present the training. (Gardiner et al., 2007) Coaching or mentoring is a training mechanism which helps employees to be skilled and competent at all levels. In coaching and mentoring, the instructor initiate the employee to ask a question when not raised on the training room due to different situations and he/she reply the questions either impersonal or virtually in online system.

Team Training

Team training refers the cooperation of company employees to merge together for the achievement of organizational objectives. The purpose of team training is to facilitate the decision making process, for problem solving and to meet the expected return of the company. Team training of an organization mainly focused on certain relevant issues like; “Improving team collaboration, increasing team productivity, identifying and influence the strengths of team members, to create good relationships with teammates, to improve communication, creating a positive work environment and to increase motivation of employees”. According to (Weiss, 1978) training makes teams to interact each other for the successes of organizational plan and maintaining the procedures learned in the training program.

Orientation

It is a type of training which is organized for new employees of a given company to introduce overall condition of the company. (HOLTOM et al., 2006) suggests that, managers or leaders should provide sufficient information rather than deep organizational information to new entrants so as to collaborate with organizational culture and other relevant information. In time of this training, the management of the company introduce the new employees with that of the existing ones and gives a brief explanation about Company mission, vision, values, its culture and

policies, Organizational structure, Administrative procedures, such as computer logins and email setups and Benefit plans.

II. Off the Job Training

Off the job training is a type of training which is given out of the employee regular work area. This implies that, it is arranged either in the organization training hall or other venue like hotels. Since this training is out of the work area, it helps trainers to focus on the subject matter and avoid distraction. There are various categories under the off job training and some of them are depicted hereunder.

Instructor-Led Training

Instructor led training is a traditional way of training which is done in the class room and it is presented by the teacher/instructor about the content and followed by trainers/employees. In this type of training trainers raise questions and it is replied by the instructor. Although the training is effective and constructive for both the employee and company, it is costly and the contents and sessions are boring

E-Learning

It is an electronic based training which is designed to provide the training by the use of different online practices. For instance, these types of trainings are channeled by videos, games, activities and electronically tests by using smart phones or other compatible devices. According to Karen (Lawson, 2016) E-learning type of training evaluation is difficult as compared to traditional training program.

Simulation Types of Training

This type of training is effective type of training and is mostly applied on the riskier areas and on few companies. The training is mostly related or same as with the actual framework of the real device or machine. According to (Weaver et al., 2014), simulation type of training is also used in leadership training to internalize better knowledge in the minds of the trainers. In other words, this type of training is a computer based training and mostly used to train pilots and Doctors.

Technical Skills Development

This type of training is served after taking the orientation type of training and once the employee being accustomed with the work environment and main operational areas of the company he or she is worked. In this type of training the company informs the employees to maximize their effort so as to increase the productivity of the company and for the achievement of its short term and strategic plan. The following issues are considered in this type of training. These are; “Content writing, Data analysis, Coding and programming”.

Quality Training

The main reason why business organizations are established is for maximization of company profit and to meet its objective by producing quality product or service. For this reason, companies are expected to arrange training program to their employees and projected to focus on “Quality control processes, avoidance of inferior or poor-quality products and evaluation and improvement of a production system”.

2.1.4 The Training Process

Different scholars categorize the training process in to different steps. According to (McGhee.et.al, 1996) the process of training is divided in to nine steps and the details of each step are presented hereunder.

Step 1: Training Needs Assessment

While reviewing the term training need assessment, it is the process of identifying the needs and desire of the training. (Zahid Iqbal & Khan, 2011) replies that, “Formative evaluation research is used to enhance effectiveness of the curriculum, guide development of teaching and learning strategies, and reveal promising and ineffective components of curriculum” .The need assessment can be performed either by “formal” or “informal” ways. The former may be done by using survey and interview techniques and the latter one is assessed by (asking some questions of those who attend the same trainings earlier).

Training needs = Desired Capability - Current Capabilities of the Participants

The purpose of training need assessment is expected to answer the following five questions

Why- it refers why need of providing the training? In this question the company should consider “feasibility analysis” and “needs Vs wants analysis”. Thus, the company should identify those issues and if there is a knowledge gap or deficiency arrange a training program.

Who- this need assessment criteria focuses on two things. These are who will attend the training session (employees) and who will provide the training program (trainer or instructor).

How- this implies the mechanism how the training session can be performed and what are the possible mechanisms, tools and facility for serve of the training program.

What- it answer the question about the feature of training and in what area should the training be organized or scheduled. It is mostly related with the type of training and its content.

When-the word when answers about the schedule and time in which the training is performed. This is the last step of need assessment and it is implemented after completion and gets approval of the company management for the training program.

Step 2: Preparing Training Plan

Training plan is used to arrange the overall activities and to predict the future goals of the company in relation with the training and development. Obviously, every activity needs to plan because without planning it is difficult to predict the future and unable to know where we want to go. The training plan is mainly focused on establishment of training goals, identify the skill gap of employees or trainers and recognize the desired outcomes so as to prepare the best training plan. According to (Walker & Miller, 2010), the training plan can be prepared by applying by Setting performance standards, Write training objective, develop unit training plan (set benchmark for the training objectives, arrange training session, test the training programs). Besides it is also related with preparing training plan and measuring performance and if the result is negative it is recommend repeating the program or terminating the session.

Step 3: Specifying Training Objectives

Training is mainly programmed in order to fill the skill or knowledge gap of employees or trainers. According to (Walker & Miller, 2010), training objective is related with the predetermined and measurable outcome that staff of a company is projected to achieve a certain skill after completing the training program. As a result of this, companies should first identify the main objectives of the training program prior to move in to action. Training objectives can be established to maximize productivity of an organization, to get well skilled and capable employees, to promote innovation and invention, to retain employees, to make employees confident, to get better employee performance and to reduce employee turnover. Accordingly the training objectives should focus on certain issues like the purpose of the training program, defining expected training outcome, put conditions in to great consideration, align training objectives with business goals and write down companies training goals using the “SMART” format.

Step 4: Designing the Training Program

It is a process of maintaining a training framework and preparing of the necessary facilities and resources so as to arrange the training sessions. The designing program of the training should consider of learning style, delivery mode, budget, audience, content, timelines, communication and measuring the effectiveness of the training. (Kirkpatrick, 2006) says that, if training programs do not implemented as intended, the training evaluation Process may not be happen as expected or might have little chance of being succeeded. Thus, in designing the training program companies should consider the stated conditions to make it more valuable and effective session since the contents are input for the delivery.

When designing of the training program, it is a must to arrange better training halls and it should be comfortable for the attendants and the instructor also. In selecting of the training rooms, the company is better to select qualified trainer, use soundproof rooms, having enough ventilation of Air, preparing related modules and distance of the training venue from the participants living area and other relevant conditions should be considered.

Step 5: Selection of the Instructional Methods

This step is related with the choice used to consider in time of selection for mode of delivery of the training program. (Weston & Cranton, 1986), the term instructional strategy method is related with the coaching with its available components or materials. In selection of the instructional method, companies and trainer should know the average skill of the trainers and select the best suited instructional methods in order to deliver better training program and to internalize the expected skills in the mind of the employees.

Step 6: Completing the Training Plan

When accomplishing the designing, framework and other facilities, the training program and plan will be completed. When we say the training plan is completed, it mean that the goals are well identified, assess the needs of the training, address logistical requirements, optimize training implementation and measure and communicate the successes of the company training program. Thus, after completion of the stated preconditions we can call the training plan is to be completed.

Step 7: Deliver the Training Program

After accomplishing of the training plan and program, the next step is preparing the training session or put the plan in to action. (Davis et al., 1974) says that, training session should be given based on the established criteria. While implementing the training program, the trainer should consider the under listed cases so as to propose better skill to trainers.

- Introduce the session in brief.
- Explain key points and go through policies and procedure.
- Tell them the situations or methods of training.
- Communicate trainers about what they want to know and explain their feelings.
- Apply learning points to create greater understanding and knowledge, request trainers to share their feeling and expectation about the subject matter.
- Raise questions to the trainees which are compatible with the subject matter.
- Assign a schedule and all the participants compel to accept on the schedule to attend the secession on time.
- Provide enough time for breaks, refreshment and finally collect feedback from trainers.

Step 8: Evaluate the Training program

“Training evaluation is a systematic process of collecting information for and about the training activity which can be used for guiding decision making and for assessing the relevance and effectiveness of various training components.” The main objectives in evaluating of the training should consider certain issues about, cost of the training and justify if there is a deviation, to improve the design of training and development program, to ensure the training secession was value adding and meet its pre established objectives also check the performance of the employee pre and post training program. According to (Kirkpatrick, 1979), the evaluation process has four levels and each of them has their own characteristic.

Level 1 – Reaction: This is related with understanding the trainers view on the training program.

Level 2 - Learning: Evaluate whether trainers well know about the context or subject matter of the session.

Level 3 - Behavior: Assess employee’s achievement and check whether they have got new skill from the session.

Level 4 - Results: Evaluate the impact of the training program in company performance.

Therefore, evaluation of the training program helps the company to see the effectiveness of the training and enable them to take corrective action for future training program.

Step 9 – Planning Further Training

The last step of training and development program is planning of future training. Since training program is a cyclical process, the company will plan for other sessions or arrange new program for other employees of the company that are not attend on the session.

2.1.5 Linkage of Strategic Objective with Training Program

Strategic objective is a long term plan that is designed by an organization to achieve the desired goal. Every organization has a strategic objective in order to stay for unlimited period of time and to sustain future destination of an organization. In other terms, it is a mechanism to succeed the mission statement. When a company set an objective, it is to be sure that the plan should be changed in to action. As human resource is the base for any organization and it is a means for the realization of organizational objective, it is a must to be known by employees of a company.

According to (Tapiero et al., 1983), strategic decisions should be performed thorough analysis and systematic approach to decision-making. A good human resource is emerge by training and development so if companies are arranging a training program, it is expected to make the strategic objectives of the company is to be accessible and understandable by employees of an organization. As known, the strategic objectives of commercial banks in Ethiopia are to be the best bank in both the country and foreign banks. But it is obvious that, the performances of their employees are measured by the resource/deposit which he/she achieved. This shows that, there is a loophole in between the linkage between strategic objective and training program with that of performance evaluation. So to be compute with other foreign banks, our banks should work on product development by downsizing their traditional service. Moreover, it is expected to work on their human resource by providing reasonable weight for the resource mobilization and skill as well as competency to meet their long term strategic objective.

2.1.6 General overview of Banking Industry

Banking is a business activity of accepting and safeguarding money owned by other individuals as well as entities and lending out this money in order to conduct economic activities such as making profit or simply covering operating expenses. According to (Jesús Huerta De Soto & Stroup, 2020), historical background of banking system is emerge in ancient Greece and at that time temples are acting as a bank for loaning of money to individuals and monarchs. As (Chishti & Janos Barberis, 2016), banks are traditionally engaged in innovation in the financial sector however, after 1950s ATM service along with internet banking is diversified and accessible to users of the bank. (Moorad Choudhry et al., 2018) categorized banking activities as “retail”, or “commercial” banking and “investment” banking. The former is related with lending activities and the latter one is with earning of income from sales of stock items. Generally, the main objective or activity of banking industry is allied with generating of income from return of capital investment. Likewise, a bank is a financial institution that is established by the will as well as policy and procedure of the central or regulating bank of each country to receive money from customers as deposit and borrow it to the public that needs money for investment or working capital. Apart from this, banks provide various services like foreign currency exchange service, grants loans and advances to their customers, deposit of monetary and non monetary items, Money transfer, and transfer of funds from saving account to investment, discounting bill

of exchange acts as an agent, debit and credit card service, issue of traveler cheques and bill of utility service.

Apart from the above cases, almost all banks are play an important role in international business transactions and also act as an intermediary in import or export transaction and the trade agreements are done by electronically payment and settlement method called swift. According to (Capela & Firm, 2008), trade agreement is a deal between certain group of countries that are being together to establish a free trade area between those countries by using a standard rule to be implemented by all countries. Since all banks use the same format and same rule for international banking operations, all bank employees who work in this area should know those governing rules and opening and settlement procedure. So, banks should train their employees to understand the whole system, collective policy and international rules.

The other major area of banking industry is the financing activity. (Moorad Choudhry et al., 2018) define loans as, a lent of money to another party in exchange for future repayment. Commercial banks play an immense role in finance of the entire business activities of the countries. Banks finance all areas of businesses from the small up to large scale industries and huge projects. While granting of those finances, it needs further activities that are essential to predict the going concern or future carrier of the borrower business. Accordingly, certain analyses are performed by taking information from the borrower financial records, its cash flow and credit history whether the borrower pays its repayment in regular basis or not. Based on this, the credit analysts of the bank or other concerned parties perform a detailed analysis and transfer it to the management for approval. Therefore credit analysts of a bank needs relevant trainings in order to protect both the borrower and the bank from risk.

2.1.7 Training and Development in Banking Sector in General

Training and development is a key factor in human resource management function (Arya, 2017). This implies that, training is the mechanism used to increase the performance of employees in a given company. (Chandanani et al., 2017) say that, Human Resource department of any company has significant role in maximization of organizational performance by the means of training and development. Moreover, the bank may give training for the existing employees in order to add value plus to upgrade their skill, knowledge and efficiency when there is expansion on the

existing system or launching of extra services. Banks offer different types of trainings for their employees like, loans and advances, foreign transaction, local money transfers and other strategic and leadership trainings. Out of those trainings, the most common types of banking industry trainings are presented hereunder;

Induction Training – this is a type of training which is held for new employees about motivational and other operational areas of the bank. According to (KLEIN & WEAVER, 2000), good induction programs provide better benefit for the employer in increase of employee productivity, loyalty, retention and contribution.

In Service/ on the Job Training – this is a day to day activity that is given by senior staff of the bank about each operational areas of the bank. According to (Khan et al. Int. J. Biosci, 2011), on the job training is directly related to employee as well as organizational success and it is weighted by empirical data.

Special Training – it is a type of training which is held for certain areas especially those customized areas of operation and new or improved systems.

Refresher Training – it is a training program which is done cooperatively with other banks of the country to share ideas, feelings and other common areas of banking operations.

Delegation Training – “it is a type of training organized by organizations such as World Bank, Asian Development Bank, IMF Central Bank etc” for various banks and it has a broad perception used to do their jobs effectively.

Risk Rating and Loan Pricing – this training is related with analysis of financial statement, risk areas and factors, ratio analysis, liquidity ratio and loan pricing analysis.

Loan Structuring and Documentation- this is loan related training that is designed to check on the issues like identifying loan source of repayment cases, loan facility, how to structure commercial loan and evaluate the adequacy of collateral provided by the buyer. (ACHARYA et al., 2013) discover that, banks predict liquidity risk so as to raise cash reserve and high opportunity cost.

2.1.8 Training Practice in Banking Industries of Ethiopia

The history of commercial banks in Ethiopia is emerged on 1905 by Emperor Menilik II. (Mauri, 2003) says that, the first bank in Ethiopia was established by the Emperor and it is named as Bank of Abyssinia. According to (Eshetu Chole, 1994), during the socialist regime most public enterprises are organized to earn profit and those profits are used to settle their debts. (Ashenafi Beyene Fanta, 2012) says that, the Ethiopian Government designed a new reform in 1994 by changing Government development banks in to commercial banks and issuance of license for private owned banks to launch banking service in the country. The permit of opening banking service in Ethiopia is given by National Bank of Ethiopia (NBE). Accordingly, the NBE issued a license for twenty banks to open and operate banking service in Ethiopia. Although those banks have a separate legal entity, there is an alliance called bankers association that create collaboration among them and solve their problems together. While reviewing historical background of financial institutions training center in Ethiopia, there is an institution called Ethiopian Institution of Financial Studies (EIFS) who facilitates training session for commercial banks.

EIFS starts its operation on February 1966 to impart training service in the finance sector until National Bank of Ethiopia and Commercial Bank of Ethiopia establish the institution called EIBS in 1975. Although, the EIFS changed to EIBI and EAFS in different periods, the NBE decided to rename the institution as Ethiopian Institution of Financial Studies (EIFS) in 2009. Starting from the period (2009), the institution provides short term trainings for banking sector, microfinance institutions, insurance and management development. Although this institution arranges a training program to those banks, it does not necessarily means that all banking related trainings are held only by that body rather all banks arrange their own training program.

As per the report emanated from Ethiopian Institution of Financial Studies (EIFS), they offered 143 short term trainings in full day or half day sessions for the year 2009/2010. Besides, the institution was accomplished various activities like; develops strategic plan for the bank, extend certified training products, it develop 34 new training products based on the training need assessment of the banks, review in curriculum, expand training plan and implement of MIS and home page for EIFS.

Therefore, the Ethiopian Institution of Financial Studies (EIFS) assists the financial institutions/banks to be more efficient and internalize common banking experience in the minds of all employees of commercial banks who works in Ethiopia.

2.1.9 Employee Performance

Employee performance is an act of measuring the ability of an employee based on his/her skill, competency and other organizational matters. (Donohoe, 2008) says that, employee performance in company business will have a success or failure factor. Many organizational management style and behavior are not suitable for employees and those situations negatively affect their performance and compel them to reduce own effort in the attainment of organizational goals. Researches show that, employee performance can be increased if there is suitable working environment, good management, motivation, adequate and reasonable benefit and training and development. Inversely there are various reasons that reduce employee's performance. Here are some factors that may affect employee performance.

Relationship of Leaders and Employees – although leaders in an organization is assigned to facilitate the organizational day to day activity for the achievement of organizational objective, many leaders in the organization manipulate their power for unnecessary actions and acts as a boss for their employees. Leadership does not mean a position or bossy style function rather it is a process that facilitates the interaction between leaders and followers in the achievement of organizational objective. According to (Hoch et al., 2016), transactional leadership style leaders are acting as an actor in overall activity of an organization and make the employees more effective. Although proper administration of employees is a vital role in the management of work and employees, over inflict act have a negative impact in the employee performance.

Working Environment – working environment in organization means, the entire operational and non operational areas of the company like, staff, location, layout, and working hours so on. Good working environment increase the efficiency of the employees and bad environment inversely decline the performance of an employee. According to (T. Rajeswari & Dr. P. Palanichamy, 2012) a good leader or manager is expected to make meaningful, charming, and empowering work environment. In many organizations, managers not give concern for the working environment of their company and they only focus on the output or achievement of

organizational goals. Therefore, employees of an organization not confer their full potential since the working environment is harsh for them.

Motivation – “is a desire to act in the achievement of organizational objective”. Companies provide incentives and other benefits to their employees for the achievement of organizational goal. (Cougar, J. D, 1984) says that, motivation is a mechanism used to retain employees by providing positive incentives while, some organizations may not work on motivation and lose their potential employees frequently. As the concept of motivation is broad, it is not easy to interpret in few words. But different scholars believes that lack of motivation in the organization inversely affect the performance of employees.

Training and Employee Performance – training is an act of increase in the skill and knowledge of an employee by providing valuable skill so as to make the employees more productive and to satisfy the goal of an organization. It is obvious that human skill and knowledge are limited in scope, so it needs to train employees to fill the knowledge gap and further review of the need assessment. According to (Ahmad, N. et al, 2014) employee performance is a key element in the success of organizational objective; it needs training to improve the performance of the staff, to accomplish the planned activity and for the achievement of mission, vision and objective of an organization.

2.1.10 Training and its Effect on Employee Performance

Training is an investment which is done in cost of the company to raise the performance of employees and product or service capacity of the company. When organizations incur costs for the training secession, they need a return from the employees or participants by converting the theory in to practice. According to (Nu'man, A, 2006), Positive attitudes towards training practices maximize the benefits gained by trainees. Consequently, employees will earn various benefits and skill development opportunity from the program and those are depicted hereunder.

It Fills the Knowledge Gap – when there is advancement in technology, job rotation and change in organizational structure of the company, there is a possibility of assignment in new working unit or department (Gaziano, 1997). As a result of this, employees may not be attuned with the new system and unable to perform their tasks well. Therefore, the company should arrange a

training program for its employees to avoid the skill gap and to make them more familiar with the new system and the assigned task. Based on this, it is possible to say training and development will reduce or fill the knowledge gap.

It Enhances Employees for Development, Promotion and Higher Responsibility – the other aim of training is enhancement of employees for the next higher post. As per (Dessler, 2006), employees who are being experienced and well trained are productive and play an important role for the success of company strategic objective. Because of this, the trained employees will have skill for the present job plus expected task and helps employees to get promotion for the next higher post.

It Increases Productivity and Efficiency – trained employees are more productive than others and they can provide their maximum effort to the organization. (Conti, 2005) strengthen the idea of Cobb Douglas and both of them believed that, “the proportion of 1 percentage point leads to a 0.6 percent increase in value added per hour, and a 0.3 per cent increase in hourly wages”. Moreover if a person is well trained, he/she can use resources efficiently by reducing unnecessary cost and this enables the employees more successful and confirms his/her job security.

Can Easily Manage the System and is Familiar with New Technology – a trained person can interact easily with the system. This is because, when attending a training program there is a possibility of taking computer based trainings and it can allow the employees to incorporate with the system. Training enables employees to know the features of the machineries and other technological utilities and operate them easily. A trained staff can easily understand computer programs like word, excel database and so on in a better way. Thus, it is possible to say that training and development has high impact in the exploitation of organizational objective and increase the performance of employee to be qualified and competent both in the organization as well as the industry.

2.2 Empirical Review

There are various researches that are done in the area of this study called effect of training on employee performance.

Ali Halawi (2020) conducted similar research on the effect of training on the performance of employee on two Libanos company. The objective of the study is related with, designing of short term skill and training program for future productivity. The researcher selects a sample of 303 respondents inclusive of both the management and non managerial position. Besides, three hypotheses are developed to see the effect of all independent as well as dependent variables on the employee performance. The final decision confirms that, employees who feel challenged and appreciated on training and development may feel satisfied with their job and motivates them to become more productive and innovative. This he is concluded that, training has significant impact on employee job performance.

Miriam Nishi Jibna (2020), research on perceptions of employees about the impact of training on job performance a case study of Lux Grand Gaube Resort and Villas. The objective of the study is to measure employees training and its impact on their job performance. The researcher uses 208 questioners and developed four hypotheses. Based on this, the study correlate the induction method for the "association between apprenticeship to work" for Induction, "mentoring for career advance" for On-the-Job training, "workshop enhance knowledge" for Off-the-Job training "continuous staff development". Results show that, there is a relationship between training and employee job performance. Based on this, the researcher confirms that, research question was properly answered and its objectives were accomplished.

(Eshetu Alemu 2016), uphold a research on Effects of Training Practices on Employees' Performance in East Addis Ababa District of Commercial Bank of Ethiopia in order to correlate employee training with that of their performance. The objective of the research is to review the relationships between training practices for knowledge, skill and attitude with that of employee performance. The researcher uses mixed approach by using 238 sample sizes. The results and conclusion of the researcher shows that, there is a gap in selection of trainers, identification of gap on employee's performance (need assessment) and evaluation of the training program.

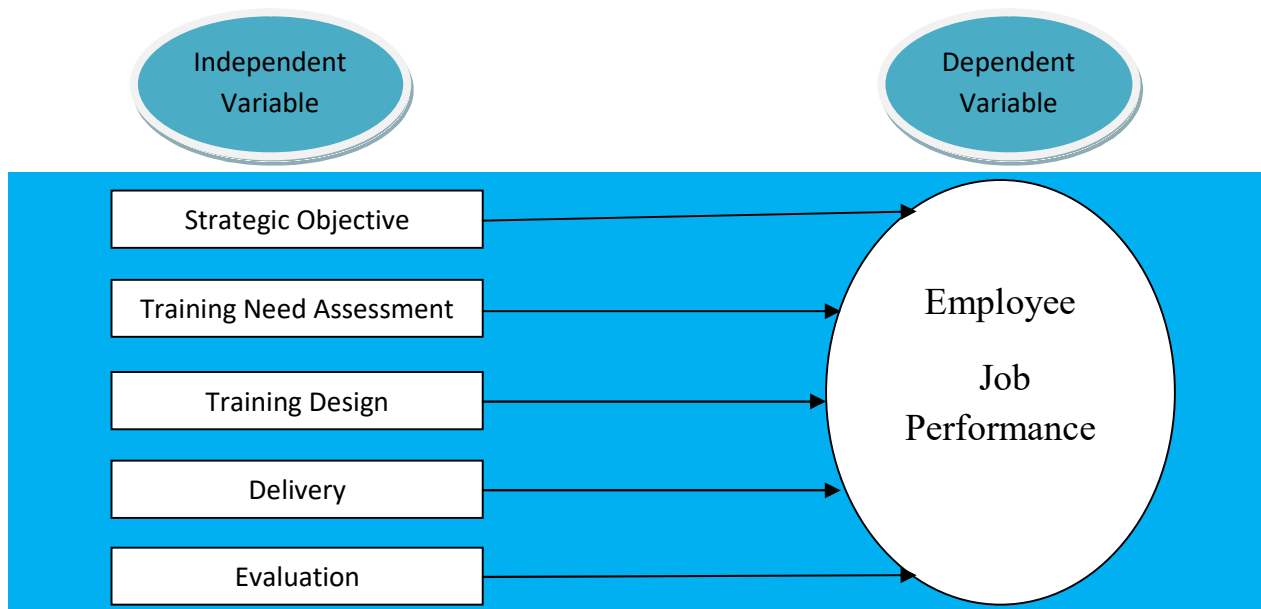
The other researcher called Schmidt (2007) is mainly focus on the relationship between job training and overall job satisfaction. The study was focused on three factors that show the relationship of employee satisfaction with that of the training. Accordingly, the study examined three variables called methodology, type of training and total time spent in training are relevant to measure training with that of employee satisfaction. The result of the research confirms that, the methodology that is selected by the employees is different with that of the training set by the organization. While, the researcher confirms that, employees that are trained in better way have high impact on the performance of the organization and it enables to create satisfied employees.

Basically there are several researches conducted in the area on the effect of training on employee performance even it is unable to discuss on this research. Most researches show that, there is a positive relationship between training and employee performance. This refers that, training increase employee performance and the employee performance also raise company performance. Therefore, well defined strategic objective, better need assessment program, good training design, effective delivery and employee performance evaluations are the right indicators of good training. Finally it is confirmed that, the good training program increase the performance of both employees and a company.

2.3 Conceptual Framework

The conceptual framework for the impact of training on employee performance has direct relationship means training and development increases employee performance and productivity unless it is granted by unskilled trainer. As depicted in the diagram below, Employee's Training can be effective, if the company performs the following attributes well. These are training content, training schedule, facilities and material and better training environment.

Figure 1: Conceptual framework model



Source: Adapted from Raja, Furguan, Mohammed (2011) model and modified by the researcher.

2.4 Research Hypothesis

Hypothesis is a scientific data that is used to ascertain whether there is sufficient evidence in a sample of data to infer a certain condition to the whole population. According to (Davis & Mukamal, 2006), research hypothesis is relationship between two or more variables called dependent and independent. Independent variable is a variable which can be changed or controls by the researcher whereas, a dependent variable is related with the researchers view and their action. It examines two opposing hypotheses about a population: the null hypothesis and the alternative hypothesis. The alternative hypothesis shows the researchers prediction and used to conclude the effect is true. While, the null hypothesis is any other outcome that the statement being tested and it has no effect on the whole population. Based on the sample data, the test determines whether to add or reject the null hypothesis. The researcher used the p-value analysis to make the determination. If the p-value is less than or equal to the level of significance for dependent and independent variables; Strategic Objective, Training Need Assessment, Training Design, Training Delivery, Evaluation and Employees Performance, that is a cut-off point and defines, it is possible to reject the null hypothesis.

Hypothesis 1

H1: There is a significant positive relationship between strategic objective and employee job performance.

Hypothesis 2

H1: There is a significant positive relationship between training need assessment and employee job performance.

Hypothesis 3

H1: There is a significant positive relationship between training design and employee job performance.

Hypothesis 4

H1: There is a significant positive relationship between training delivery and employee job performance.

Hypothesis 5

H1: There is a significant positive relationship between training evaluation and employee job performance.

There are various researches in the relationship between training and employee performance. Studies show that, there is a positive relationship between training and employee performance. (Becker 2001) says that, companies are expected to invest on their employees to increase their performance since training is the only mechanism to increase both the employee and company performance. Moreover, (Miller et.al. 2002) concluded that, there is a tough relationship between employee training and their job performance.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

The third chapter of the research focuses on research methodology and it incorporates, the population, sample size, sampling technique that is applied on the study. Moreover, source of data and data analysis techniques are presented in this chapter.

3.1 Research Design and Approach

The research design is a mechanism used to collect pertinent data in order to meet the objective of the study. According to (Kothari 2004), “research design plays a significance role for collection, measurement and analysis of data”. The researcher applies explanatory and descriptive research design with mixed approach. The concept of descriptive approach is used to describe the uniqueness of a population, so this method is used to explain the variables in detail and to scrutinize the findings. Qualitative approach is used for “focus group discussion, in depth interview, transact walks and systematic recording”. The research uses in depth interview with the Director Learning and Talent development Directorate and other bank’s staff that are assigned at head office and branches. Furthermore, the research is mainly used quantitative approach with inferential statistics method. The inferential statistics method is used to articulate the general population based on the sample size and also the quantitative method is used to show the trend analysis of the company training and development for certain years.

3.2. Population, Sample Size and Sampling Techniques

The research is mainly cited in North Addis Ababa regional office, West Addis Ababa regional office, Internal Audit Directorate and selected city branches. Since outlying branches are remote from the capital city, they are not included on the sample.

→ Population of the Study

The population of the study is employees of Awash bank that are assigned in Addis Ababa city branches and head office employees. The bank has 225 branches that are cited in Addis Ababa. Out of these branches, the researcher selected 10 of them using simple random sampling technique.

→ Sampling Framework and Sampling Techniques

Among those government and private banks in Ethiopia, the researcher select Awash bank based on random sampling selection method. The reason is since it is the leading private bank and can show different variables and also to get better experience than other banks in the industry. In addition to this, the bank has delivered both the domestic and international trainings for its employees. So, all those variables initiate me to focus on Awash bank than others. The sample size is computed from the target population of 206 employees and it is found that, the sample size is being 134.26 which is almost equal to 134. The sample size is computed as per the formula stated hereunder.

$$\text{Sample Size, } n = N * \frac{\frac{Z^2 * P * (1 - P)}{e^2}}{[N - 1 + \frac{Z^2 * P * (1 - P)}{e^2}]}$$

Where;

n=sample size

Z=critical value of normal distribution at the required confidence level (95% confidence level is selected which is equal to 1.96).

N= population size

P= sample proportion (.50 in this table)

C=Margin of error (5%)

Source; Cochran

Table: 1 Sample Size Determination

No	Branch Name	Target Population (N)	Proportional Sample Size (n)
1	Head Office Branch	23	16
2	Bole	16	11
3	Merkato	17	12
4	T/Haymanot	14	8
5	Gofa Sefer	15	9
6	Addis Ketema	12	7
7	H/Giorgis Dildey	11	5
8	Finfine	19	14
9	Mexico	16	13
10	Megenagna	14	5
	Internal Audit Directorate	21	15
	North Addis Ababa Region	15	9
	West Addis Ababa Region	13	10
	Total	206	134

The branches are higher grade and have variety of positions as well as skilled man power. Among the target populations that are taken the training program, the stated samples are selected randomly from the target population.

→ Source of Data and Data Gathering Instruments

In this study, the researcher used both primary and secondary data. The primary data is collected by using well organized questioner to those employees of Awash Bank that are part of the sample. Furthermore, in depth interview will be conducted from the Director Learning and Talent Development Directorate management body and Internal Audit Directorate senior officers and manager and present the findings on the data analysis and interpretation part. At last, it is focused on the secondary data which is found from periodical report of the human resource capital management as well as Director Learning and Talent Development Directorate.

3.3. Pilot Testing

It is a measurement of acceptable value of the respondents' data and it is collected and interpreted as per the standard. In measuring reliability of the data, the researcher uses two mechanisms to certify dependability and truth worthiness of the data. Internal consistency was checked through computing Cronbach's Coefficient alpha. Accordingly, the reviewed questionnaire was pre-tested using Cronbach's alpha reliability measurement scales by taking a sample size of 18 respondents. Accordingly, the researcher test the sample data and the result is shown on the under listed table.

Table 2: Reliability Statistics

Reliability Statistics	
Items	Cronbach's Alpha
Strategic Objective	.853
Need Assessment	.850
Training Design	.856
Delivery	.880
Evaluation	.853
Performance	.897

Source: SPSS questioner pilot test

Cronbach's Alpha	No. of items
0.886	18

3.4 Method of Data Analysis

Data analysis part is being performed after distributed and collected of the questioner from respondents. After collection of the questioner, it has to be properly organized and convert the data in to meaningful idea. As presented in data sources section, the researcher collect both primary and secondary data and analyze them by using both qualitative and quantitative

approach and select a computer based model called statistical package for social studies (SPSS 22) and apply descriptive statistical indexes like frequency distribution, percentage, mean and standard deviation to calculate and analyze the raw data.

3.5 Ethical Considerations

The researcher is expected to acknowledge such ethical issues like, the questioner is used for academics purpose, any information disclosed by the respondents is confidential and it is filled by the will of the respondents without any enforcement.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

The fourth chapter called data analysis and presentation part of the research focuses on two parts. The first part shows demographic characteristics of respondents in expressions of gender, age, academic qualification, work experience, frequency and relevancy of the training program. The second section discusses the key element of the study referred to as, the analysis along with interpretation of data based on the questioner collected from employees of Awash Bank.

4.1 Response Rate of the Respondents

Based on the preferred sample size of the respondents, the researcher distributed 134 questioners and collected their responses as depicted hereunder.

Table 3: Response Rate of the Respondents

Gender				
Response Rate	Frequency	Percent	Valid Percent	Cumulative Percent
Female	58	43.3	43.3	43.3
Male	76	56.7	56.7	100.0
Total	134	100.0	100.0	

Source: Own Survey

As presented on the above table, among the total sample size of 134 employees five questioners are not returned by the respondents but the researcher replaces them and fills by other employees of the bank that are part of the target population but those are not included on the sample size. Therefore the frequencies as well as valid percent are computed by using statistical package for social science (SPSS version 25) and report the findings on the above table.

4.2 Personal Information of the Respondents

Personal information of the respondents refer the analysis of those variables that represent gender, age, academic qualification work experience, frequency of the training program and relevancy of the bank’s training program with their measurement are presented hereunder.

Table 4: Personal Information of the Respondents

Category		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Female	58	43.3	43.3	43.3
	Male	76	56.7	56.7	100.0
	Total	134	100.0	100.0	
Age of Respondents	18-25	14	10.4	10.4	10.4
	26-35	67	50.0	50.0	60.4
	36-45	46	34.3	34.3	94.8
	Above 46 years	7	5.2	5.2	100.0
	Total	134	100.0	100.0	
Academic Qualification	BA degree	104	77.6	77.6	77.6
	College Diploma	1	.7	.7	78.4
	Second Degree and Above	29	21.6	21.6	100.0
	Total	134	100.0	100.0	
Work Experience in “Years”	1-3	47	35.1	35.1	35.1
	4-7	14	10.4	10.4	45.5
	8-12	35	26.1	26.1	71.6
	Above 13	38	28.4	28.4	100.0
	Total	134	100.0	100.0	
Relevancy of the Training Program	Irrelevant	1	.7	.7	.7
	Neutral	16	11.9	11.9	12.7
	Relevant	70	52.3	52.3	64.9
	Very Relevant	47	35.1	35.1	100.0
	Total	134	100.0	100.0	

Source: Own Survey

As shown on the above table, out of the total respondents 58(43.3%) are female and 76(56.7%) are represented by male. Besides, the respondents age category explains that, 14(10.4%),

67(50%), 46(34.3%) and 7(5.2%) are categorized in the age range between 18-25, 26-35, 36-45 and above 46 year respectively. This refers that, out of the total respondents more than 89.6% are aged above 26 years and it implies that the respondents have the chance of staying on the organization for certain period of time and the result can easily interpret training practice of the bank.

Concerning academic qualification, 104(77.6%) are 1st degree holder, 1(0.7%) represent diploma and the remaining 29(21.6%) are 2nd (Masters Degree) holders. The data reveal that, among the total respondents only one of the samples is diploma holder and the remaining 133(99.2) are 1st and 2nd degree holders. As a result of this, the respondents can easily understand objective of the study and it is possible to say that their response is consistent.

Work experience of the respondents shows that, 47(35.1%), 14(10.4), 35(26.1%) and 38(28.4%) are represented by 1 – 3, 4 – 7, 8 – 12 and above 13 years respectively. The data shows that, out of the total sample 87(64.1%) of the respondents work experience is more than 4 years. Therefore, it is obvious that the respondents have the chance of taking more training program and it confirms that the reliability of the response is high.

The relevancy of the training program is analyzed and found that, 1(0.7%), 16(11.9%), 70(52.3%) and 47(35.1%) replied as irrelevant, neutral, relevant and very relevant respectively. Thus, it is clear that the training programs of the bank are relevant.

Apart from the above demographic presentation, frequencies of respondent's participation in training program are presented on the following figure.

Figure 2: Frequency of Respondents Participation on the Training Program



Source: Own Survey

The data on the graph represents that, 6(4.5%), 1(0.7%), 103(76.9%) and 24(17.9%) are taken the training program every six month, every two years, no defined schedule and once in a year. This refers that, more than 75% of the respondents do not know the time schedule of the training program.

Generally, the respondent data on both the graph and table indicates that, work experience and educational background of the samples are high skilled plus specialized staffs. So, the probability of the respondents confirms that the data is reliable as well as rational.

4.3 Analysis of Relevant Data

This part of the analysis is focused on computation of the mean and aggregate mean of all question under every independent as well as dependent variables. Moreover the analysis computes the frequency, percent, valid percent and cumulative percent as per the collected data.

The summary for all variables are evaluated as per the likert scale data that are denoted by Strongly Disagree (SDA) =1, Disagree (DA) =2, Neutral (N) =3, Agree (A) = 4 and Strongly Agree (SA) =5

The mean value of the five scale values are interpreted as per the assumption of (Lope Pihie & Bagheri, 2009) and the range of means are stated on the following table.

Table 5: Comparison of Mean Score Values

Mean Score Values	Description
≤ 3.39	Low
3.40 – 3.79	Moderate
≥ 3.80	High

➤ **Linkage of Training Program with that of Bank’s Strategic Objective**

This part focuses on the knowledge and understanding of employees on the strategic objectives of the bank. Accordingly the understanding of the employees on strategic objectives of the bank and their response is presented on the subsequent table.

Table 6: Respondent’s Opinion on Linkage of Strategic objective with Training Program

Statement		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Aggregate Mean
Strategic objective of the bank is easily accessible in share point link and other channels of the bank.	SD	4	3.0	3.0	3.0	3.01	3.56
	DA	43	32.1	32.1	35.1		
	N	43	32.1	32.1	67.2		
	A	36	26.9	26.9	94.0		
	SA	8	6.0	6.0	100.0		
	Total	134	100.0	100.0			
The Strategic objective of Awash Bank is understandable to its employees.	SD	3	2.2	2.2	2.2	3.18	3.56
	DA	27	20.1	20.1	22.4		
	N	54	40.3	40.3	62.7		
	A	43	32.1	32.1	94.8		
	SA	7	5.2	5.2	100.0		
	Total	134	100.0	100.0			
Strategic objective of the bank is SMART (Specific, Measurable, Achievable, Realistic and Timely)	SD	1	.7	.7	.7	3.44	3.56
	DA	10	7.5	7.5	8.2		
	N	61	45.5	45.5	53.7		
	A	53	39.6	39.6	93.3		
	SA	9	6.7	6.7	100.0		
	Total	134	100.0	100.0			
The training I had attended has contribution on the objective of the bank.	SD	-	-	-	-	3.86	3.56
	DA	6	4.5	4.5	4.5		
	N	27	20.1	20.1	24.6		
	A	81	60.4	60.4	85.1		
	SA	20	14.9	14.9	100.0		
	Total	134	100.0	100.0			
The training that I attend is relevant for me and the bank as well.	SD	1	.7	.7	.7	4.33	3.56
	DA	4	3.0	3.0	3.7		
	N	9	6.7	6.7	10.4		
	A	56	41.8	41.8	52.2		
	SA	64	47.8	47.8	100.0		
	Total	134	100.0	100.0			

Source: Own survey

As shown on the above table for the accessibility of strategic objective, 8(6%), 36(26.9%), 43(32.1%), 43(32.1%) and 4(3%) of the respondents replied as strongly agree, agree, neutral, disagree and strongly disagree. The response shows that, 44(32.9%) agreed that the strategic objective of the bank is accessible and 47(35.1%) of the respondents are disagree on the accessibility.

When appraise understandability of the strategic objective, 7(5.2%), 43(32.1%), 54(40.3%), 27(20.1%) and 3(2.2%) of the respondents replied as strongly agree, agree, neutral, disagree and strongly disagree. The response confirms that, 50(37.1%) agreed that the strategic objective of the bank is understandable and 30(22.3%) of them replied that it is not understandable.

The SMARTNESS, of the strategic objective interpreted as 9(6.7%), 53(39.6%), 61(45.5%), 10(7.5%) and 1(0.7%) of the respondents replied as strongly agree, agree, neutral, disagree and strongly disagree. based on the data, 62(46.3%) agreed that, the strategic objective of the bank is SMART. whereas, 11(8.2%) of the respondents says that the strategic objective of the bank is not SMART.

The fourth question related with contribution of training for achieving strategic objectives of the bank. Consequently, 20(14.9%), 81(60.4%), 27(20.1%) and 6(4.5%) of the respondents implied as strongly agree, agree, neutral and disagree respectively. the response of the respondents shows that, 101(75.3%) agreed on the contribution but 6(4.5%) of the respondents believes that the training program has no contribution for the achievement of the strategic objectives.

The last question focuses on the relevancy of the training program for the trainee and the bank as well. Accordingly, 64(47.8%), 56(41.8%), 9(6.7%), 4(3%) and 1(0.7%) respond as strongly agree, agree, neutral, disagree and strongly disagree respectively. when interpreting the data, 120(89.5%) agreed that the training program is relevant both for the employees and the bank also. while, 5(3.07%) says that the training program is irrelevant.

In general, as per the (Lope Pihie & Bagheri, 2009) assumption, mean values of the first two questions are set at lower position, the third question is moderate and the last two questions are ranged at high rate.

➤ **Training Need Assessment**

Training need assessment refers the purpose of the training program and to whom it has to be served by identifying knowledge gap of the employees. Besides, the training program is arranged, if there is new or existing product development, amendment in policy and procedure of NBE as well as the bank. Moreover the bank arranges training program to its employees on other countries out of Ethiopia to realize good trends of those countries banking system. Therefore, the respondent's response on the need assessment program is presented on the under listed table.

Table 7: Respondent’s view on Training Need Assessment Program

Statement		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Aggregate Mean
Training and Learning Directorate of the bank properly conduct the need assessment prior to designing of the training program.	SD	1	.7	.7	.7	3.52	3.37
	DA	9	6.7	6.7	7.5		
	N	51	38.1	38.1	45.5		
	A	65	48.5	48.5	94.0		
	SA	8	6.0	6.0	100.0		
	Total	134	100.0	100.0			
The selection process is done as per the need assessment and it is free from bias.	SD	1	.7	.7	.7	3.34	3.37
	DA	15	11.2	11.2	11.9		
	N	61	45.5	45.5	57.5		
	A	51	38.1	38.1	95.5		
	SA	6	4.5	4.5	100.0		
	Total	134	100.0	100.0			
The need assessment program is participatory and collects relevant information from management of the bank.	SD	1	.7	.7	.7	3.39	3.37
	DA	11	8.2	8.2	9.0		
	N	64	47.8	47.8	56.7		
	A	51	38.1	38.1	94.8		
	SA	7	5.2	5.2	100.0		
	Total	134	100.0	100.0			
The bank considers performance gap, job knowledge and attitudes in time of selection in the training program.	SD	2	1.5	1.5	1.5	3.43	3.37
	DA	15	11.2	11.2	12.7		
	N	48	35.8	35.8	48.5		
	A	61	45.5	45.5	94.0		
	SA	8	6.0	6.0	100.0		
	Total	134	100.0	100.0			
Trained employees data is feed in the employee’s database to avoid duplication of training in the same job.	SD	1	.7	.7	.7	3.18	3.37
	DA	17	12.7	12.7	13.4		
	N	78	58.2	58.2	71.6		
	A	33	24.6	24.6	96.3		
	SA	5	3.7	3.7	100.0		
	Total	134	100.0	100.0			

Source: Own survey

While reviewing the above table, the first issue focuses on whether the bank performs need assessment program or not. Regarding to this, 8(6%), 65(48.5%), 51(38.1%), 9(6.7%) and 1(0.7%) replied as strongly agree, agree, neutral, disagree and strongly disagree respectively. This refers, 73(54.5%) of the respondents believe that, the bank performs training need assessment whereas, 10(7.4%) of them are says that, the bank do not perform the need assessment program. Although those who agree are more than half of the respondents, 38.1% are not sure whether the bank is done need assessment program or not.

As per the interview, the Directorate managers replied that training need assessment is properly maintained prior to delivery of the training program. The result shows that, there is an information gap between employees of the bank and the Directorate.

The second question is aligns with the selection process of trainees are free of bias or not and to check whether the selection is performed as per the need assessment program. On bottom of this, 6(4.5%), 51(38.1%), 61(45.5%), 15(11.2%) and 1(0.7%) says, strongly agree, agree, neutral, disagree and strongly disagree respectively. The presentation shows that, 57(42.6%) believes that the selection process is free of bias and 16(11.9%) pronounce that it is biased. Since the neutrals are 45.5%, the bank is expected to make clear the selection criteria of the training program to all employees of the bank.

The management view on selection of trainees is somehow different and they react that, trainees are selected based on their gap and other trainings like product development and policy changes are served for selected as well as deserved employees of the bank and it is free of bias.

The participative level of need assessment program is checked if there is collection of pertinent information from management of the bank. Accordingly, 7(5.2%), 51(38.1%), 64(47.8%), 11(8.2%) and 1(0.7%) implied as, strongly agree, agree, neutral, disagree and strongly disagree respectively. Based on the data, 58(43.3%) of the respondents agreed that, the need assessment program is participatory but 12(8.9%) disagree on the level of contribution.

When examining the data in the table, the bank considers performance gap, job knowledge and attitudes in time of selection. Hence, 8(6%), 61(45.5%), 48(35.8%), 15(11.2%) and 2(1.5%) of the respondents answered as strongly agree, agree, neutral, disagree and strongly disagree respectively. The result specify that, 69(51.5%) of the respondents agreed that, performance gap,

job knowledge and attitudes are considered in time of selection. while, 17(12.7%) of the respondents reply that, the bank do not consider performance gap, job knowledge and attitudes in time of selection.

This part is focused on recording of employees training history in their database so as to avoid duplication of the training program. In this regard respondents said that, 5(3.7%), 33(24.6%), 78(58.2%), 17(12.7%) and 1(0.7%) reacted as strongly agree, agree, neutral, disagree and strongly disagree respectively. this refers, 38(28.3%) of the respondents believed that, employees training history is uploaded on the database whereas, 18(13.4%) conclude as, trainers history is not uploaded on the system. As viewed on the result, 58.2% of the respondents are neutral and implied that there is a gap in documentation of employees training history.

Generally the mean values of the questions in the independent variables of need assessment program are fall under low and moderate category. This shows that the need assessment program of the bank lacks consistency and they should work on the area by consulting with the concerned employees as well as management of the bank to identify the employee's gap and fill it for achievement of organizational objective.

➤ **Training design**

Training design refers the arrangement of various facilities like comfortable training room, selection of trainer, arrangement of module with other supplementary instruments and other pertinent components of the training programs. In relation to this, the researcher identifies research questions and the respondents reply is consolidated in the under listed table.

Table 8: Respondent's Judgment on Designing the Training Program

Statement		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Aggregate Mean
Training programs of the bank are designed as per the need assessment criterion.	SD	2	1.5	1.5	1.5	3.54	3.73
	DA	8	6.0	6.0	7.5		
	N	53	39.6	39.6	47.0		
	A	57	42.5	42.5	89.6		
	SA	14	10.4	10.4	100.0		
	Total	134	100.0	100.0			
I had sufficient information on the objective and areas of training prior to attend in the session.	SD	1	.7	.7	.7	3.34	3.73
	DA	18	13.4	13.4	14.2		
	N	56	41.8	41.8	56.0		
	A	53	39.6	39.6	95.5		
	SA	6	4.5	4.5	100.0		
	Total	134	100.0	100.0			
The bank equips relevant module or other training material and delivers it for trainers prior to launch the training program.	SD	4	3.0	3.0	3.0	3.32	3.73
	DA	24	17.9	17.9	20.9		
	N	40	29.9	29.9	50.7		
	A	57	42.5	42.5	93.3		
	SA	9	6.7	6.7	100.0		
	Total	134	100.0	100.0			
The bank select well qualified as well as professional trainer for the training program.	DA	5	3.7	3.7	3.7	4.05	3.73
	N	21	15.7	15.7	19.4		
	A	70	52.2	52.2	71.6		
	SA	38	28.4	28.4	100.0		
	Total	134	100.0	100.0			
The bank arranges comfortable training rooms and other packages like food and coffee reservation for trainers.	SD	1	.7	.7	.7	4.40	3.73
	N	10	7.5	7.5	8.2		
	A	56	41.8	41.8	50.0		
	SA	67	50.0	50.0	100.0		
	Total	134	100.0	100.0			

Source: Own survey

As scrutinize on the above table, the first question focuses on training programs of the bank are designed as per the need assessment criterion or not. Concerned to this, 14(10.4%), 57(42.5%), 53(39.6%), 8(6%) and 2(1.5%) replied as strongly agree, agree, neutral, disagree and strongly disagree correspondingly. the result indicates that, 71(52.9%) of the respondents deems that, training design of the bank is arranged as per need assessment of the bank. But, 10(7.5%) of the trainees believed that, training design of the bank is done without considering need assessment program of the bank.

The second part of the table ponders on the awareness of employees about the content and area of training. Based on this, 6(4.5%), 53(39.6%), 56(41.8%), 18(13.4%) and 1(0.7%) respond as, strongly agree, agree, neutral, disagree and strongly disagree respectively. the data shows that, 59(44.1%) suppose that, they have sufficient information about contend of the training program. While 19(14.1%) states that, they are not aware about the content and information of the training program. As mentioned on the table, 41.8% of the respondents are at the middle.

Under this issue the management responds that, after selection of the training program the Directorate announces and calls designated trainees either by the employees email, telephone or letter. In the mean time, the concerned organ informs about the topic of the training program but module and other training materials are not addressed to trainees prior to the training session.

Preparation of relevant module or other training material and delivers it for trainers prior to launch the training program. Accordingly, 9(6.7%), 57(42.5%), 40(29.9%), 24(17.9%) and 4(3%) represented by, strongly agree, agree, neutral, disagree and strongly disagree respectively. As per the data, 66(49.2%) of the respondents agreed that, training material is properly organized for the session. Whereas, 28(20.9%) of the sample do not agree and replied that, no module or training material is organized prior to attending the training program.

Forth question of the table is allied with skill and capacity of the trainer on the training subject matter. In consider to this, 38(28.4%), 70(52.2%), 21(15.7%) and 5(3.7%) of the respondents reacted as strongly agree, agree, neutral and disagree respectively. Out of the total respondents, 108(80.6%) agreed that trainers are well skilled and qualified but 5(3.7%) believes that the trainers are not equipped and lacks skill.

This part reflects on the arrangement of comfortable training rooms and other packages like food and coffee. based on this respondents believed that, 67(50%), 56(41.8%), 10(7.5%) and 1(0.7%), reacted as strongly agree, agree, neutral and strongly disagree respectively. this shows that, 123(91.8%) of the respondents agreed that, training rooms as well as food and coffee packages are comfortable to trainers whereas, 1(0.7%) is disagreed. concluding to this idea, the mean value of two questions are fall under low mean level, one question at moderate and the other two are fall under higher mean. this shows that there are loopholes on the three questions.

Training design activity of the bank is well organized but there is certain deviation in preparation of training module and trainers are not fit informed prior to attending of the training program. Therefore Learning and Talent Development Directorate should prepare relevant module and delivered to trainers prior to attending the training program to make employees more confident and productive.

➤ **Training delivery**

Training delivery is related with the implementation of the program based on the need assessment and designing of the training program. In stand point of this, those criteria's that are part of the delivery programs are reviewed hereunder as per the response of the respondents.

Table 9: Respondent's view on Training Delivery Method

Statement		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Aggregate Mean
The trainer uses ease language and it is understandable by the participants.	DA	2	1.5	1.5	1.5	4.32	3.94
	N	8	6.0	6.0	7.5		
	A	69	51.5	51.5	59.0		
	SA	55	41.0	41.0	100.0		
	Total	134	100.0	100.0			
The training program is performed in inclusive of lecture, group discussion, case study and presentation.	DA	4	3.0	3.0	3.0	4.03	
	N	21	15.7	15.7	18.7		
	A	76	56.7	56.7	75.4		
	SA	33	24.6	24.6	100.0		
	Total	134	100.0	100.0			
Trainees that are attending in same sessions are selected from similar post and can easily interact on the subject matter.	DA	6	4.5	4.5	4.5	3.67	
	N	45	33.6	33.6	38.1		
	A	70	52.2	52.2	90.3		
	SA	13	9.7	9.7	100.0		
	Total	134	100.0	100.0			
Trainings like job rotation, on the job training and job instruction/assignment are adequate to perform the assigned task.	SD	2	1.5	1.5	1.5	3.43	
	DA	19	14.2	14.2	15.7		
	N	48	35.8	35.8	51.5		
	A	49	36.6	36.6	88.1		
	SA	16	11.9	11.9	100.0		
	Total	134	100.0	100.0			
The training I attend is more constructive and advised to deliver for other employees of the bank.	SD	1	.7	.7	.7	4.22	
	DA	1	.7	.7	1.5		
	N	13	9.7	9.7	11.2		
	A	71	53.0	53.0	64.2		
	SA	48	35.8	35.8	100.0		
	Total	134	100.0	100.0			

Source: Own survey

The inquiry under training delivery method is related with assessment on way of lecture of the trainer and is it understandable or not. Concerning to this, 55(41%), 69(51.5%), 8(6%) and 2(1.5%) replied as strongly agree, agree, neutral and disagree. This refers that, 124(92.5%) of the respondents judged that trainers language is ease and understandable whereas, 2(1.5%) says that, language of the trainer is incomprehensible.

The second issue of delivery method is related with examining of the training program and to ascertain whether he/she is using such methods like lecture, group discussion, case study and presentation. Consider to this, 33(24.6%), 76(56.7%), 21(15.7%) and 4(3%) declare, strongly agree, agree, neutral and disagree respectively. As per their respond, 109(81.3%) agreed that, training programs of the bank uses lecture, group discussion, case study and presentation but the 4(3) of the respondents do not agree with the idea.

Concerning to attendants of the training programs, the researcher analyze the respondents view weather trainees are selected from similar post or not. Accordingly, 13(9.7%), 70(52.2%), 45(33.6%) and 6(4.5%) classified as, strongly agree, agree, neutral and disagree. on the bottom of the data, 83(61.9%) of the respondents decided that, trainers are selected from similar post but 6(4.5%) thinks that trainers are selected from various post and it is difficult to understand subject matter of the training program.

The Directorate replied that, in most programs trainees are selected from same position. Whereas, there is a possibility of calling employees from other positions if they are nominated for promotion to that post and when there is management training program.

The other training delivery method is associated with job rotation, on the job training and job instruction/assignment is adequate to perform the assigned task or not. Based on the respondents data, 16(11.9%), 49(36.6%), 48(35.8%), 19(14.2%) and 2(1.5%) of the respondents respond as strongly agree, agree, neutral, disagree and strongly disagree respectively. The result identify that, 55(48.5%) of the respondents agreed that, job rotation, on the job training and job instruction/assignment are adequate to perform the assigned task whereas, 21(15.7%) of the respondents reply that, those training methods are not adequate.

The last question focuses on usefulness of the training programs and trainee's recommendation on the session. In this regard respondents supposed that, 48(35.8%), 71(53%), 13(9.7%), 1(0.7%)

and 1(0.7%) reacted as strongly agree, agree, neutral, disagree and strongly disagree respectively. The data notify that, 119(88.8%) of the respondents agreed that, training program of the bank is constructive and advised to deliver for other employees of the bank also however, 2(1.5%) of the samples are not advised to deliver it for other employees of the bank.

The general idea of training delivery program dictates that, the sessions are well implemented and constructive for both employees and the bank. As the individual mean tells, two of them are fall on medium range and the other three are fall under higher mean. Moreover, the aggregate mean is also categorized in higher level.

➤ **Evaluation of the Training Program**

Evaluation of the training program refers assessment of the session starting from identification of need assessment up to delivery of the program. In the mean time various tasks are performed and their effect is evaluated at this level. The evaluation processes of related issues are depicted on the under listed table.

Table 10: Respondent’s Judgment on Evaluation of the Training Program

Statement		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Aggregate Mean
The training program adds value for both the employees as well as the bank and it is related to my post.	DA	4	3.0	3.0	3.0	4.15	3.8
	N	17	12.7	12.7	15.7		
	A	68	50.7	50.7	66.4		
	SA	45	33.6	33.6	100.0		
	Total	134	100.0	100.0			
Exit discussion and comments are collected from the participants about the training program and overall facilities of the session.	DA	7	5.2	5.2	5.2	3.79	
	N	36	26.9	26.9	32.1		
	A	69	51.5	51.5	83.6		
	SA	22	16.4	16.4	100.0		
	Total	134	100.0	100.0			
Adequate time was given for the training program and all relevant ideas are raised in the secession.	DA	11	8.2	8.2	8.2	3.57	
	N	53	39.6	39.6	47.8		
	A	52	38.8	38.8	86.6		
	SA	18	13.4	13.4	100.0		
	Total	134	100.0	100.0			
The skill that I realized from the training program helps me to improve the customer service and over all tasks of the bank.	DA	2	1.5	1.5	1.5	4.12	
	N	16	11.9	11.9	13.4		
	A	80	59.7	59.7	73.1		
	SA	36	26.9	26.9	100.0		
	Total	134	100.0	100.0			
The branch manager or immediate supervisor of the trainee evaluate the staff performance against his/her achievement and reports the findings to concerned organ of the bank.	SD	1	.7	.7	.7	3.19	
	DA	26	19.4	19.4	20.1		
	N	60	44.8	44.8	64.9		
	A	40	29.9	29.9	94.8		
	SA	7	5.2	5.2	100.0		
	Total	134	100.0	100.0			

Source: Own survey

The first issue for evaluation of the training program is focused on the relatedness and the training program with the employee position. In relation to this, 45(33.6%), 68(50.7%), 17(12.7%) and 4(3%) respond as strongly agree, agree, neutral and disagree. In view of that, 113(84.3%) of the respondents agreed that, the training program held at the bank is related to trainees post. while, 4(3%) answered as the training programs are not related to trainees present post.

Second part of the table is linked with comments of trainees about training session of the bank. Disclosed on this, 22(16.4%), 69(51.5%), 36(26.9%) and 7(5.2%) says, strongly agree, agree, neutral and disagree respectively. As per the respondents data, 91(67.9%) agreed that, exit discussion and comments are collected from participants after post training program but 7(5.2%) said no exit discussion after the training program.

The Directorate pronounces that, Exit discussion and comments are collected from the participants after the training program both orally or in written as per the format designed for this purpose. Moreover, the trainees evaluate the trainer after completion of the session. Results show that there is lack of consistency in performing of exit discussion and comments from the trainees.

Adequacy of the time and relevancy of the training program is evaluated by the respondents and reacted as, 18(13.4%), 52(38.8%), 53(39.6%) and 11(8.2%) organize their response as strongly agree, agree, neutral and disagree respectively. Based on this, 70(52.2%) agreed on the adequacy of time for the training program and 11(8.2%) of the respondents replied that the time given to the training sessions are not adequate. Apart from this, 39.6% of the trainees are in neutral position.

As per the data, the skill that is realized from the training program helps trainers to improve customer service and over all tasks of the bank is summarized and responded as, 36(26.9%), 80(59.7%), 48(35.8%), 16(11.9%) and 2(1.5%) of the participants act in response as strongly agree, agree, neutral and disagree respectively. The result recognize that, 116(86.6%) of the respondents agreed that, training program of the bank helps to develop customer service. while, 2 (1.5%) of the trainers believes that the training program do not improve customer service of the bank.

The respondents view on the contribution management on evaluation of the employee's performance after training program is examined and reported as, 7(5.2%), 40(29.9%), 60(44.8%), 26(19.4%) and 1(0.7%) reacted as strongly agree, agree, neutral, disagree and strongly disagree respectively. The data tells us, 47(35.1%) of the respondents understood that, managers or immediate supervisors of the bank evaluate the performance of the staff. However, 27(20.1%) argued and say that managers/immediate supervisors of the bank does not measure the performance of their employees trained staffs after the training program.

For this section the interview report confirms that, there is no adequate linkage between the Directorate and manager of the trained staff in evaluation of employee performance subsequent to the training program. While, the Directorate react that they start visit on selected branch and head office organ to examine the performance of trained staff. Therefore results explained that, evaluation of the training program have certain gap.

The data collected from respondents realize that, the training evaluation program of the bank is reasonably goes in good truck. Based on the above table, individual mean of each questions are taken and computed that, one item categorized on low, two at moderate range and the remaining two are fall at high level. Furthermore, the aggregate mean of the category is set under higher mean rate.

➤ **Employee Job Performance**

The data collected from respondents and in depth interview of those concerned management body of Learning and Talent Development Directorate confirms that, the alignment of employee job performance in relation to training and development of the bank is in good truck. Consequently, the respondents view is depicted on the following table.

Table 11: Respondent's Opinion on Employee Job Performance

Statement		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Aggregate Mean
The training that I attend had a positive impact on my job performance.	SD	1	.7	.7	.7	4.10	3.92
	DA	1	.7	.7	1.5		
	N	15	11.2	11.2	12.7		
	A	83	61.9	61.9	74.6		
	SA	34	25.4	25.4	100.0		
	Total	134	100.0	100.0			
It is possible to say that, the training helps me to be competent with other employees of the bank.	SD	1	.7	.7	.7	4.04	
	N	21	15.7	15.7	16.4		
	A	83	61.9	61.9	78.4		
	SA	29	21.6	21.6	100.0		
	Total	134	100.0	100.0			
I can say that, the session helps me to support my colleagues and enables to work in cooperation with teams for the achievement of organizational objective.	DA	2	1.5	1.5	1.5	3.75	
	N	42	31.3	31.3	32.8		
	A	77	57.5	57.5	90.3		
	SA	13	9.7	9.7	100.0		
	Total	134	100.0	100.0			
My job knowledge is improved after the training program.	SD	1	.7	.7	.7	4.01	
	DA	1	.7	.7	1.5		
	N	29	21.6	21.6	23.1		
	A	67	50.0	50.0	73.1		
	SA	36	26.9	26.9	100.0		
	Total	134	100.0	100.0			
My level of satisfaction increased after the training program.	SD	2	1.5	1.5	1.5	3.70	
	DA	1	.7	.7	2.2		
	N	43	32.1	32.1	34.3		
	A	77	57.5	57.5	91.8		
	SA	11	8.2	8.2	100.0		
	Total	134	100.0	100.0			

Source: Own survey

Opinion of the respondents for the impact of training on employee job performance is evaluated and ranked as 34(25.4%), 83(61.9%), 15(11.2%), 1(0.7%) and 1(0.7%) replied as strongly agree, agree, neutral, disagree and strongly disagree respectively. This refers that, 117(86.3%) of the respondents agreed that training and development of the bank has a positive impact on employee job performance. While, 2(1.5%) of the respondents decided that training and development of the bank have no positive impact on the employee job performance.

Second outlook of performance evaluation is related with the training program of the bank that makes employees to be competent. Reflect on to this, 29(21.6%), 83(61.9%), 21(15.7%) and 1(0.7%) asserted as, strongly agree, agree, neutral and strongly disagree respectively. As per their react, 112(83.5%) agreed that, training program of the bank makes them competent while 1(0.7%) of the sample conclude that, training do not enable employees to be competent.

when analyzing the alignment of training program with that of team work is evaluated by respondents and classified as, 13(9.7%), 77(57.5%), 42(31.3%) and 2(1.5%) as, strongly agree, agree, neutral and disagree. Based on the respondent response, 90(67.2%) of them are agreed that, the training program increase team performance and team work but 2(1.5%) of the respondents believed that, training do not increase team performance.

The issue that is related with the impact of training on job knowledge of the employee is appraise and interpreted as 36(26.9%), 67(50%), 29(21.6%), 1(0.7%) and 1(0.7%) classified as strongly agree, agree, neutral, disagree and strongly disagree respectively. The result shown that, 103(76.9%) agreed and replied as training increase job knowledge of employees whereas, 2 (1.5%) of the respondents replied training do not increase job knowledge. Although the agreed trainers are more than three fourth of the respondents, the neutrals are also 21.6% of the total population.

The final part of the performance table is focused on the relationship between training and employee job satisfaction is set as, 11(8.2%), 77(57.5%), 43(32.1%), 1(0.7%) and 2(1.5%) respond as strongly agree, agree, neutral, disagree and strongly disagree. As the data tells, 88(65.7%) confirmed that, training program increase level of satisfaction of employees. However 3(2.2%) of the respondents articulates that, training do not increase satisfaction level of the employees.

When relating training practice and employee job performance of the bank, there is a relationship between training and employee job performance. As per the respondent data, two of the individual mean are classified under moderate level whereas the other three are located in higher mean range. Furthermore, the aggregate mean value is 3.92 which is higher level of the collective mean.

4.3.1 Correlation Analysis

This research is to determine the relationship between training practice and employee performance of Awash Bank. Based on the Pearson correlation model, the researcher associate the independent variables called (strategic objective, training need assessment, training design, training delivery and evaluation of the training program) with that of the dependent variable called (employee job performance). The correlation coefficient articulates the magnitude and direction of the linear relationship between variables. According to Pearson correlation coefficient, the magnitude and direction of the relationship between independent to dependent variable is from (-1 to +1). (Evans, 1996) says that, the correlations between variables are shown in the following pattern.

- 0.00 to 0.19 (0.00 to -0.19) ----- very weak positive (negative) correlation.
- 0.2 to 0.39 (0.2 to -0.39) ----- weak positive (negative) correlation.
- 0.4 to 0.59 (0.4 to -0.59) ----- Moderate positive (negative) correlation.
- 0.6 to 0.79 (0.6 to -0.79) ----- strong positive (negative) correlation.
- 0.8 to 1.0 (0.8 to -1.0) ----- very strong positive (negative) correlation.

Table 12: Correlation Analyses

Correlations							
		Strategic Objective	Need Assessment	Training Design	Training Delivery	Training Evaluation	Employee Performance
Strategic objective	Pearson Correlation	1	.329**	.417**	.366**	.515**	.391**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	134	134	134	134	134	134
Need Assessment	Pearson Correlation	.329**	1	.681**	.471**	.520**	.574**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	134	134	134	134	134	134
Training Designing	Pearson Correlation	.417**	.681**	1	.432**	.582**	.637**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	134	134	134	134	134	134
Training Delivery	Pearson Correlation	.366**	.471**	.432**	1	.476**	.686**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	134	134	134	134	134	134
Training Evaluation	Pearson Correlation	.515**	.520**	.582**	.476**	1	.571**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	134	134	134	134	134	134
Employee Performance	Pearson Correlation	.391**	.574**	.637**	.686**	.571**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	134	134	134	134	134	134

** . Correlation is significant at the 0.01 level (2-tailed).

As presented in the above table, the dependent variable has a positive relationship with that of the independent variables.

The results in the above table specify that, there is positive and moderate relationship between strategic objective and employee job performance ($r = 0.391$, $p < 0.01$).

Correlation of training need assessment with that of employee performance shows r value as 0.574, $P < 0.01$. This refers that, there is also a positive and moderate relationship between training need assessment with that of employee job performance.

The correlation between training design and employee job performance r value is equal to 0.637, $P < 0.01$. The result shows that there is strong positive relationship between the training design and employee job performance.

The correlation between the independent variable “training delivery” and the dependent one called “employee performance” r value=0.686, $P < 0.01$. As a result of this, there is a strong positive relationship between training delivery and employee job performance.

Correlation between the independent variable “Evaluation of the training program” with that of the dependent variable called “employee job performance” r value=0.571, $P < 0.01$. Based on this, the result indicates that there is a moderate positive relationship between evaluations of the training program with that of the employee performance.

As depicted on the above table, the significance level (p value) is zero for all independent as well as dependent variable. While scrutinizing the data, there is a moderate positive relationship between strategic objective of the bank with that of employee job performance and also training need assessment and employee job performance. In addition to this, the independent variables which are “training designs, training delivery and evaluation of the training program” have a strong positive relationship between the dependent variable “employee’s job performance” and it is possible to say that the result is significant.

the researcher examine the results of the study with research of Blen Alemayehu (2021) and found that, study of Blen Alemayehu in the variables of strategic objectives, need assessment and training design have weak positive relationship, training delivery have moderate positive relationship and evaluation of the training program has strong positive relationship. While, as per this study, strategic objective have weak positive relationship, need assessment and evaluation of the training program have moderate positive relationship and training design as well as training delivery have strong positive relationship. This refers that, the researcher findings shows that there is a positive outcome in the relationship between training need assessment; training design and training delivery have better correlation with employee job performance.

4.3.2 Regression Analysis

Regression analysis is a group of statistical process that shows the interaction between the dependent and independent variables. As per the multiple regression universal principle, the research examines the effect of training on employee performance by assigning the dependent and independent variables. Based on the assumption, the independent and dependent variables are denoted by X and Y. For instance; “X1=Strategic Objective, X2=Training Need Assessment, X3=Training Design, X4=Training Delivery and X5=Evaluation of the Training program”. Besides, the dependent variable “Employee Performance=Y”.

The researcher should define the following four assumptions prior to testing multiple linear regressions unless it is difficult to perform the regression.

Assumption 1 Normality of the distribution

This assumption is related with the distribution of errors for any combination values of independent variables (Matt, 2013) Normality of distribution is related with the level of skewness and kurtosis. Basically the value of skewness and kurtosis for normal distribution is ranged between 1 to -1.

Table 13: Normality of the data

Descriptive Statistics					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Strategic Objective	134	-.322	.209	.620	.416
Need Assessment	134	-.339	.209	4.779	.416
Training Designing	134	-.332	.209	.415	.416
Training Delivery	134	-.709	.209	2.905	.416
Training Evaluation	134	-.060	.209	1.114	.416
Employee Job Performance	134	-.274	.209	-.149	.416
Valid N (listwise)	134				

As depicted on the above table, both the kurtosis as well as the skewness found in the range of -1 to +1. This refers that, all are on the acceptable range. So the normality assumption is satisfied for both the independent and dependent variable.

Assumption 2- Multicollinearity

Multicollinearity is a statistical concept that has soaring correlation among independent variables in multiple regression system is correlated. High correlation on independent variable infers the data's are unreliable. When two variables of coefficient correlation is +1 or -1 they are supposed to be perfectly correlated. Since there is rare chance of getting perfect correlation, (Fritz and Morris 2012) set a condition that tolerance value is below .10 and VIF is greater than 10 there is a multicollinearity among independent variable. Besides, it might be if the VIF is above 4 or tolerance is below 0.25 multicollinearity might be existed.

Table 14: Collinearity Statistics

Model	Un	Coefficients	Standardized	t	Sig.	Collinearity Statistics	
	Standardized		Coefficients			Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	2.754	1.191		2.312	.022		
Strategic Objective	.002	.049	.002	.037	.970	.701	1.426
Need Assessment	.074	.069	.083	1.078	.283	.488	2.051
Training Designing	.249	.065	.307	3.847	.000	.454	2.201
Training Delivery	.439	.063	.450	6.945	.000	.689	1.452
Training Evaluation	.125	.069	.133	1.794	.075	.526	1.901

a. Dependent Variable: Employee Job Performance

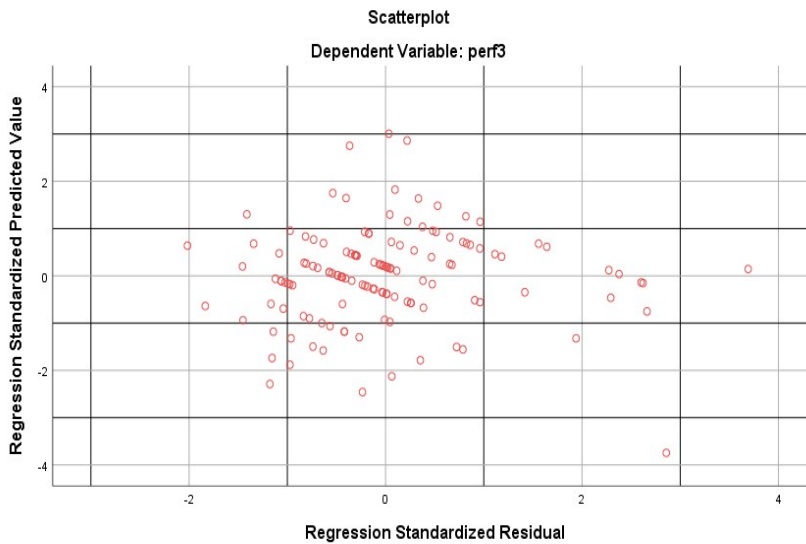
As depicted on the above table, variance inflation factors (VIV) and tolerance values are on the tolerable range, so multicollinearity cannot be an issue for the study.

Assumption 3- Homoscedasticity

Homoscedasticity means the model of errors assumed that have an unknown but finite variance that is constant across all levels of the predictor variables. This assumption is also known as the homogeneity of variance assumption (Weisberg, 2005) this is to mean that, the variance of Y for each value of X is constant in the population (as explained by the sample population). The assumption can be checked by diagram test of the plot of the standardized residuals (the errors) by the regression standardized predicted values. Based on the universal assumption the subsequent scatter plot obtained from the average results of the dependent variable employee performance and the independent variables (strategic objective, training need assessment,

training design, training delivery and evaluation of the training program) to see whether homoscedasticity is a problem of this particular study.

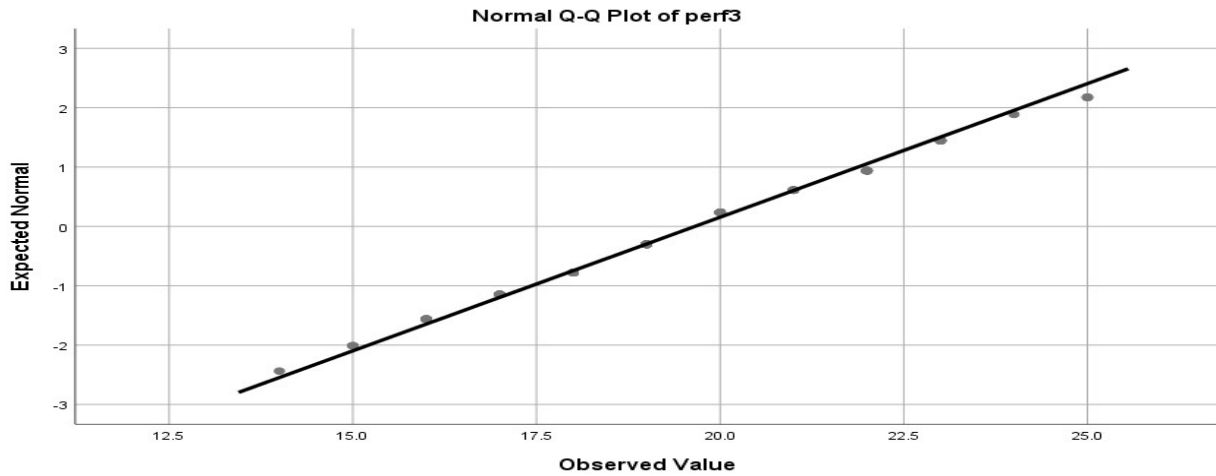
Figure 3 Homoscedasticity



Assumption 4- Linear relationship

It is the relationship between the dependent variable with that of the independents one so as to see the interaction between variables. According to, (Chatterjee & Hadi 2012) the models are denoted by two coordinates called the X & Y. The response Y to the predictors X1, X2, X3... Xn, is assumed to be linear in the regression parameters. The result of this particular study showed that, there is a linear relationship between the dependent variable employees' performance and the independent variables called strategic objective, training need assessment, training design, training delivery, evaluation of the training program. Based on this, every increase in the independent variable will increase the dependent variable. Therefore the result of the assumption test is depicted below.

Figure 4 linear relationships between employees’ performance and training practice



➤ **Regression Analysis Results**

The regression analysis which is called multi linear regression is performed to examine the effect of training on employee performance. The analysis mainly focuses to analyze the relationship between the dependent and independent variables. As per the data collected from respondents, the three key regressions out puts called Model Summary, the ANOVA test and Beta coefficient. the analysis is scrutinize by using the dependent variables called employee performance and the independent variables of strategic objective, training need assessment, training design, training delivery and evaluation of the training program.

Table 15: Analysis of R and R Square Values

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793 ^a	.629	.615	1.37868
a. Dependent Variable: employee job performance				
b. Predictors: (Constant), training evaluation, training delivery, Strategic objective, Need assessment, training designing				

As depicted on the above table both the dependent and independent variables R, R square and Adjusted R values are generated from the SPSS and expressed the result as 0.793, 0.629 and 0.615 respectively. The data in the model summery tells, 62.9% of the variance in dependent

variable called employee job performance is affected by the stated independent variables, while 37.1% is substituted by other variables which are not considered in this study.

Table 16: ANOVA

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	412.912	5	82.582	43.447	.000b
Residual	243.297	128	1.901		
Total	656.209	133			

a. Dependent Variable: employee job performance
b. Predictors: (Constant), training evaluation, training delivery, Strategic objective, Need assessment, training design.

The term ANOVA is interpreted as the analysis of variance and it is expressed by F-test and the significance value so as to examine the regression model and to certify whether the probability of the occurrence is by chance or not. Accordingly, the F-critical at 5% level of significance is 0.00. This refers that; the independent variables well affect the dependent variables (employee job performance). In addition to this, since the F calculated is greater than the F critical value of (43.447), the overall model is significant.

Table 17: Coefficient

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.754	1.191		2.312	.022		
	Strategic Objective	.002	.049	.002	.037	.970	.701	1.426
	Need Assessment	.074	.069	.083	1.078	.283	.488	2.051
	Training Designing	.249	.065	.307	3.847	.000	.454	2.201
	Training Delivery	.439	.063	.450	6.945	.000	.689	1.452
	Training Evaluation	.125	.069	.133	1.794	.075	.526	1.901

a. Dependent Variable: Employee Job Performance

As shown on the above table, the beta values are expressed by two terms called unstandardized and standardized beta coefficient.

➤ **Standardized Beta Coefficient**

A standardized beta coefficient is a tool that compares the strength of each independent variable to the dependent one. The higher absolute value of beta coefficient, the stronger the effect. The value of beta coefficient is interpreted as; an increase in 1 unit of the standard deviation of an independent variable has equivalent value in the dependent variable. The limitation of standardized may be confusing if the variables have diverse standard deviations when all variables are having different distributions.

As per the respondent's data, the independent variables have the following percentage of standardized coefficient beta value. These are strategic objective 0.2%, training need assessment 8.3%, training design 30.7%, training delivery 45% and evaluation of the training is 13.3% for the variation on the independent variable of employees' performance. The result notify that, training delivery takes the first rank, training design 30.7% and training evaluation of 13.3% takes the third rank following to the design but, strategic objective is the least affecting variable of employee job performance.

➤ **Unstandardized Beta Coefficient**

It is the relationships between the dependent and the independent variables. If the value of the individual independent variables is positive, the relationship is also positive between the dependent and independent variable. Inversely if the beta coefficients of the variables are negative, they have a negative relationship. Based on the above table, all the variables have a positive beta value and this leads as there is a positive relationship between the independent variables with that of the dependent one. As per the data, for every unit of the independent variables the employee job performance increased by 0.2%, 7.4%, 25%, 44% and 12.5% respectively for strategic objective, need assessment, training design, training delivery and evaluation of the training program.

Hypothesis Testing

H1: There is a significant relationship between strategic objective vs. training and employee job performance.

Ho: There is no significant relationship between strategic objectives vs. employee job performance. The significance level for the variable “strategic objective” is 0.970, which is beyond the alpha level of 0.05. Consequently, we accept the null hypothesis and there is no significant relationship between strategic objective vs. training and employee job performance. Therefore, this result does not maintain the researcher hypothesis and it is possible to conclude that strategic objective is not a significant interpreter of employee job performance.

H1: There is a significant relationship between training need assessment and employee job performance.

Ho: There is no significant relationship between Training need assessment vs. employee job performance. The significance level for the variable training need assessment is 0.283, which is beyond the alpha level of 0.05. As a result, we accept the null hypothesis and there is no significant relationship between training need assessment vs. employee job performance. Thus, this result does not maintain the researcher hypothesis and it is possible to conclude that the need assessment is not a significant predictor of employee job performance.

H1: There is a significant relationship between training design and employee job performance.

Ho: There is no significant relationship between training design and employee job performance. The significance level of the variable training design is 0.01, which is less than the alpha level of 0.05. Thus, it should reject the null hypothesis and accept H1.

H1: There is a significant relationship between training delivery and employee job performance.

Ho: There is no significant relationship between training delivery and employee job performance. The significance level for the variable training delivery is 0.000, which is less than the alpha level of 0.05. As a result of this, the researchers are rejecting the null hypothesis and

make a decision that there is significant relationship between both training delivery and employee job performance.

H1: There is a significant relationship between evaluation of training program and employee job performance.

Ho: Ho: There is no significant relationship between Training evaluation vs. employee job performance. The significance level for the variable training need assessment is 0.075, which is beyond the alpha level of 0.05. As a result, we accept the null hypothesis and there is no significant relationship between training need assessment vs. employee job performance. Thus, this result does not maintain the researcher hypothesis and it is possible to conclude that evaluation is not a significant predictor of employee job performance.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter consists of three parts that are expressed as, major findings, conclusions and recommendations. The purpose of this study is to scrutinize the effects of training on employees' job performance in Awash Bank by evaluating the effectiveness, efficiency, commitment as well as self confidence of the work force. Accordingly, those major findings are reviewed from the study and summarized as follows.

5.1 Summary of Major Findings

Based on the data collected from the respondents, major findings of the analyzed data are presented as follows.

- ❖ The research examine that, the linkage of strategic objectives is moderately aligned with training program of the bank. The respondents' data show that, there is a gap in accessibility and understandability in strategic objectives of the bank.
- ❖ Among those independent variables, training need assessment program have low aggregate mean. This shows that, trainings are arranged arbitrarily and do not consider knowledge gap of the employees and not participatory.
- ❖ Training design program data revealed that, the aggregate mean value is set at moderate range and most of the respondents reaction fall under neutral category.
- ❖ The study on the delivery program directed that, the aggregate mean value is higher but there is slack in two of its questions that are related with the adequacy of on the job training and selection of trainers from same post have higher neutral response.
- ❖ Evaluations of the training program data analysis demonstrate that, the aggregate mean is fall under high level category. Whereas, vast number of the respondents under the query of adequacy of time given for the training program and exit discussion of the respondents are in neutral position.
- ❖ The findings of employee job performance indicates that, most of the respondents agreed on all parameters but there are more neutralists in the subject matter of team work and the improvement of their skill after post training program.

- ❖ As per the interview question raised to the Manager Learning Development Directorate as well as Audit and inspection management and employees, they are confirmed that, training programs are not adequately addressed to all employees of the bank.
- ❖ The correlation result shows that, there is a positive link between each independent variable with that of the dependent one. Accordingly, strategic objective and need assessment program has a moderate relationship with that of the job performance. Whereas, training design, delivery and evaluation have a strong positive relationship with that of the job performance.
- ❖ Hypothesis testing for the independent variables are examined and found that, strategic objective and need assessment program has insignificant value for the dependent variable of job performance.

5.2 Conclusion

Regarding to findings of the study, the researcher concludes on the following issues.

- The bank has both HR and Training policy but the alignment of the policy with that of the training program is not desirable. In other terms, most of the employees do not have awareness on the strategic objective as well as Mission, Vision and core values of the bank. Moreover it is not accessible to employees on the bank's share points and outlook links.
- The assessment of training need assessment program indicates that, most of the respondents are not sure about training need assessment and selection criteria of trainees. As per the respondents data, training need assessment have some limitations like, the need assessment do not consider employees job knowledge, the selection is a little bit bias specially for those sessions that are constructive to employees, it lacks involvement of the management/not participatory and trained employees data are not properly documented and few employees have the chance of taking the same training more than once.
- During designing of the training program, there is a gap in preparation of relevant materials like modules, power points and other related books. In addition to this, subject matter of the training program is not conducted to trainers prior to attend the session.
- In some sessions trainees are selected from different departments or diversified positions. This resulted that, there is an existence of conflict of interest and they may not understand the subject matter equally and it may be irrelevant for those that are emerged from other post.

- Managers of the bank are not evaluate the efficiency of trained employees and fail to report the results after post training program. Besides, the bank does not set adequate time for some sessions and there is lack of consistency in performing of exit discussion from trainers when completing the training program.
- The data notify that, there is a positive effect of training on the employee job performance. Inversely, performance evaluation of employees is highly affected by the resource they generate rather than the skill and knowledge of the employees. Due to this, most of the employees do not provide emphasis on the training programs and does not initiate them for innovation and product development.
- Learning and Talent Development Directorate is not adequately staffed and the training programs are not addressed to all employees of the bank. Furthermore, customer handling and hospitality service training sessions are not sufficiently served.
- The hypotheses testing result shows that, there is weak relationship between strategic objectives of the bank and training need assessment with that of the dependent variable called employee job performance. As a result of this the alternative hypothesis is rejected and the null hypothesis is accepted.

In general, the bank's training program is evaluated and found that almost all independent variables have better result except the need assessment program. As depicted above, poor need assessment program, arbitrary selection of trainee, and lack of evaluation after post training program and inefficiency of relevant training materials are the major problems.

5.3 Recommendations

- Based on the findings, the researcher forward the following recommendation for better achievement and for in depth research on the related topics henceforth.
- Due to lack of awareness of the employees on strategic objectives of the bank, there is an existence of inefficiency and employees are not eager for achievement of long term objectives of the bank. For this reason, the Strategic Management Directorate of the bank should align with the Learning and Talent Development Directorate and internalize the strategic objectives in the minds of the employees so as to achieve long term plan of the bank.

- Valid need assessment program should be performed by taking employees knowledge gap, behavior, efficiency and product or service development. Moreover, it should collect relevant information from employees, management, competitors and even from foreign banks training practice in order to arrange constructive training program.
- The Directorate is better to use online training programs like skype, zoom and googlemeet in order to address the training program to outline branch employees and to minimize cost of training like per diem, accommodation, transportation and to manage their time properly.
- The Directorate shall evaluate trainee's job performance after post training program either by their own mechanism or by the assigned manager to enlarge the effectiveness of the training program and to make employees more competitive.
- In considering employee job performance of the employee, the impact of training on the bank's and employee's performance is done by the Directorate. Since impact of training on employee as well as bank performance needs detail investigation, it is better to examine by the external examiners and professionals so as to attain tangible and relevant result.
- As per the researcher observation and in depth interview from the Directorate Managers and Internal Audit Directorate of the bank, the Learning and Talent Development Directorate efficiency is improved as compared to last year's performance. In the mean time, it launches certain training program for new employees of the bank like; simulation and induction training prior to start their regular task and it also provide on the job training in when the start operation in the assigned task. Besides, they are replied that the Directorate strengthening itself by recruiting well qualified and skilled man power. While, the employees do not understand recent capacity of the Directorate and still evaluate by their past performance. Therefore, it is advised to provide enough view to employees of the bank about the strength and weakness of the section.

5.4 Limitation and Implication of Further Research

The research is performed in the effect of training on employee job performance. Based on this, the researcher uses five independent variables. Since there are various variable that affects the effect of training on employee job performance, the researcher forward further additional research to come up with valuable generalization on the subject matter of the topic.

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APPENDIX 1

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Questionnaire to be filled by Awash Bank Employees

Dear Respondents!

This questionnaire is prepared to gather information for a study entitled “The Effect of Training on Employees Performance at Awash Bank”. The information you are going to offer determines the research effectiveness. Your response will be reserved in a highly confidential basis and used only for academic research. I appreciate your willingness and I thank you very much in advance for play a part in this survey.

If you have any questions please contact me using the following address.

Addisu Argaw

Tel: 0911-467085 Email- addisuargaw44@gmail.com.

N. B: You don't need to write your name.

Respondents' Opinion Related to the Effect of Training on Employees' Performance

Part I: Personal Information of the Respondents.

Instruction: Please tick (✓) in the box that corresponding your own character.

1. Gender: Male Female

2. Age: 18 - 25 26 - 35 36 – 45 Above 40 years

3. Academic qualification: College diploma BA Degree

Second Degree and above

4. Job Title: _____

5. Work Experience at the bank: 1 - 3 years 4- 7 years

8- 12 years above 13 years

6. Have you attended a training program at the bank?

a) Yes

b) No

If you say No, why? _____
_____.

7. How often do you attend the training?

a) Every six months

b) Once a year

c) Every two years

d) No defined schedule

8. How do you rate the job relevancy of the training you attended?

a) Very Relevant

b) Relevant

c) Neutral

d) Irrelevant

Part II: Opinion Survey on Training Practices

Instruction: Please indicate to the extent to which you are agreed on the idea that are raised on each category by marking a tick mark (✓) in the appropriate column to the right side. The options are denoted by **1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = strongly agree.**

No.	Statements	Rating Scale				
		1	2	3	4	5
	Linkage of Strategic Objective with training program of the bank					
1.1	Strategic objective of the bank is easily accessible in share point link and other channels of the bank.					
1.2	The Strategic objective of Awash Bank is understandable to its employees.					
1.3	Strategic objective of the bank is SMART (Specific, Measurable, Achievable, Realistic and Timely)					
1.4	The training I had attended has contribution on the objective of the bank.					
1.5	The training that I attend is relevant for me and the bank as well.					
2	Training Need Assessment	1	2	3	4	5
2.1	Training and Learning Directorate of the bank properly conduct the need assessment prior to designing of the training program.					
2.2	The selection process is done as per the need assessment and it is free from bias.					
2.3	The need assessment program is participatory and collects relevant information from management of the bank.					
2.4	The bank considers performance gap, job knowledge and attitudes in time of selection in the training program.					
2.5	Trained employees data is feed in the employee's database to avoid duplication of training in the same job.					
3	Training Design	1	2	3	4	5
3.1	Training programs of the bank are designed as per the need assessment criterion.					
3.2	I had sufficient information on the objective and areas of training prior to attend in the session.					
3.3	The bank equips relevant module or other training material and delivers it for trainers prior to launch the training program.					
3.4	The bank select well qualified as well as professional trainer for the training program.					
3.5	The bank arranges comfortable training rooms and other packages like food and coffee reservation for trainers.					
	Training Delivery	1	2	3	4	5
4.1	The trainer uses ease language and it is understandable by the participants.					
4.2	The training program is performed in inclusive of lecture, group discussion, case study and presentation.					
4.3	Trainees that are attending in same sessions are selected from similar post and can easily interact on the subject matter.					
4.4	Trainings like job rotation, on the job training and job					

	instruction/assignment are adequate to perform the assigned task.					
4.5	The training I attend is more constructive and advised to deliver for other employees of the bank.					
5	Evaluation of the Training Program	1	2	3	4	5
5.1	The training program adds value for both the employees as well as the bank and it is related to my post.					
5.2	Exit discussion and comments are collected from the participants about the training program and overall facilities of the session.					
5.3	Adequate time was given for the training program and all relevant ideas are raised in the secession.					
5.4	The skill that I realized from the training program helps me to improve the customer service and over all tasks of the bank.					
5.5	The branch manager or immediate supervisor of the trainee evaluate the staff performance against his/her achievement and reports the findings to concerned organ of the bank.					
6	Employees job Performance	1	2	3	4	5
6.1	The training that I attend had a positive impact on my job performance.					
6.2	It is possible to say that, the training helps me to be competent with other employees of the bank.					
6.3	I can say that, the session helps me to support my colleagues and enables to work in cooperation with teams for the achievement of organizational objective.					
6.4	My job knowledge is improved after the training program.					
6.5	My level of satisfaction increased after the training program.					

7.1 Is there a linkage between the Human Capital Management with and Learning and Talent Development Directorate of the bank?

Yes No

If No, please specify the loopholes you have observed

.....

7.2 Does the Learning and Talent Development Directorate of the bank is well established and addresses the expected trainings to employees of the bank

Yes No

If No, please offer your comment on the gap and in which area should the bank arrange training session?

.....
.....

7.3 Provide any additional comments if any on overall training and development program of the bank?

.....
.....

Appendix 2

St. Mary's University

School of Graduate Studies

MBA Program

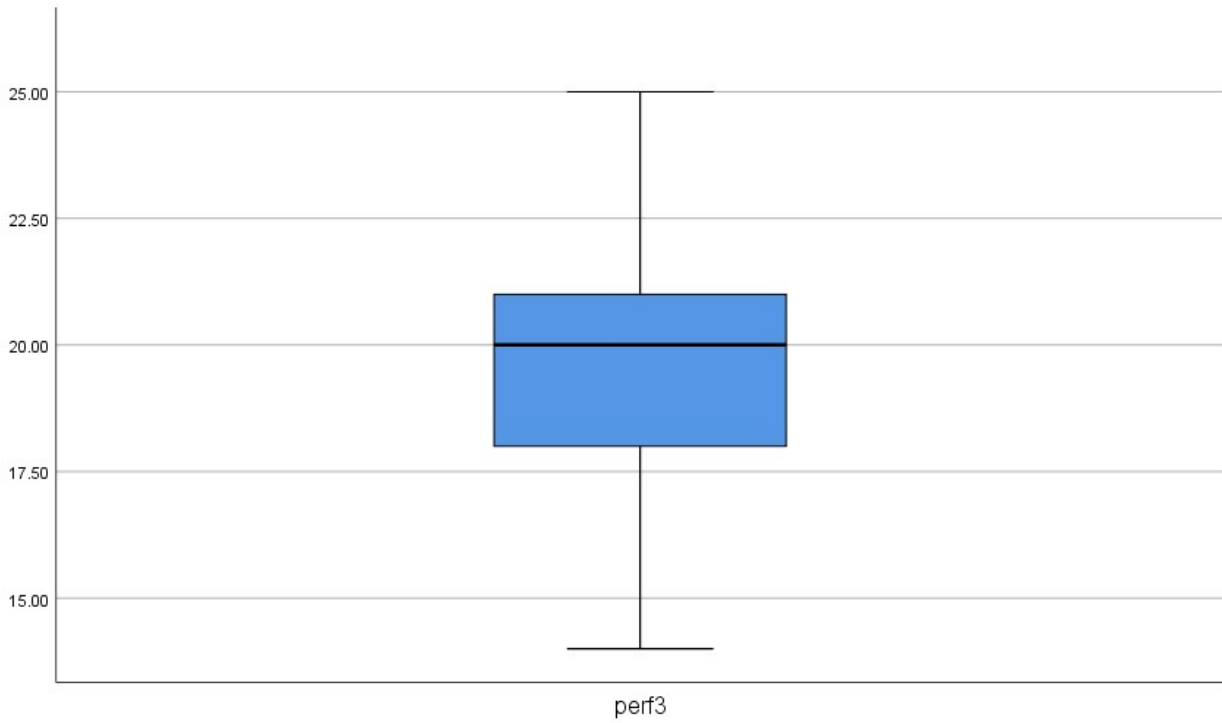
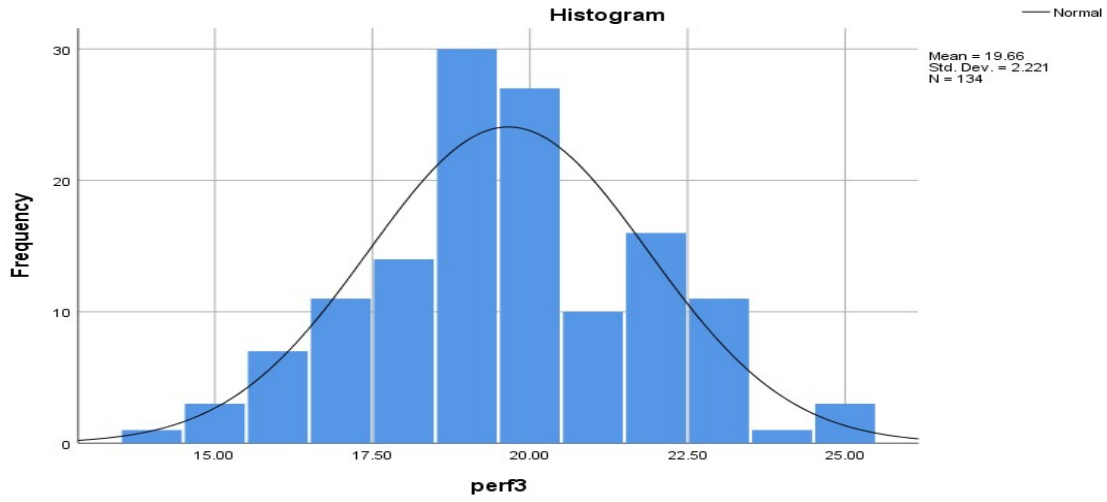
Dear Manager;

This interview is designed to collect information about The Effect of Training on employee's job performance at Awash Bank. Furthermore, it will contribute towards the fulfillments the researcher's Master's Degree in Business Administration /MBA/. In this regard, your valuable support in responding to the questions raised is of paramount importance to the successfulness of the study. I believe that your organization will be benefited much more from the outcome of the study. I kindly assure you that our issues of discussion will be kept strictly confidential and will only be used for academic purpose. I would like to thank you in advance for your kind cooperation and precious time.

The questions for interview are listed below:

1. What training and development policy and procedure does Awash Bank have?
2. How can trainees be selected for training and development program and do you think that the selection process is free of bias?
3. How can the bank evaluate performance of trained employees?
4. To what extent employees of the bank understand strategic objective?
5. Do you think that trainees are selected from same post?

Appendix 3- Assumption Tests



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: perf3

