



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

**THE EFFECTS OF TRAINING ON EMPLOYEES' JOB PERFORMANCE IN : A CASE OF
COMMERCIAL BANK OF ETHIOPIA**

BY:

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JUNE, 2023

ADDIS ABABA, ETHIOPIA

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ETHIOPIAN BANKING SECTORS: A *CASE OF COMMERCIAL BANK OF
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TIRU MEBRAT DELLIE

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DECLARATION

I, **Tiru Mebrat Dellie**, declared that this research thesis entitled “**The Effects Of Training On Employees` Job Performance In Ethiopian Banking Sectors: A Case Of Commercial Bank Of Ethiopia**” submitted to the school of post graduate studies is my original work and has not been presented for a degree in any other university. All sources of materials used in undertaking this thesis have been duly acknowledged.

I understand that non-adherence to the principle of academic honesty and integrity, misrepresentation/fabrication of any idea or source will constitute sufficient ground for disciplinary action by the College and can also revoke penal action from the source which have not been properly cited or acknowledged.

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STATEMENT OF CERTIFICATION

This is to certify that this thesis prepared by **Tiru Mebrat Dellie** “**The Effects of Training on Employees` Job Performance in Ethiopian Banking Sectors: A Case of Commercial Bank of Ethiopia**”, has been submitted to faculty of business and economics, school of graduate studies for examination with my approval as the college advisor.

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APPROVAL SHEET

We the examiners board approve that this thesis has passed through the defense and review process

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ACRONYMS

CBE: Commercial Bank of Ethiopia

STATA: Statistics and data

SPSS: Statistical package for social science

ABSTRACT

The study was designed to examine the effect of training practice on employee's job performance in Commercial Bank of Ethiopia. The study used both primary and secondary data where target populations were selected from Kirkos District and its branches. The sampling technique employed to collect primary information were the non-probability sampling technique which is convenience and purposive sampling technique from the target population. The study employed a quantitative research approach. The data were gathered through a structurally designed questionnaire and distributed to all 312 respondents taken as sample size. The data were analysed using STATA version 15 and SPSS, where descriptive and inferential analysis was conducted to address research questions. Beyond descriptive analysis, the study conducted Pearson correlation analysis, regression analysis (multiple linear regressions) to examine the effects of training on performance of employees. The correlation analysis result indicates that explanatory variables except on the job training method and predicted variable employee job performance are moderately, positively and significantly correlated. Meanwhile, the multiple linear regression analysis results revealed that training program in CBE through training design, on the job training method, off the job training method, customer handling training, technological handling training and ethical training has significant effect on employees job performance though level of significance varies across each elements. The result of regression analysis indicates that the explanatory variables are explains 33.11 % (Adj.R squared) of the variance on predicted variable. Based on the findings of the study it is recommended that Commercial Bank of Ethiopia should keep in providing both methods on the job training, off the job training and types of trainings because there is a positive significant relationship between independent variables' with employees job performance Accordingly, the study recommended that The bank should have to revise and properly do every step and assess the training effectiveness through feedback

Keywords: *Training, Employees' Performance, Training Design, On the Job Training, Off the Job Training, Customer Handling Training, Technological Handling Training, Ethical Training*

CHAPTER ONE

1.1 Background of the Study

Conducting training program in the organization is becoming more crucial these days. Every organization wanted their people to grow well both in terms of technical skill and behavioral skill. Everyone will not know everything when they get in to the organization. With experience and effective training, an employee gets the knowledge and will start incorporating things in the workplace. Without training the job becomes tedious. Thus to make the work more conducive, training is becoming more mandatory. Effective training and development is an investment in the human resources of an organization, with both immediate and long-range returns. Training is a key element for improved performance; it can increase the level of individual and organizational competency. Training holds the key to unlock the potential growth and development opportunities to achieve a competitive edge. Training programs helps in making acquaintance of employees with more advance technology and attaining robust competencies and skills in order to handle the functions and basics of newly introduced technical equipment (Bhat, 2013).

The success of any organization in the long-run depends very much on the quality of its human resources. This is especially true in the service oriented industry like banking where improvements in service have to be continuously made to meet the escalating expectations of the customers (Rajendran K, 2005). In order to survive and prosper, organizations in the private and the public sectors will need to respond in a timely and flexible way to social, technological, economic and political change. This means ability to cope with the external and internal requirements will decide the organization's survival and growth. This implies that existing and new staff will need to acquire new knowledge, skills, attitudes and perspectives on a continual basis (Roger and Jim, 2009).

Human resource is the very important and the backbone of every organization and it is also the main resource of the organization. So organizations invest huge amount on the human resource capital because the performance of human resource will ultimately increase the performance of the organization. Performance is a major multidimensional construct aimed to achieve results and has a strong link to strategic goals of an organization Mwita (2000). As Mwita (2000) explains that performance is the key element to achieve the goals of the organization so to performance increase the effectiveness and efficiency of the organization which is helpful for the achievement of the organizational goals. But the question arise that how an employee can work more effectively and efficiently to increase the growth and the productivity of an organization. There are many factors which improve the work of the employee. One of those is Human Resource Development (Raja, Furgual and Mohammed, 2011).

Grizzell (2003), states that the contribution of training in organizations growth is also emphasized in theories and empirical findings. They mentioned particularly that the human motivations view which argues that motivational characteristics can be acquired through training and learning from others. Training enables companies to adapt to fluctuating conditions and be operative in the market. Thus, commercial bank of Ethiopia offer some training to employees however, it is not performing as expected. The objective of this study is to examine the effects of training on employees' performance in Commercial Bank of Ethiopia workers.

1.2 Statement of the Problem

Recruiting and selecting potential employees does not guarantee that they will perform effectively (Dessler, 2009, p.268). In most cases, there may be gap between employee knowledge and skill and what the job demands. The gap must be filled through training and development programs. Hence, personnel training and retraining is one of the major ways that organizations attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demands (Scarpello and Ledvika, 1998)

In today's changing global context, both individuals and collective skills are the most important assets for organizations, and determine their productivity, competitiveness and ability to adapt and be proactive when faced with an uncertain environment. Training is a key strategy for generating skills in people, since it enables them to both learn and unlearn skills. In other words, to acquire new skills and change inappropriate skills (pineda, 2010, p.674) as cited in the work of Tamirat Getahun (2010, p, 14) the delivery of efficient and effective training is required to enhance the productivity of employees and improve their performance. However, the problem in training is that people usually like the training and learn the material taught, but behavior and performance do not always reflect the extent of training delivered and supposedly learned.

Since 1990s, the Commercial Bank of Ethiopia has made huge investment on training and development for instance in the year of 2018/2019 G.C annually budgeted eighty million birr with the objective of improving the skill and knowledge as well as attitude changes of employees in the banking operation. CBE has its own training and development department, to upgrade the skills and knowledge of its employees (CBE Annual Report, 2018/2019).

In Commercial Bank of Ethiopia the need of training recognizes and annually all department have a plan to train its employees regarding particular job as part of the annual plan. Although

the management of Commercial Bank of Ethiopia recognize the need to train staff it seems to have failed to recognize the significance of evaluation of the impact of training on employee's performance. In this regard previously and presently there is no considerable effort made by human resource team and line managers to measure the training effect on employee's performance. mostly, in Commercial Bank of Ethiopia various employees under addis ababa and outline branches, the researcher conducted preliminary interview and personal observation with the district office and branch employees regarding the training practice of commercial bank of Ethiopia and the result of the interview shows there is actual problem while executing training practices or process starting from the need assessment to evaluation of training(CBE , 2021).

As intended in the plan all trainings are not given after the required need assessment is done and not inconsistency manner means that for some training need assessment is done before delivery and for some training they skipped it due to cost and schedule issues. Although evaluation of training success is the most important phase of training in order to assess the performance of the trainees as the evaluation of training compares the post training results to the objectives expected by employees there is no assessment done except, some Human Resource Officers and Human Resource Manager informally discussed the benefit or outcome of the training. Sometimes, training is given to the employees when the quarter schedule going to be finish. So that, no one is concerned about the effect of the training in employee's performance but achieving the training schedule. Because of this reason some employees take training as a leave from their regular job and focuses on refreshment side rather than the intended objective of the training (CBE , 2021).

Having these the above facts in mind, conducting this research is important to investigate the effect of training on employee performance in Commercial Bank of Ethiopia and therefore, the purpose of this study will be to find answers to the following questions.

1.3 Research Question

The basic research question of the study is to examine what effect does training practice on employees' performance in Commercial Bank of Ethiopia employees? In order to analyse this main question the researcher develops the following sub questions.

- a) What is the impact of training design on employees' job performances in Commercial Bank of Ethiopia?
- b) What is the influence of on the job training delivery method on employees' job performances in Commercial Bank of Ethiopia?
- c) What is the effect of off the job training delivery method on employees' job performances in Commercial Bank of Ethiopia?
- d) What is a customer handling training on employees' job performances in Commercial Bank of Ethiopia?
- e) How does technology handling training significantly affect employees' job performances in Commercial Bank of Ethiopia?
- f) How does ethical training significantly affect employees' job performances in Commercial Bank of Ethiopia?

1.4 Objective of the Study

1.4.1 General Objective

The general objective of the research was to examine the effects of training on employees' performance in Commercial Bank of Ethiopia employees.

1.4.2 Specific Objectives

- a) To examine training design significantly affect employees` job performances in Commercial Bank of Ethiopia.
- b) To determine on the job training delivery method significantly affect employees` job performances in Commercial Bank of Ethiopia.
- c) To determine off the job training delivery method significantly affect employees` job performances in Commercial Bank of Ethiopia.
- d) To Analyze customer handling training significantly affect employees` job performances in Commercial Bank of Ethiopia.
- e) To assess technology handling training significantly affect employees` job performances in Commercial Bank of Ethiopia.
- f) To examine ethical training significantly affect employees` job performances in Commercial Bank of Ethiopia.

1.5 Significance of the Study

The study will benefit the management of Commercial Bank of Ethiopia by helping them formulate their training policy in order to develop and maintain programs that will positively affect employee performance. The management will also be able to plan and design how to employ well trained employees to be able to achieve their goals and meet their objectives. It will also help the organization to identify their training need, the best training method and how to evaluate their employees and the training system at large.

The study will also enable the Bank to come up with training policies, and institutions that will enable organizations to take their employees for training or invite the trainers to train employees

in their organizations. Finally, the study would serve as a secondary source of data for other researches which will be conducted in similar topic area in the future.

1.6 Scope of the Study

In order to make the research manageable, the study was delimited to Commercial Bank of Ethiopia on the basis of availability of time and resources. The study was limited to job design, off the job training delivery method, on the job training delivery method, technology handling training, customer handling training and ethical trainings. Commercial bank of Ethiopia is the largest financial institute in Ethiopia. It has thirty Districts all over Ethiopian and eight Districts are found in Addis Ababa. Kirkos District is one of the eight districts in Addis Ababa. Kirkos district has fifty four branches. These branches are divided in to four different grades and as special branch based on their level of performance. The researcher was cover only employees in Branches under Kirkos District and Human Resource Department of Kirkos District. Moreover, Due to common practice the study will be limited to Commercial Bank of Ethiopia Branches of Kirkos District and its human resource department Employees not implies all commercial Bank of Ethiopia distributed in all branches(CBE,2022).

1.7 Limitation of the Study

The research was limited and include only clerical employees working at branches and or employees under Kirkos District. So, the findings of this study was not be represent the characteristics of all employees of Commercial Bank of Ethiopia found throughout the country.

1.8 Definition of Terms

Training: Training is the process of enhancing the skills, capabilities and knowledge of employees for doing a particular job (MSG, 2022).

Training design: training design is the process or systematic approach in developing training programs (Noe et. al., 2013) cited by (Nik et. al., 2017)

On-the-job training: is undertaken in the workplace as the trainee handles work responsibilities (Ali Halawi & Nada Haydar,2018)

Off-the-job training: is a form of supplementary learning that usually takes place away from the actual workplace but counts as a part of an employee's working hours (Ravi and Anjali,2021).

Customer handling (service): Customer service is the service provided in support of a bank's core products. Customer service often includes answering questions; handling complaints.

Technology handling: it is the process of teaching employees how to more accurately and thoroughly perform the technical components of their jobs.

While,the term "Banking Technology" refers to the use of sophisticated information and communication technologies together with computer science to enable banks to offer better services to its customers in a secure, reliable and affordable manner and sustain competitive advantage over other banks .

Ethical training: refers to the programs which are designed by a firm to promote ethical behaviour

Employee performance:-is defined as how an employee fulfils their job duties and executes their required tasks. Whereas, it is how a member of staff fulfils the duties of their role, completes required tasks and behaves in the workplace.

1.9 Organization of the study

The first chapter is an introduction part of the study. It includes the background of the study, statement of problem, research questions and objective, significance, scope and limitation of the study. The components of this chapter explain the purpose of the study and what the study is all about. Literature review and research methodology address the review of related literature and the research design of the study, sampling techniques and data collection instruments. The fourth chapter describes the interpretation and discussion of the findings. Finally, in the last chapter, conclusion and recommendation are included.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed literature on training and performance that has been organized under two major separate sections namely theoretical literature and empirical literature. The theoretical literature states what different human resource book authors discussed about training, methods and its types of training in addition performance concerned with the various literatures reviewed in order to enhance the knowledge about the area. On the other hand empirical literature section discusses different contemporary research findings on training, performance and the relationship between them. Hereunder, first the theoretical literatures discussed and then look at what contemporary researchers find out training, performance and the relationship between them.

2.1 Theoretical Literature

2.1.1 Training Definitions

Training defined by many authors, as Training consist an organizations planned efforts to help employees acquire job related knowledge, skills, abilities and behaviours, with the goal of applying these on the job. A training program may range from formal classes to one-on-one mentoring, and it may take place on the job or at remote locations (Noe.et al, 2004). According to Armstrong (2014) training is the use of systematic and planned instruction activities to promote learning. Training involves the application of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily.

DeCenzo and Robbins (2010) they defined employee training is a learning experience: it seeks a relatively permanent change in employee that improves job performance. Thus, training involves changing skills, knowledge, attitudes, or behaviour.

DeCenzo and Robbins (2016) Employee training is a learning experience that teaches new skills, knowledge, attitudes, and behaviours necessary for successful job performance. Training focuses on enhancing those specific skills and abilities needed to perform currently held positions.

Rothwell and Kazanas (2013) cited by Anasimos Alye, 2016, stated that training consists of organized learning activities capable of improving individual performance through changes in knowledge, skills or attitudes. In abroad sense, it includes experience intended to meet essential job requirements, update skills, prepare people for career movement of any kind, rectify knowledge or skill deficiencies, and evoke new insight or even create new knowledge. It is thus an important tool for changing individual by giving them new knowledge and skills.

The justification for training According to Armstrong (2010) Formal training is indeed only one of the ways of ensuring that learning takes place, but it can be justified in the following circumstances.

- The work requires skills that are best developed by formal instruction.
- Different skills are required by a number of people which have to be developed quickly to meet new demands and cannot be acquired by relying on experience.
- The tasks to be carried out are so specialized or complex that people are unlikely to master them on their own initiative at a reasonable speed.
- Critical information must be imparted to employees to ensure they meet their responsibilities.

- A learning need common to a number of people has to be met and can readily be dealt with in a training program: for example induction, essential IT skills, and communication skills.

2.1.2 Training Benefits

The main purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both short-term and long-term benefits for individuals and organizations (Nassazi, 2013).

There are so many benefits associated with training. Cole (2001) Summarize these benefits as below:

- High Moral - employees who receive training have increased confidence and motivations;
- Low cost of production-training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste;
- Lower turnover -training brings a sense of security at the workplace which in turn reduces labour turnover and absenteeism is avoided;
- Change management-training helps to manage change by increasing the understanding and involvement of employees in the change process and also provide the skills and abilities needed to adjust to new situations;
- Provide recognition, enhanced responsibility and the possibility of increased pay and promotion.
- Help to improve the availability and quality of staff.

2.1.3 Steps in Training Process

Training should be systematic in that it is specifically designed, planned and implemented to meet defined needs. It is provided by people who know how to train and the impact of training is carefully evaluated (Armstrong, 2014).

There are different model that show the steps in the training process, though the contents are more or less the same. According to Kulkarni (2013) Training should be conducted in a systematic order so as to derive expected benefits from it.

The training system involves four stages, these are:

- Assessment of training needs.
- Designing the training program.
- Implementation of the training program.
- Evaluation of the training program

2.1.3.1 Assessment of Training Needs.

Training need assessment is the process of evaluating the organization, individual, employees and employee's task to determine what kinds of training, if any, are necessary. As this definition indicates, the need assessment answers questions, in the three broad areas.

a) Organization Analysis

Organizational analysis is the process for determining the appropriateness of the training by evaluating the characteristics of the organization. The organization analysis looks at training needs in light of the organization strategy, resources available for training, and management support for training activities (Noe.*et al*, 2004).

b) Person Analysis

Succeeding the organizational assessment, need assessment goes to the remaining area of analysis; person and task. The person analysis is the process for determining individuals need and readiness for training. It involves answering several questions.

- Do performance deficiencies result from a lack of knowledge, skill, or ability?
(If so training is appropriate; if not, other solutions are more relevant.)
- Who needs training? And are these employees ready for training?

The answers to these questions help the manager identify whether training is appropriate and which employees need training.

c) Task Analysis

The third area of need assessment is task analysis, the process of identifying the tasks, knowledge, skill, and behaviour that training should emphasize. Usually task analysis is conducted along with person analysis. Understanding shortcomings in performance usually requires knowledge about the tasks and work environment as well as the employees.

Stredwick (2006) in his book states that the identification of training needs process can take place in a number of ways. Among these are: - When an employee's starts a new job, an analysis will be carried out which examines the job requirements or through the job description and specification and matches that against the employees existing profile.

Through the annual appraisal process where the employee and their manager sit down together and draw up a list of areas where training can help the employee to perform better, after agreeing on the existing job requirements and the employees actual performance level.

2.1.3.2 Designing of the Training Program

Training design process refers to a systematic approach for developing training programs. Training design process should be systematic yet flexible enough to adapt to business needs (Noe 2017). When the need assessment indicates a need for training and employees are ready to learn, the person responsible for training should plan training program that directly relates to the needs identified. Planning begins with establishing objectives for the training program. Based on those objectives, the planner decides who will provide the training, what topics the training will cover, what training methods to use, and how to evaluate the training (Noe et al, 2004 and Tyson, 2006).

Training Objectives: the first step in designing in the training program is to determine the training objective. When you as a trainer are designing a training program, you are figure out what step lead to the accomplishment of objectives (Suhong, 2004).

Producing clear objectives is crucially important to the design and provision of cost effective training. In general sound objectives should specify what learning trainees should be able to demonstrate by the end of the training. If objectives do not provide this criterion, how can trainer and the trainees themselves assess whether the required learning has been achieved or not?

According to Tyson (2006) learning objectives should meet the following criteria. Objectives should be:

- Expressed in learner orientation terms, e.g. by the end of the program trainees should be able to demonstrate specified knowledge and skills.
- As specific as possible about performance standards required and attendant conditions, e.g. by the end of the course, the manager will be able to use the

computer to prepare spread sheet to create a project plan showing all the main stages in the plan accurately.

- As measurable as possible and capable of achievement in the time allowed for training.
- Expressed in language that clearly states what the trainees have to do.

2.1.3.3 Implementation of the Training Program.

Training design is followed by delivery of training, which is usually an implementation stage that involves the selection and use of appropriate training methods. There are two broad categories of training methods or techniques that organizations use to train and develop skills of their employees. These are on- the- job- training and off-the-job-training (Motoloka. *et al*, 2018).

2.1.3.4 Evaluation of the Training Program.

After training program ends, or at intervals during an on-going training program, organizations should ensure that the training is meeting objectives. The stage to prepare for evaluating a training program is when the program is being developed.

Along with designing course objectives and content, the planner should identify how to measure achievement of objectives (Noe.*et al*, 2004).

According to Pattanayak (2014) the measures considered most meaningful and essential are those which contribute to training acceptance, appropriateness to trainee population, objective assessment and job relevance. Evaluation is necessary because of the following reasons:

- To determine whether a program is accomplishing its objectives.
- To identify the strength and weakness in the Human Resource Development process.
- To determine the cost and benefit ratio of a program.
- To decide who should participate in the future.

- To test the clarity and validity of the content.
- To identify which participant benefited the most or the least.
- To develop any future program.

Evaluation is an attempt to obtain information or feedback on the effects of training programs, and to assess the value of the training in the light of that information available.

There are different approaches to training evaluation techniques among this, the most well-known and used model for measuring the effectiveness of training program was developed by Donald L. Kirkpatrick. As cited on Saad and Mat, Kirkpatrick (1998) identified four level process of evaluation process of training evaluation. The order of the levels is reaction, learning, behaviours and result respectively.

Level 1-Emotional Reaction: emotional reaction refers to the attitudes of participants at the end of training. An employee who has considerably gained skill and knowledge from the training will be willing to apply it on job, thus bring positive reaction.

This could be a barometer for measuring employee's general attitude, expectations and motivation. Although subjective, reaction also provides feedback on training style and content. Measurement is useful in fostering management supports for the training program.

Level 2-Achieving Learning Objectives: this is the second area of measurement, achieving learning objectives is a type of post training evaluation of knowledge and skill gained through the training intervention and which will ultimately translate to improving job performance. A positive emotional reaction and increase practical skill and knowledge of functional concept are indication of successful training and a requirement for meaningful HRD program.

Level 3-Behavioral Changes: the third approach to measuring the effectiveness of training focused on the training behavioural changes. The third level of evaluation is about work –related

behavioural changes which reflects in performance. This entails studying the changes in employees work related behaviours as a result of training While emotional reaction and knowledge gain can be easily accomplished immediately after training sessions, measuring behavioural changes requires some time lag for employee to fully implement the newly acquired skill and knowledge.

Level 4 – Results: the fourth area in Kirkpatrick model revolves around the impact of training and development on the organization. The measurement is based on the notion that training and human resources development must reflect the organizational culture and strategy. A training program is judge successful only if the training outcome aligned closely with the organization's goals. Measuring the impact on organization can be informed of measuring improvement in profitability, safety measure, etc.

2.1.4 Training Design

Training design is defined as the degree to which training has been designed and delivered to give trainees the ability to transfer learning to the job (Holton, Bates, & Ruona, 2000). The training design involves planning and determining the appropriate activities to be carried out, the selection of appropriate methods and determining the sources for the purpose of achieving certain objectives of the training program. It can only be done when there is a clear objective which is expectation of what trainees should master in their training session and what requirements are to be achieved by the participants at the end of the training program.

Referring to Strawbrylver (2017), Employee training is designed to equip organization employees with the skills and knowledge desired to become better professionals in their own careers. Nevertheless, it ultimately benefits business more than any other party does. Thus, while all trainings may have different missions, what remains an imperative goal among all companies

is success. George (2001) says a successful training is one that gives your employees the knowledge they need in a format that is simple to understand in a way that helps productivity. To deliver a fruitful training, Ajay and Kirkwood (2010) have shared seven questions any trainer /instructor must reflect on to plan and deliver a successful training. Is there really a need for training? Do all employees need training? What are the expected outcomes? How will the training move us closer to our goals? What are management's expectations? What resources will the training require? What will the training cost? The instructor's answers to these questions begin the narrowing process for training choices helping to accurately design an effective training.

According to research study by Muhamadu A.M. (2018), once training needs have been identified using the various analysis, and then training objectives and priorities must be established. All of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training design is the process of developing a plan of instruction for each training program to be offered to meet training objective (Goldstein & Ford, 2007).

Training design process refers to a systematic approach for developing training programs. Training design process should be systematic yet flexible enough to adapt to business needs (Noe 2017). Whether job-specific or broader in nature, training must be designed to address the specific objectives. Training objectives are set to close the gap. The success of training should be measured in terms of the objectives set. Useful objectives are measurable. This objective serves as a check on internationalization, or whether the person really learned. Objectives of training can be set in any area by using one of the following four dimensions: such as Quality, Quantity, Timeliness, and Cost savings as a result of training (Sishan Solomon, 2014).Effective training

design considers the learner characteristics, instructional strategies, and how best to get the training from class to the job (training transfer) in order to produce learning. (Mathis & Jackson, 2011)

2.1.5 Training Delivery

According to research study by Muhamadu A.M. (2018), once training has been designed, the most important decisions to make are how the training will be delivered. Nadler, 1984 as cited in Nassazi, 2013 noted that all the human resource development activities are meant to either improve performance on the present job of the individual, train new skills for new job or new position in the future and general growth for both individuals and organization do as to able to meet organization's current and future objectives.

Training methods vary greatly, so it is essential to get the right combination to ensure the highest possible rate of learning and the subsequent return on investment. Organizations should identify the training method that best fits their employees' learning styles, be flexible enough to allow for changes when needed, and ensure that the training can be transferred into everyday job skills.

Regardless of the method used, ensuring that training is effective the primary goal. (Gilley, Gilley, Quatro, & Dixton, 2009) Human Resource Management needs to determine which training methods are the most appropriate for the skill and the employee. It may be necessary to combine several methods (Decenzo & Robbins, 2010).

Delivery style was very relevant to Training and Development. It is much worthy Delivery style made workforce responsive and conversant (Michael, 2000). If a trainer had not delivered in a massive manner and also he was unable to capture the trainees' attention than it clearly depicted that he had wasted his time. Therefore a trainer should adopt the best method to attract the attention of addressees as much as he can.

The Human Resource Department must ensure that the session should be able to catch the trainees' interests. The general recommendation was that training should be conducted on a trial basis to identify the requirements regarding training design (Gowri, 2011)

2.1.6 Employee Training Methods

2.1.6.1 On-the-Job Training Method

On the job training it is basically learning by doing while working; training is imparted to employees while they perform their regular jobs. In this method, they do not lose time while they are learning. After a plan is developed for training, employees should be informed off the details (Pattanayak, 2014).

On the job training refers to training method in which a person with job experience and skill guides trainees in practicing job skill at the work place (Noe.*et al*, 2004).

Some of the commonly used methods are:

Coaching: It is the process in which a manager, through direct discussion and guided activity, a colleagues to solve a problem, or a task, more effectively than would otherwise have been the case. It also includes the process of producing personal development and action plan. Coaching is task centered, in that it focuses upon the work process, appropriate behaviour, and the actions the individual needs to take to improve performance (Sloman, 2004).

Mentoring: In mentoring, senior person in the organization assumes the responsibility for training as well as grooming of a junior person. A mentor acts as a teacher, guide, counsellor, philosopher, exemplar, supporter and facilitator of the junior. The basic objective of mentoring is to help an employee gain psychological maturity and effectiveness and get integrated with the organization (Kumar, 2012).

Orientation: This involves getting new employees familiarized and trained on the new job within an organization. During this process, they are exposed to different undertakings for example the nature of their new work, how to take on their identified tasks and responsibilities and what is generally expected of the employees by the organization. They are further given a general overview of the organizational working environment including for example working systems, technology, and office layout, briefed about the existing organizational culture, health and safety issues, working conditions, processes and procedures (Nassazi, 2013).

Job Rotation: job rotation involves lateral transfers that allow employees to work at different jobs and provides exposure to a variety of tasks. As with any training, Human Resource Management should take care to make sure the trainers not only know the job, but how to train others as well. Employers often move new hires through a rotation of different roles in the organization such as marketing, finance, and operations before they settle into a permanent position (DeCenzo and Robbins, 2016).

Apprenticeships: are frequently used to combine classroom instruction in combination with working alongside a seasoned veteran, coach, or mentor. The combination of hands-on and classroom learning complement each other. Apprenticeships are frequently used in skilled trade or craft jobs such as building trades. The experienced worker provides support and encouragement in addition to training (DeCenzo and Robbins, 2016).

2.1.6.2 off-the-Job Training Method

Off-the-job-training is the form of employees' training that is done away from the employees' actual working environment and can either be long-term or short-term (Motlokoa *et.al*, 2018).

Classroom Lectures: lectures are regarded as one of the simplest ways of imparting knowledge to the trainees. In lecture, basic facts, concepts or principles, attitudes, theories and problem

solving abilities are to be taught. It is a formal organized talk (direct method) by the training specialists (outside expert), the formal superior or other individual on specific topic.

The lecturer or instructor seeks to communicate his thoughts at the level of trainees and create interest in the class and enable them to retain and engage (Kumar, 2012).

According to Walker (2003) cited in Wamwayi, 2016 there are three main reasons for using the lecture format for instance to transmit information, to create interest, and to promote understanding.

Multimedia Learning: can demonstrate technical skills not easily presented by other training methods. This may include videos and DVDs that may be offered online (DeCenzo and Robbins, 2010).

Simulations: involve learning a job by actually performing the work (or its simulation). Simulation methods may include case analyses, experiential exercises, computer simulations, virtual reality, role playing, and group interaction, Computer simulations are particularly useful when training involves expensive or dangerous equipment (DeCenzo and Robbins, 2016).

In case of Vestibule training the trainee gets instructions on similar kinds of machine and processes she/he will likely use at the actual workplace.

If the employee is going to use a particular machine or computer, she gets training on the same machine or equipment but away from the real work place or floor area. This practice enables the trainee to learn and acquire job skills without necessarily imbibing some bad customs and practices from the actual work environment. Fulfil the requirements and needs of consumers (Kotler & Armstrong, 2002; Nassazi, 2013).

2.1.7 Types of Training in Commercial Bank of Ethiopia

2.1.7.1 Customer Service Training and Customer Handling Training

Customer service is the bridge to our customers and the main objectives of customer service training is to understand the concept and importance of customer, to define the customer service, to identify the internal and external customers, understand and create customer delight, practice compliant handling skills and Deliver customer service (CBE-Slidepayer.com).

Customer service means providing a quality product or service that satisfies the needs/wants of a customer and keeps them coming back. Good customer service means much more – it means continued success, increased profits, higher job satisfaction, improved company or organization morale, better teamwork, and market expansion of services/products. (IFTA Staff Training, 2006)

According to the study by Yordanos Tamiru (2018), Customer service is the act of taking care of the customer's needs by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer's requirements are met (Paul Mckinney, 2013).

Customer Service is about creating a relationship of trust and loyalty with customers that transcends the interaction of the moment. Ironically, such bonds are best forged not when things go right but when things go wrong. Therefore complaint management becomes the premier opportunity to prove our care, responsiveness, and trustworthiness to customers (Guy winch, 2012), whereas,

Customer service is the act of providing your customer with something they need, want or value. It's the sum of the experience of doing business with you: before, during and after a purchase (Debbie Szumylo, 2012), whereas,

Customer service at the end of the day is really just about sacrifice and empathy. Sacrifice requires being willing to put your own needs aside. Whether they're work-related, personal, or whatever and really listen to what somebody else needs. And what somebody else needs is often not what they're saying. The ability to empathize with one's situation and put yourself in their shoes even at your own expense will insure that they walk away knowing that you were attentive, sensitive to their needs, and empathetic towards their situation/project (Scott, 2012)

Characteristics of Good Customer Service

As per Paul Mckinney (2013); characteristics of good customer service are

Promptness: Promises for delivery of products must be on time. Delays and cancellations of Products should be avoided.

Politeness: Politeness is almost a lost art. Saying 'hello,' 'good afternoon,' 'sir,' and 'thank you very much' are a part of good customer service. For any business, using good manners is appropriate whether the customer makes a purchase or not.

Professionalism: All customers should be treated professionally, which means the use of competence or skill expected of the professional. Professionalism shows the customer they're cared for.

Personalization: Using the customer's name is very effective in producing loyalty. Customers like the idea that whom they do business with knows them on a personal level

2.1.7.2 Technical Training and Technology Handling Training

A type of training which is given to enhance the knowledge and skill gap of a trainer, teaches the skills needed to design, develop, implement, maintain, support or operate a particular technology or related application, product and or service. And is a crucial component of employee

development and business success. Because, it addresses the hard skills that you employees need to perform their daily tasks accurately.

In tune with global trends and practices, banks have perceived that an increase in technological level has become a crucial requirement in achieving their goals (Chandrasekhar & Sonar, 2008). In order to improve performance, organizations invest in Information Technology Equipment, personnel, and training annually. In response to the rising demand for quick, efficient and reliable services, technology is increasingly deployed as a bridge to generate insights into customers' behavioural patterns and preferences (Sivabrovnvatana, Siengthai, Krairit, & Himangshu, 2005; Sangeetha et al., 2011).

According to the study by Yordanos Tamiru (2018), it is the process of teaching employees how to more accurately and thoroughly perform the technical components of their jobs. Training can include technology applications, products, sales and service tactics and more. Technical skills are job specific as opposed to soft skills, which are transferable (Neil Kokemuller, 2017).

2.1.7.3 Ethical Training

According to the study by Haregeweyn L. (2019), "Many organizations train their supervisors and managers on employee ethics. While it is imperative for those individuals to have a thorough understanding of ethics policies and codes of conduct, training for all employees will increase the likelihood that the policy and code are followed company wide.

Employees need the benefit of ethical training so that they, too, can meet the standards set by the organization's policies and codes of conduct. Here are several more business and professional reasons why company-wide training on ethics enhances your organization's culture and bottom line" (Heather Hunt (2012).

On the other hand ICSI (2003) writes "If ethics training is to be effective, it must start with a foundation, a code of ethics, and a procedure for airing ethical concerns, line and staff involvements, and executive priorities on ethics that are communicated to employees".

This may be the main reason why most banks today offer ethics-training to their employees: for the purpose of ensuring legal and ethical compliance, at a time of increasing accusations of moral breaches in the banking sector. This training is usually mandatory for employees and useful in guiding them through practical scenarios they may face on a daily basis. However, banking procedures may themselves be in violation of ethical standards, thus defeating the purpose of ethics-training.

Today's business environment is not only fast-paced, but also highly competitive. In order to keep pace and stay ahead, possession of several key work ethics is a plus for achieving a successful career. Holding key traits such as attendance, character, teamwork, appearance, and attitude add value to both you as a person and your company. Successful careers come in many flavors, but work ethics are a main ingredient in most recipes for success.

Bank employees are obligated:

To comply with the pertinent applicable laws in the course of performance of their job duties.

To keep their customers informed about benefits and risks of products and services offered to them.

To provide neutral and fair services to customers buying the same service. Not to disclose any information about banks or their customers, which come to their knowledge due to their positions and duties, to any person other than the authorities and bodies clearly authorized by the laws to request such information.

Not to lead to any loss of reputation of the bank through their works and behaviours

Not to directly or indirectly engage in any business operations which require them to be considered and treated as a merchant or an artisan .Not to breach and violate the justice, honesty, integrity, reliability and social responsibility principles.

To communicate with other employees carefully and respectfully and enter into cooperation with them for joint purposes or motives, in the course of performance of their job duties.

Not to use the bank's assets, properties and resources inefficiently and for non-intended purposes.

Not to derive any personal benefits for themselves or for others out of their own work environments or their customers' facilities by using their job positions and duties.

To immediately refuse, and report to superiors and authorized bodies, any offers or propositions of personal benefits.

To direct potential customers first and mainly to their own bank. To avoid entering into non-ethical relations with customers, such as indebtedness, personal guarantee and opening of joint accounts.

Not to accept any gifts contrary to customs and usage from existing or potential customers.

To be accountable with regard to their job duties during performance of banking services.

Not to assume any duty in any other private or public entity without a prior consent of their bank, except for associations, foundations, cooperatives and similar other organizations.

Not to cause harm to reputation of banks and other financial institutions, and not to attempt to denigrate and humiliate their business partners, shareholders, employees and customers, in media and social media, profiles, accounts or postings, by using their own identity, or by concealing identity or using misleading identities.

Not to take actions binding on their bank, and not to make deceptive and untrue statements, by exceeding their powers in the course of performance of their duties.

Work Ethics: the work ethic is a cultural norm that advocates being personally accountable and responsible for the work that one does and is based on a belief that work has intrinsic value. Research has shown that many characteristics of work ethic can be summarized using three terms.

Interpersonal Skills: Include the habits, attitudes, manners, appearance, and behaviours we use around other people, which affect how we get along with other people.

Initiative: Direct supervision is often not a feature of the modern workplace. Without initiative, procrastination and missed opportunities can become a real problem. Sometimes poor performance results and leads to loss of a job, without any second chances.

Being Dependable: This work ethic construct includes honesty, reliability and being on time. A responsible dependable employee is one who agrees to carry out a task under agreed upon procedure. Employees are often put in positions in which they are responsible for money, for other people's safety, for other people's production, for merchandise for money, for customer's goodwill, Employers are quick to see which employees can handle positions and situations of responsibility and which employees cannot. When you are careful to make sure that any job you are given is done well and completed on time, you will build up your reputation for being dependable and reliable, such work ethics are valuable to any employer.

Employability Skills: Good communication skills, positive attitude, ability to be dependable, punctual, and responsible.

Personal characteristics: Dressing properly, being polite and displaying self-confidence.

2..1.8 Employees Performance

The performance of employees is defined as "the ability to transform the inputs of the Organization into outputs in the form of goods and services with specific features by using the lowest possible cost (Al-Sarayrah, 2010: cited in Hasan et.al, 2017).

Employee's performance is measured against the performance standards set by the organization. Good performance means how well employees performed on the assigned tasks. In every organization there are some expectations from the employees with respect to their performance. When they perform up to the set standards and meet organizational expectations they are believed good performers (Becker et al, 2011: cited in Dabale et.al, 2014).

There are a number of indicators that can be used to measure performance either in the context of organizations or employees, whose performance directly increase that of an organization. According to (Ahuja, 2006 cited in Motlokoa *et.al*, 2018) there are varieties of indicators of organizational performance are used including productivity, efficiency, effectiveness, quality and profitability. Ahuja (2006) as briefly explained henceforth.

Productivity : this is measures how an individual, organization and industry transforms inputs into output or in the form of goods and services and it is measured as the ratio output that the firm has produced to the inputs that it has used in producing that output (Stoner et al., 1995; Lipsey, 1989).

Efficiency: is the ability to produce the optimal outcomes by employing minimal resources as much as possible (Wood and Sangster, 2002).

Effectiveness: is the ability of employees to meet the desired objectives or target (Stoner, 1996).

Quality: is the extent to which the characteristics of products or services produced by an organization fulfil the requirements and needs of consumers (Kotler & Armstrong, 2002).

Profitability: this is also refers to the ability of an organization to make profits consistently over a period of time and it is measured as the ratio of gross profit to sales or return on capital employed (Wood and Sangster, 2002).

On the other hand, for an employee some broad performance indicators include Quantity, Quality, timeliness and cost-effectiveness. Quantity measures the number of units produced, processed or sold against the standard set by the organization while timeliness measures how timely and how fast the work is performed or how fast services are provided. For instance, in the case of a service industry the average customer's downtime is a good indicator of timeliness while the number of units produced per hour is relevant in the case of manufacturing firm. For cost-effectiveness, performance can be measured by the cost of the work performed if the employee has control over costs.

2.2 Empirical Review

Most of the previous studies provide the evidence that there is a positive relationship between training and employees performance.

Khan et.al (2011) conducts a research study on, impact of training and development on organizational performance. The focus of the study was to understand the effect of training and development, on the Job training, training design and delivery style on organizational performance. The back bone of this study is the secondary data comprised of comprehensive literature review. Four hypotheses are developed to see the impact of all the independent variables on the overall organizational performance. Results show that training and development, on the job training, training design and delivery style have significant effect on organizational performance and all these have positively affect the organizational performance. People learn from their practical experience much better as compare to bookish knowledge and it is better for

the organizations to give their employees on the job training because it is cost effective and time saving. They point out that organizational performance emanates from employees performance and employee performance emanates from effective training i.e. training affect employee performance as a result organizational performance affected. So that training directly affect both employee performance and organizational performance in general.

Similarly, Sanyal and Hisam, 2018 on their study on the impact of training and development practices on the employee performance in the select Omani public and private sector banking Organizations. The aim of the paper is to analyse the impact of training and development practices on employee performance. The study adopts descriptive research design and it imbibes both primary and secondary data. Convenience sampling method is applied for collecting the data through administering a structured questionnaire. The sample size for the study is three hundred twelve. Statistical tools like Pearson, Correlation Analysis, Regression Analysis and ANOVA were applied to test the proposed alternate hypothesis. The study concludes that Training and Development Practices have a positive influence on employee performance in the Omani Banking Industry.

According to Shakeel and Lodhi (2015) they conducted a research study on The Impact of Training and Development on Employee Performance: A Case of Banking Sector of Pakistan The study major objective was to examine the impact of training and development on employee's performance. The study is quantitative in nature. This research analysed the four hypotheses, by using the sampling techniques in which they selecting two hundred employees of bank sector of Karachi, Pakistan. For examining the data they applied correlation and regression test on SPSS software. The data collected through primary source that are from questionnaires

and surveys. The finding proves that: There is positive link between training/development and employee performance. The study suggests that organizations should arrange training programs

According to Hassan *et.al* (2017) they conduct a research study on The Effect of Training and Development on Employee Performance of commercial banks in Jordan. Their Study aimed to identify the training effects in its dimensions (preparing the training design, off the job training, on the job training and evaluating the training plan), as an independent variable on the employees performance in its dimensions (innovation, accuracy in work, commitment to work, and perseverance). The sample to study consists of five banks represented by three hundred nineteen employees in the functional levels of: manager, head of department, accountant and auditor in the commercial banks in Jordan. Multiple regression analysis was used to test the impact of employees training in terms of its three dimensions (training design, off or on the job training, and the evaluation of the training) on the performance of employees as a whole. The findings prove that the three training dimensions significantly and positively affect the performance of employees.

Dabale *et.al* (2014) their study was aimed to determine the relationship between training and employee performance in Mutare City Council, Zimbabwe. Co relational research design was used in this study, with an attempt describe and measure the degree of association between performance and training. A total of one hundred and thirty two respondents (Ninety one males and forty one females) were selected from the employees (population), purposive sampling technique and structured questionnaire were used in data collection. Data was analysed using quantitative techniques, including inferential statistics. It was established that there was strong positive relationship between training and performance of employees. It was recommended that

all stakeholders, be involved in one way or the other in training to enhance employee knowledge, skills, ability, competencies and behaviour.

Asfaw et.al (2015) they conduct a research study on the impact of training and development on the employees' performance and effectiveness at District Five Administration Office, Addis Ababa, Ethiopia. In this study they employed cross sectional institutional based quantitative research method. Data were collected using Likert's scale tool from one hundred employees after selecting participants using systematic random sampling technique. Training and development had positively correlated and claimed statistically significant relationship with employee performance and effectiveness. It is recommended that District Five Administration Office shall maintain providing employee training and development activities and ensure the participation of employees in planning, need or skill deficit identification and evaluation of training and development programs.

Generally a number of other researchers also conduct a study regarding training and its effect on employees and organizational performance as a whole which are not fully discussed here. Their empirical findings almost show that training variables positively and significantly correlated with employee as well as organizational performance.

2.3 Conceptual Frame work

Conceptual framework is suggested to be used for four major purposes to guide practice; as a basis for research projects; for pedagogic purposes; and in administrative situations (Fawcett, 1997). The study therefore used this conceptual framework as a basis for research by linking the relationship between dependent variable and independent variable. Besides, Nye and Berardo (1966) discuss the following advantages of conceptual frameworks.

First, the development of a conceptual framework should provide adequate definitions of concepts, and thereby provide adequate measurement. Second, conceptual frameworks facilitate the researcher by providing an array of ideas. Third, it is important that not only are the substantive results of research understood, but also that the essential concepts used are understood by those who are using the results. Fourth, the development of a conceptual framework allows effective communication between academicians, who often speak different languages and make implicit assumptions and concepts unconsciously without consideration of other readers. Lastly, conceptual frameworks allow the clarification of assumptions, frames of reference, and implied variables (Solomon and Solomon, 2005).

Accordingly, the conceptual model formulates to show association of training and employees performance. In this study employees performance is dependent variable while, Training design and objectives, On the job training delivery, Off the job training delivery, Customer handling training, Technology handling training and Ethical Training are independent variables.

Independent variables

Dependent variable

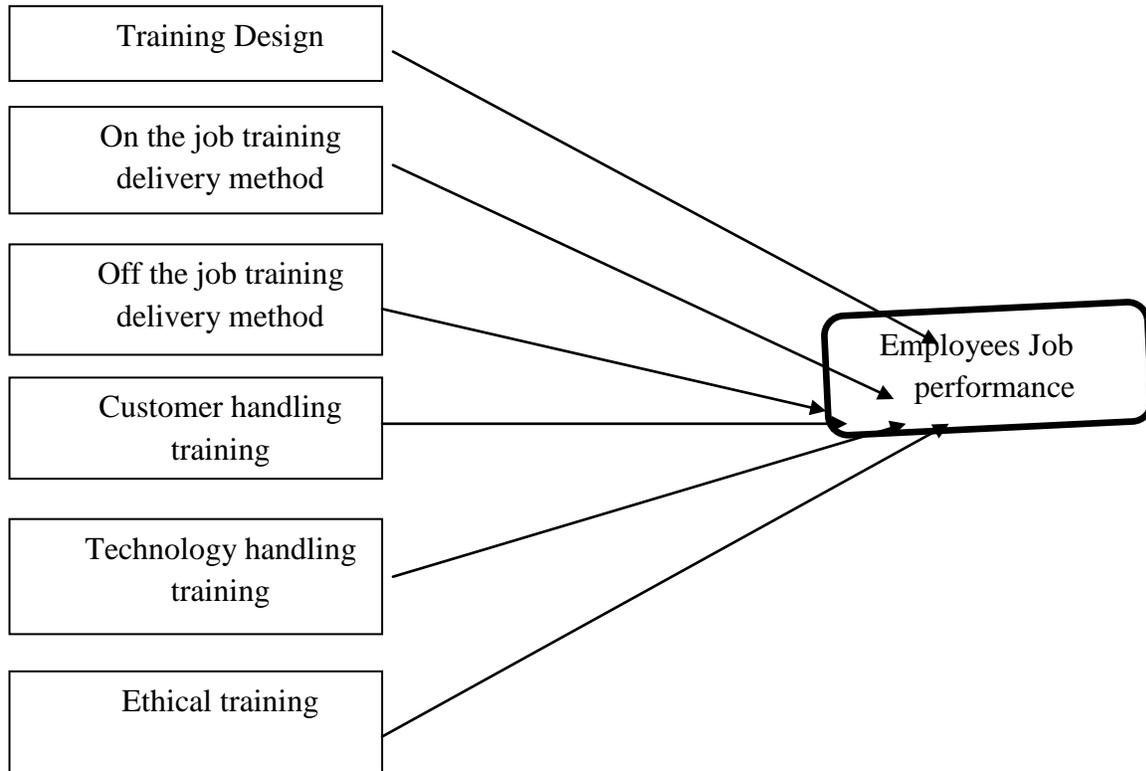


Figure 1 Conceptual Frame Work:

Source: Own Illustration, 2023

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter presents various procedures used by researchers to collect and analyze the necessary information required to achieve the research objectives. It begins by discussing the research design and presents the target population; define sample size and sampling procedure, data collection instruments and procedures. Finally the chapter presents the method of analysis and interpretation.

3.1 Research Design

An Explanatory study is undertaken in organizations to learn about and describe the characteristics of a group of employees, for example, the age, educational level, job status, and length of service. Quite frequently, a descriptive study was undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation. As an Explanatory research; this study is concerned with describing the existing nature and characteristics of respondents and variables by presenting a profile of respondents through tables, charts, frequency distributions and percentage and to identify the mean and standard deviation of training and employees performance. According to Saunders et.al, (2007), Studies that establish causal relationships between variables may be termed explanatory research. The emphasis here is on studying a situation or a problem in order to explain the relationships between variables. This study as an explanatory research design; it has an explanatory variable which is training to explain the dependent variable which is employees job performance and effects of training on employees job performance is critically examined.

3.2 Research Approach

In order to realize the objectives of this study the researcher employ quantitative research approach. A quantitative research using cross-sectional design was set out to collect data. The cross-sectional survey will be used because the data collection will be collected at particular time to answer all of the research objectives (Sekaran & Bougie, 2009). Cross-sectional studies are less expensive and time consuming than many other types of study and it can provide useful insights into population's characteristics and identify correlations for further research.

Correlational research is a non-experimental quantitative design in which the researcher applies correlational statistics to measure and describe the degree of association among variables or sets of scores (Creswell, 2012).

Quantitative approach helps researchers to test relationships between variables. The researcher has employed quantitative approach to present data quantitatively and numerical data will be collected and analysed quantitatively using statistical tools.

Quantitative research is a means for testing objective theories by examining the relationship among variables. These variables, in turn, can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures. The final written report has a set structure consisting of introduction, literature and theory, methods, results, and discussion (Creswell, 2008). Like qualitative researchers, those who engage in this form of inquiry have assumptions about testing theories deductively, building in protections against bias, controlling for alternative explanations, and being able to generalize and replicate the findings.

3.3 Target Population

The population size of this study consists of employees of Commercial Bank of Ethiopia. However, Commercial Bank of Ethiopia has thirty Districts throughout the country while eight of them are found in Addis Ababa. The target population was focused on employees found in

one District which is Kirkos District and its Branches under the District, these have total 1431 employees on the District office and its Branches(CBE,2022).

3.4 Sampling Technique

The researcher focuses on permanent employees who are working at Commercial Bank of Ethiopia specifically the employees under Kirkos District and its Branches. In order to collect the primary data, the study was engaged with non-probability sampling techniques which is convenience and purposive sampling technique. Convenience sampling techniques is a technique in which a sample is drawn from that part of the population that is close to hand, readily available, or convenient (Bhattach-erjee, 2012). A purposive sampling is the one whose characteristics are defined for a purpose that is relevant to the study (Andrade 2021).

The reason for using convenience sampling is because the population is too large to coordinate, you have limited time you need to conduct the study quickly, you are a tight budget, you don't have access to get a list of participants and also it is impossible to contact the employees across the country on their branches. And using the purposive sampling is considering those received the training program under the study area in order to address the basic outlook. Therefore, it becomes suitable.

3.5 Sample Size Determination Method

A sample size is sub set of the population drawn to represent the entire population or any combination of sampling units that does not include the entire set of sampling units that has been defined as the population (Garson, 2012). Sample size determination takes into account both availability of limited resources and number of explanatory variables used in the econometric

model regression. The determination of the sample size for the study was apply based on the formula adapted by Yamane (1967:886) which is a simplified formula to calculate sample sizes.

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

Where n = sample size

N = population of the study

e = % level of significance or margin of tolerable error

The formula utilized 95% confidence interval, P=0.05. For the consumption of this study, is taken as level of precision which consider the cost and availability of time to have reasonable sample which can represent the population under study. The total number of population (no of staffs) in all Commercial Bank of Ethiopia Kirkos District and its Branches is 1,431.

Accordingly, the sample can be calculated as:

$$n = \frac{1,431}{1+1,431(0.05^2)} \quad n = \frac{1,431}{4.58} = 312$$

Therefore the study was gathered data through questionnaire from three hundred twelve(312) employees these will be to represent the entire population of one thousand four hundred thirty one (1431) of the District office and its Branches.The actual distribution of the sample respondents will be based on the actual representation of the department in the actual population.

Sample is explained as representative proportion of a population (Polit, 2001). On the other hand, sampling procedure is the way in which the sample units are going to be chosen.

The researcher purposely selected the case study area to be Commercial Bank of Ethiopia, specifically kirkos district and its Branches under the District. This is due to the following two major reasons. The first justification is that the researcher has been working around kirkos

subcity and working together with Commercial Bank of Ethiopia employees for a year and has some know how on the case study institution systems and working modalities; hence, conducting study on areas of having some know how could have paramount importance to keep the quality of research findings. The second reason is the resource aspect since the researcher is self-sponsored and has limited time and resource to conduct the study. Following purposive selection of case study area and branches of Commercial Bank of Ethiopia in addis ababa city of kirkos district and its branches, numbers of samples will be determined using Yamane (1967:886) and proportionate numbers of samples will also be drawn from each Commercial Bank of Ethiopia branches. Finally will select each sample unit from each branch using systematic random sampling technique which can provide equal chance for all employees to be selected as a respondent.

3.6 Data Collection Method

In order to address the stated objectives, the study mainly utilized primary data through survey. Structurally designed questionnaire was to produce **primary data** in this study. Survey questionnaire was adopted and modified from related work in order to suit with objective of the study.

Data collection questionnaire was designed in such a way that it ensured that data collection is standardized such that each respondent got the same question and in the same format. Questionnaires also enabled collection of original data from the sample of the population within a short time and at low cost for purposes of describing the entire population (Ogutu, 2012).

The data sources for this study was those selected employees who are currently working in the banking industry located in Commercial Bank of Ethiopia Kirkos District Branches and District office employees. Those selected respondents were filled questionnaire on the effect of training

on employees' performance. In order to collect all the data from the respondents, physically visiting to branch door-by-door will be practice. Researcher distributes the questionnaires to the respondents by meeting them face to face. The overall process of the distribution and collecting back all the questionnaires will be take two weeks' time. On the other hand, secondary data was utilized through reviewing literatures of related empirical studies, annual and semi-annual organizational reports, and human resource reports of the institution as well as studies conducted by research and business development department of the Bank.

The main emphasis of this study will be to examine the effect of training on employees' performance of Commercial Bank of Ethiopia Kirkos District office and its Branches. Therefore, the data essential for this research was gathered from employees through self-administered structured questionnaire. The questionnaire was designed on Likert five point rating scale (1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree). The data need for this study was also collects from secondary sources through reviewing different documents.

3.6.1 Validity test

Validity refers to the extent to which an empirical measure adequately reflects the real meaning of the concept under consideration (Babbie, 2013). The validity of the instrument, which is a questionnaire in this case that was used for data collection, was determined by ensuring that all questions contained in the questionnaire were in line with the studies overall research questions as well as its objectives. Therefore, in order to validate the instrument, the researcher conduct pilot test by some respondent to test their understanding and interpretation of the questions.

3.6.2 Reliability test

These estimates the consistency of the measurement or more simply, the degree to which an instrument measures the same way each time it is used under the same conditions with the same subjects. Reliability is essentially about consistency (Adams *et.al*, 2007). The most commonly used measure of internal consistency or reliability is Cronbach's alpha. According to Zikmund *et.al*, (2010), a coefficient alpha between 0.8 and 0.95 are considered to have a very good reliability. Scale with a coefficient alpha between 0.7 and 0.8 are considered to have good reliability, and an alpha value between 0.6 and 0.7 indicates fair reliability. When the coefficient alpha is below 0.6 the scale has poor reliability. By tracing this literature the researcher tested the reliability of the item which was developed for the respondents.

Table 1: Detailed reliability test

Item	Obs	Sign	Item-test Correlation	Item-rest correlation	Average inter item correlation	Alpha
Employee performance	312	+	0.7233	0.5845	0.2733	0.6929
Training design	312	+	0.5752	0.3927	0.3170	0.7358
On the job training	312	+	0.5326	0.3407	0.3296	0.7468
Off the job training	312	+	0.6107	0.4371	0.3065	0.7262
Customer handling	312	+	0.6832	0.5308	0.2851	0.7053
Technology handling	312	+	0.6232	0.4529	0.3028	0.7227
Ethical training	312	+	0.6795	0.5259	0.2862	0.7064
Test scale					0.3001	0.7501

3.7 Method of Data Analysis

To present the association between the variables, the collected data was analyzed using explanatory research method. These variables were used in the form of dependent (effect) and independent (cause) variables. Training is the cause (independent) factor and the performance of employees is the effect (dependent) variable.

To analyze the raw data gathered through questionnaires, quantitative methods of data analysis were employed. The collected raw data were organized and checked to identify the not properly responded questions. The collected data were matched and grouped while tabulation, pie-chart and histogram were used to present the raw data. Both descriptive and inferential analyses were utilized to inform and investigate the existing situation and cause and effect relationship of training and performance on Commercial Bank Ethiopia employees respectively. The study used STATA-version 15 and IBM SPSS version 25 software to conduct both descriptive and inferential analysis.

3.7.1 Descriptive Analysis

Descriptive is useful for two major purposes: the first is to provide basic information about variables in a dataset and the second is to highlight potential relationships between variables. It mainly used descriptive statistics including: frequency, percentage, means, standard deviation and other distribution measurements. Using descriptive analysis, the study presented demographic profile of respondents and their responses on training domains and performance of employees are figure out.

3.7.2 Inferential Analysis

Inferential statistics takes data from a sample and makes inferences about the larger population from which the sample was drawn. Because the goal of inferential statistics is to draw conclusions from a sample and generalize them to a population, it required to have confidence that our sample accurately reflects the population. Pearson correlation and regression analysis are among inferential analysis which are utilized under the study.

3.7.3 Pearson Correlation Analysis

Pearson correlation coefficients revealed magnitude and direction of relationships (either positive or negative) and the intensity of the relationship (-1.0 to +1.0). Correlations are perhaps the most basic and most useful measure of association between two or more variables (Marczyk, et.al, 2005). As per (Marczyk, et.al, 2005) correlations of .01 to .30 are considered small, correlations of .30 to .70 are considered moderate, correlations of .70 to .90 are considered large, and correlations of .90 to 1.00 are considered very large.

3.7.4 Regression Analysis

The study applied multiple linear regression models in order to triangulate the result of both regression analyses.

Multiple Linear Regressions: Considering the response of employees towards employee's performance using likert-based survey questionnaire, the study used linear regression model where the functional specification of the model for employee performance was developed using linear regression. $Y_i = \alpha + \beta X_i + \epsilon_i$ Where: Y_i refers to employee job performance. X_i , is the set of explanatory variables (training design, on the job training, off the job training, customer

handling, technology handling and ethical training), α is a constant term, β indicates the regression coefficients, and ϵ_i is error term which is assumed to be normally, independently and identically distributed with mean 0 and constant variance. In more details, functional forms of the model could be expressed as;

Employee performance = f {Training} i.e. = f {Training design, on the job, off the job, customer handling, technology handling and ethical training }

The above functional relationship can be re-written to econometric regression analysis form as follows:

$$Y_i = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \epsilon_i$$

Whereas; Y_i refers the dependent variable Employee performance. X_1 = training design, X_2 = on the job training, X_3 = off the job training, X_4 = customer handling training, X_5 = technology handling training, X_6 = ethical training.

3.8 Measurement and description of variables

Variables of the study are selected based on the literature assessment and related empirical studies. The variables were measured using a 5-point Likert scale to quantitatively measure the variables which factors are affecting implementation audit recommendations and come up with reliable findings. This ranged from strongly disagree to strongly agree.

According to Bertram (2007), Likert scale is a psychometric response scale primarily used in questionnaires to obtain participant's preferences or degree of agreement with a statement or set of statements. Likert scales are a non - comparative scaling technique and are one-dimensional (only measure a single trait) in nature. Respondents are asked to indicate their level of agreement

with a given statement by way of an ordinal scale. The numbers in the ordinal scale represented relative position or order among the variables (Mugenda and Mugenda, 1999; Amin, 2005). The nominal scale of measurement was applied to cases which had some common characteristics such as sex, age and job position among others. In nominal measurement of variables, numbers were assigned only for the purposes of identification, but were not allowed for comparison of the variables to be measured.

3.8.1 Independent Variables

The independent variable of the study is training program conducted by the institution to fill existing skill gaps and familiarize with new working modalities and approaches. Consequently, six key elements of the training (training design, on the job training, off the job training, customer handling, technology handling and ethical training) are taken as independent variables. All independent variables are measured using a likert scale of agreement, where argumentative statements are drawn for each variable and respondents were asked to rate their level of agreement after properly understanding each statement.

3.8.2 Dependent Variables

The dependent variable, performance of employees was measured in similar with independent variables, where respondents were asked to indicate their level of agreement using likert-scale based measurement on statements that adhere on performance of employees.

3.9 Validity and Reliability

Validity is the extent to which the instrument (questioner) measures what it purports to measure. The validity of a measure refers to the extent to which the research findings accurately represent what the measuring instrument claims to measure. Validity, often called construct validity, refers

to the extent to which a measure adequately represents the underlying construct that it is supposed to measure. For this research purpose validity test was checked regarding the questioner content, criteria and construct test by piloting to make more accurate and meaningful results.

3.10 Ethical Considerations

The goal of ethics in this research is to ensure that no one is harmed or suffers adverse consequence from the research activities. The research was undertaken to protect the rights of the respondents by ensuring that none of the respondents was named during the research data collection, respondents were selected to participate without compulsion, respondents were informed the reason and purpose of the research, informed consent was sought from the managers of the sample organization before the commitment of this research initiatives. So that the research was undertaken in ethically acceptable manner that no one is going to be affected as a result of participation in this research output. Moreover, the information that the researcher will receive during the period of study will treated in confidence and purely for academic purposes.

CHAPTER FOUR

RESULT AND DISCUSSION

This chapter entirely provides detail information about findings of the study using various analysis techniques. It presents the data analysis and discussion of the research findings obtained from data collected from the survey questionnaire. Responses for the measures on the questionnaire are summarized and presented using tables, histogram and pi-charts to facilitate easy understanding. Demographic profiles of sample respondents have been described using descriptive statistics and also different inferential statistics are employed in order to analyse data obtained from the survey. Linear regression was used to investigate the effect of training on performance of employees. Furthermore, Pearson correlation coefficient and Cranach's Alpha coefficient were used to test goodness and internal consistency of the measure.

4.1 Description of the Case Study Institution

Commercial Bank of Ethiopia was founded in 1942 and named as the "State Bank of Ethiopia". State Bank of Ethiopia had the role of both a central bank and commercial bank. In 1963, State Bank of Ethiopia was split into two by Proclamation No. 207/1963. Commercial Bank of Ethiopia assumed the commercial bank functions while National Bank of Ethiopia assumed the role of a central bank. Addis Bank, which was established as a private bank, later merged with Commercial Bank of Ethiopia in 1980 by Proclamation no. 184/1980, and Construction and Business Bank, another state owned bank, also merged with Commercial Bank of Ethiopia in 2016.

Commercial Bank of Ethiopia has been serving the society as a pioneering commercial bank since 1942. In its more than 80 years' service, the Bank has played a tremendous role in the development of the country. The Bank has been continuously implementing state-of-the-art technologies and working systems and designing products and services to different parts of the society to satisfy the needs of its customers. The Bank is behind almost all large development projects of the country. Commercial Bank of Ethiopia is currently the largest bank in Ethiopia with unmatched financial strength and is working to become world class bank by 2025, and has been opening branches in all parts of the country to serve the community at their localities and its branch network has reached 1811 as at March 31/2023. In the same period, the Bank's total deposit reached with Birr 879 Billion. Commercial Bank of Ethiopia has been proved to be reliable and strongest financial institution in the country with a total asset of Birr 1.15 trillion as of March 31, 2023. Currently Commercial Bank of Ethiopia has more than 39,000 permanent employees. In addition, Commercial Bank of Ethiopia has contractual employees numbering more than 26,000, and as such, it is the largest employer in the country. Commercial Bank of Ethiopia has branches in South Sudan and Djibouti and is working hard to increase its international presence, as such; it is sub-regional player in its areas of interest.

4.2 Demographic Characteristics of the respondents

4.2.1 Gender Composition

The response rate of the study where 312 questionnaires were collected and found valid for analysis among the total 312 valid responses collected from sample employees, 131(41.99%) are female, while the remaining 181(58.01%) are male employees. Sex composition of respondents revealed that, the survey has tried to maintain the representativeness of the samples in terms of

gender composition. This enables the study to capture and generate the required information that can reflect opinion of the entire population under the study.

4.2.2 Educational Background of Respondent Employees

Many studies usually treat educational level of the respondent as key variable since it can play major role to determine the socio-economic situation of employees as well as it is a powerful determinant to effective engagement of employees in their job. Recently, education qualification of Commercial Bank of Ethiopia employees in general has shown tremendous improvement where most clerical positions demand first degree and above while there are limited job positions that are considered as non-clerical and held by staffs with diploma and lower education level.

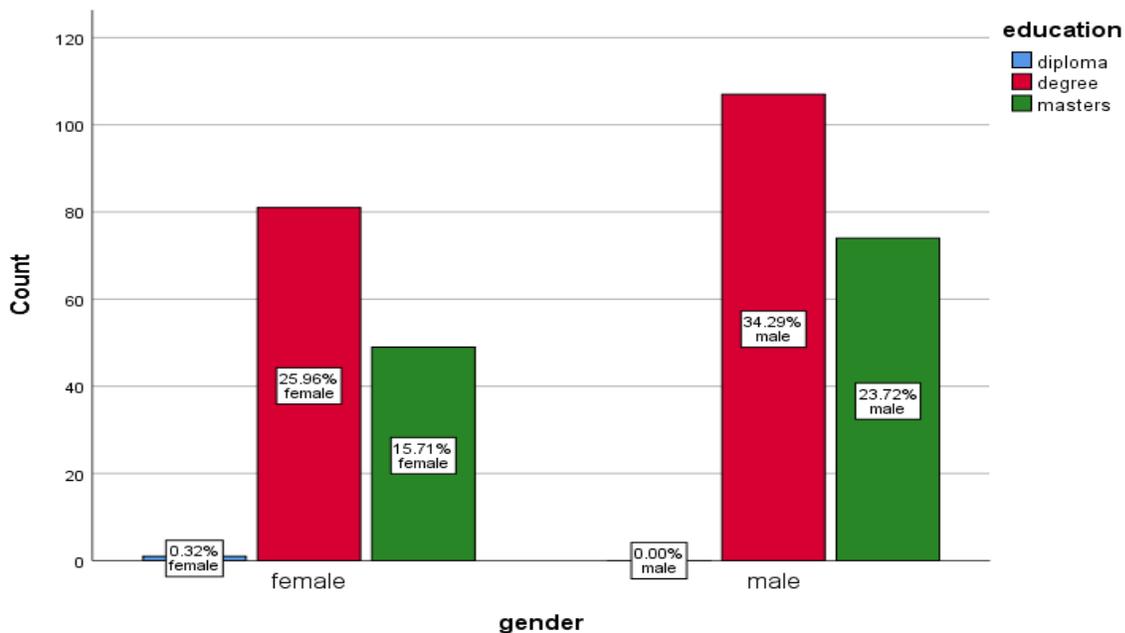


Figure 2 : Educational Background of respondent employees

Source: Own survey, 2023

While, this study mainly considered clerical staffs, of which 0.32 female employees have Diploma, 25.96% of female and 34.29% male employees have first Degree education qualification. Moreover, 15.71% female and 23.72% male employees have Masters'. Basically

Commercial Bank of Ethiopia human resource recruitment procedure requires first degree for entry level/ junior level officer jobs and master's degree for management trainees which is also reflected in the study that more than 60% of employees have first degree education qualification.

4.2.3 Age Group of Respondent

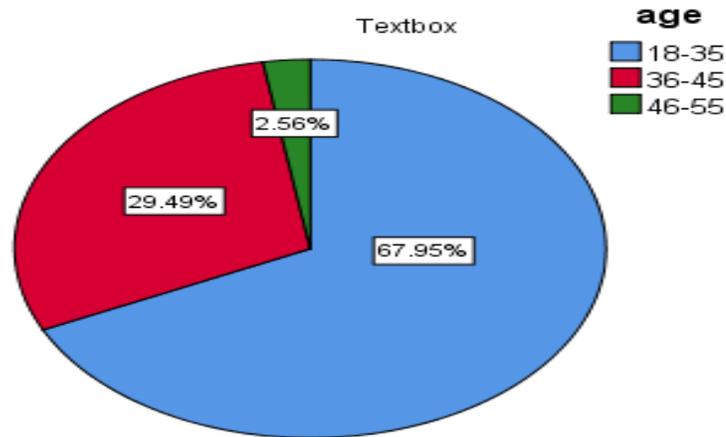


Figure 3: Age group of sample employees

Source: Own survey result, 2023

The minimum age of survey respondents is 18 years and the maximum is 55. Furthermore, categorical age analysis was used to examine the dominant age category that most of respondents are included. Accordingly, 67.95% of sample employees fall under 18-35 years of age followed by 29.49%, 36-45 years. Besides, 2.56% of employees are in between 46-55 years of age.

This result tell us that, human resource of the Bank is found in good position where most employees are young which is considered as ideal age to be energetic, ready to accept responsibilities and perform duties efficiently.

4.2.4 Working Experience of Employees

Work experience is a vital variable that can determine the level of engagement, consistency and commitment of employees in any organization. Table 1 simply portrays average work experience of sample respondents disaggregated by gender.

Table 2:

Work experience of employees in years by gender.

Category		Mean	Std. Err.	Sd	Minimum	Maximum
	Freq.					
Female	131	3.04	0.85	0.972	<1	>15
Male	181	3.2	0.73	0.984		
Combined	312	3.13	0.19	3.08	<1	>15
Diff		-0.155	0.1123			
diff = mean(Female E) - mean(Male E)				t = -1.3822		
Ho: diff = 0				degrees of freedom = 310		
Ha: diff < 0		Ha: diff != 0		Ha: diff > 0		
Pr(T < t) = 0.0840		Pr(T > t) = 0.1679		Pr(T > t) = 0.9160		

Source: own survey, 2023

Referring back to Commercial Bank of Ethiopia profile from its five years strategic plan, most of its employees are young and have less than five years of experience. This is due to the fact that the industry has made huge branch and department expansion in the last three years, where Commercial Bank of Ethiopia has planned to open 100 new branches each year with in the five years strategic period. In association with the above organizational strategic implementation, average work experience of sample respondents in Kirkos District varies the minimum year of service is below 1 year and the maximum reached to greater than 15 years of serving the bank. Meanwhile, the average work experience of female employees is 3.04 years and it is greater than

male employees which is 3.2 years. The mean difference of work experience among female and male employees is not significant tested using two groups mean comparison test.

Considering back to the above Commercial Bank of Ethiopia progress to promote female employment, the above table (1) indicates that female employees have less average years of experience since the organization has been promoting women employment in recent years.

Table 3: Work experience of employees in years

Respondents Working Experience	Frequency (Freq).	Percent (%)	Cumulative (%)
<1	21	6.73	6.73
1-5	37	11.86	18.59
6-10	167	53.53	72.12
11-15	55	17.63	89.74
>15	32	10.26	100.00
Total	312	100	

Source: own survey, 2023

More or less human resource profile, the above table tell us that majority of respondent employees, 53.53% have between 6 to 10 years of work experience, of which 6.73% of employees have less than or equal to one year of service. This table can be used to reaffirm Commercial Bank of Ethiopians' human resource analysis that states most employees are young and energetic to engage and contribute for organizational development if proper human resource development activities are designed and applied with effective and efficient management. On the contrary, only 17.63% employees have between 10 to 15 years of experience, 11.86% employees have between 1 to 5 and also only 10.26% of employees have 15 years and above experience. In

nut shell, the organization have good opportunity to develop and deploy its young staff for further improvement and attainment of vision 2025, to become a world class commercial bank.

4.2.5 Employment Position of Sample Respondents

Like many organizations, Commercial Bank of Ethiopia including managerial posts it have Bank trainee, junior, senior officer and other various posts based on the structure.

Table 4: Disaggregation of Respondents by work position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank trainee	13	4.2	4.2	4.2
	Junior officer	23	7.4	7.4	11.6
	Senior employees	247	79.2	79.7	91.3
	Managerial positions	27	8.7	8.7	100.0
	Total	310	99.4	100.0	
Missing		2	.6		
Total		312	100.0		

Source: own survey, 2023

Consequently, based on the above table among the total 310 valid respondents, 4.2% hold Bank trainee, 7.4% are Junior officers, 79.7% hold seniors position and while the remaining 8.7% hold managerial positions. While the remains 2 respondent employees are missing from the total sample.

Majority of senior employees' position are taken by male employees, where 85.6% of male respondents have senior position while only 14.4% are female employees. While in bank trainee and managerial positions are taken by same 16% of female employees' respondent.

Table 5: Employment position of sample respondents by gender

Employment position		Gender		
		Female	Male	Total
Bank trainee	Freq.	5	8	13
	%	3.84%	4.4%	4.2%
Junior officer	Freq.	16	7	23
	%	12.31%	3.9%	7.4%
Senior employees	Freq.	93	154	247
	%	71.54%	85.6%	79.7%
Managerial positions	Freq.	16	11	27
	%	12.31%	6.1%	8.7%
Total	Freq.	130	180	310

Source: Own survey, 2023

The above composition of positions categories indicates that the organization has still remained back to empower female employees to hold senior positions. On the other hand, the study tried to address both managerial and non-managerial position holders to generate representative opinion on the central them of the study, the effect of training on performance of employees.

4.3 Descriptive statistical analysis of training and employees performance

4.3.1 Frequency of Training

Table 6: Frequency of training

Once	Twice.	Several times	Never	Total
137	67	48	60	312
43.91%	21.47%	15.38%	19.23%	100%

Source: Own survey, 2023

The frequency at which employees are trained are shown in Table 6. The result indicated that 43.91% of the respondents are trained only once, 21.47% are trained twice and 15.38% are trained several times a year respectively. While 19.23% were never got training in a year for the first time they joined their organization only. Moreover, the organization is expected to a lot to enhance employee's performance, boost productivity and improve company culture.

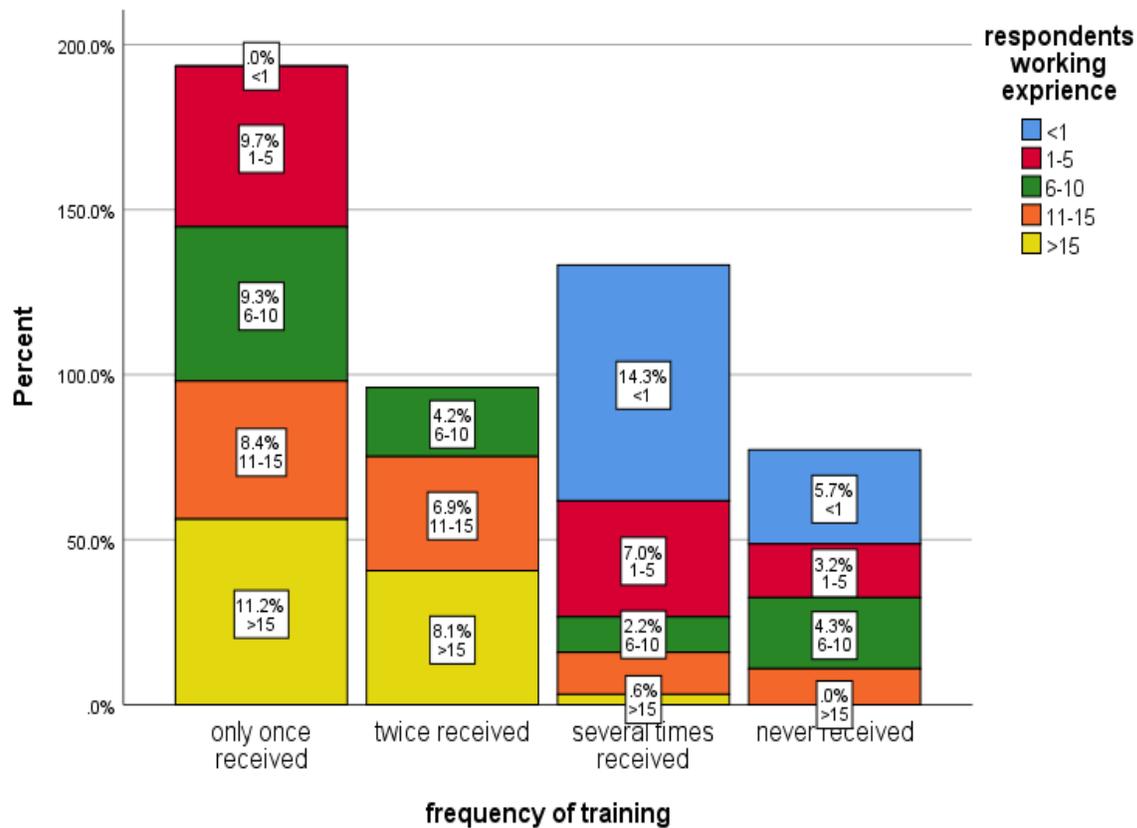


Figure 4: Frequency of training by working experience

Source: Own survey, 2023

Based on the above figure 4 the majority of respondents 11.2% and 8.1% of the respondents have more than fifteen working experience are trained once and twice in a year. While 14.3% respondents these have served below one year are trained several times in a year. And also 5.7% respondents served below one year are claimed as never trained in a year. This clearly demonstrates that most of the employees surveyed have less training practices in place.

4.3.2 Methods of Facilitation Training

Table 7:Methods of facilitation training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lecture	180	57.7	58.3	58.3
	Case study	23	7.4	7.4	65.7
	Session	18	5.8	5.8	71.5
	Demonstration	16	5.1	5.2	76.7
	Group exercise	66	21.2	21.4	98.1
	Others if any	6	1.9	1.9	100.0
	Total	309	99.0	100.0	
Missing		3	1.0		
Total		312	100.0		

Source: Own survey, 2023

There are various methods of facilitation training. Table 7 lists five methods of facilitation employed by the researcher in imparting training questions to their respondent employees. The empirical findings indicated that the technique used by trainers to help trainees during the training lecture (58.3%) and group exercise (21.4%) was higher than the other methods of facilitation in order to achieve the training goals accordingly. For more information the following table are shown below.

4.3.3 Training Type Received by Employees

There are various types training employed by organization. Figure 5 lists training type frequency by the employees positions.

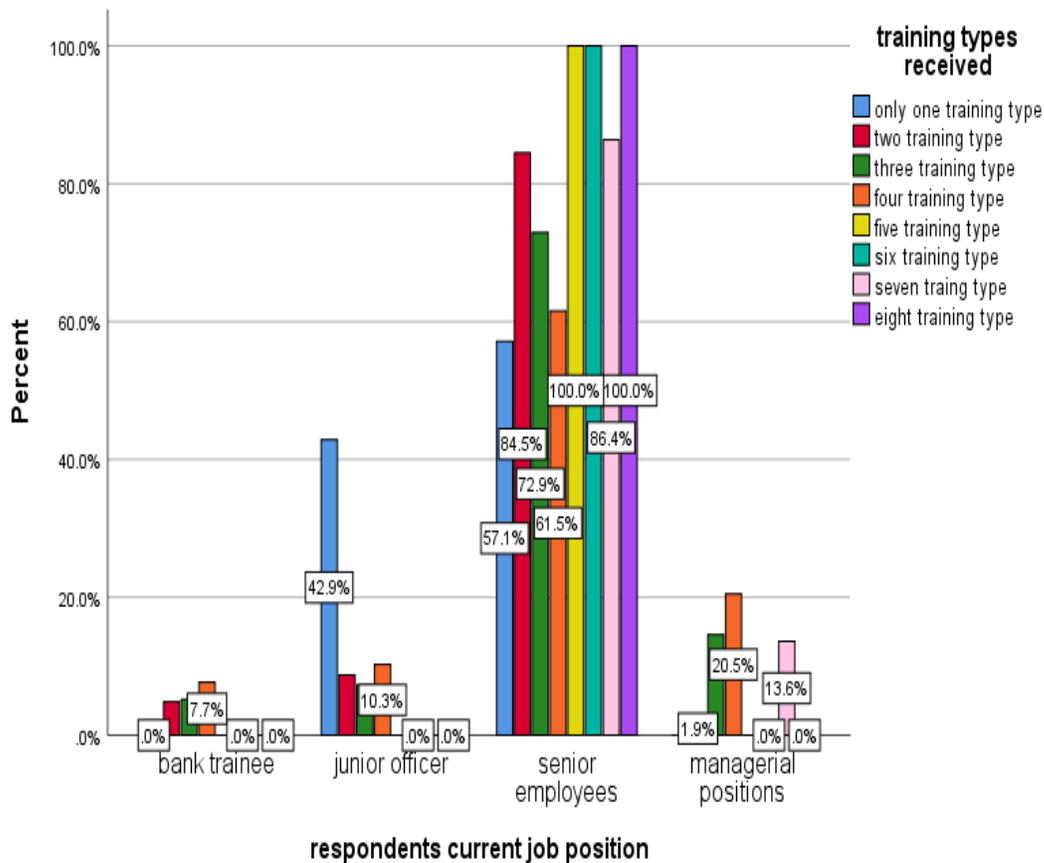


Figure 5: Types of training by job positions

Source: Own survey, 2023

The empirical findings indicated that the 100% of senior employees are got minimum one and maximum eight types of training , 42.9% of junior employes are takes only one training type, 20.5% of manegerial postions are got four training type. While the 7.7% of respondent bank trainee employees was taken for types of training. This indicates that the organization needs look for those received minimum level of training type to enhance employee’s performance for both positions equally.

4.3.4 Selection Criteria of Trainees

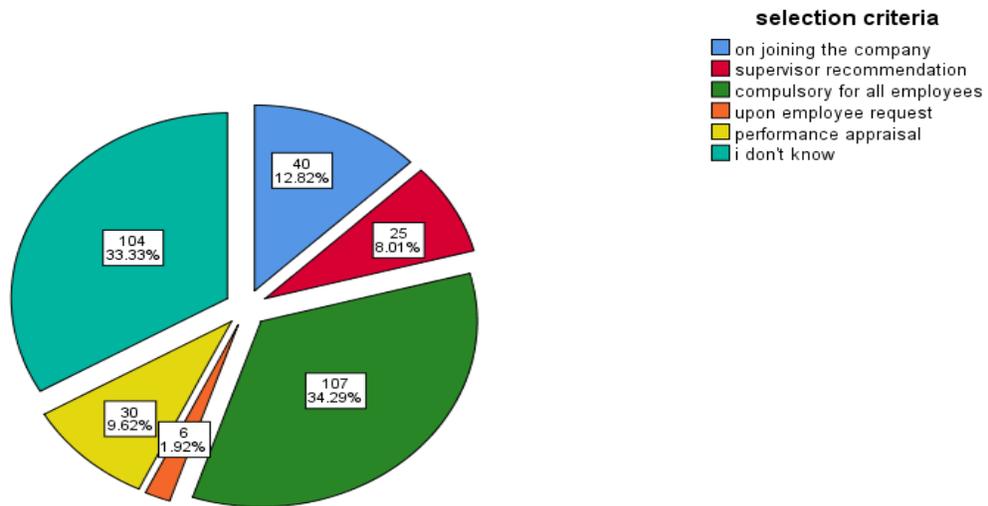


Figure 6: Selection criteria of trainees

Source: Own survey, 2023

Based on the figure 6 above shown the selection criteria of the trainees for training participation 34.29% of respondents were selected with compulsory for all employees of the organization. Around 33.33% respondents are attained on training without knowing the selection criteria in

training place. in addition, 12.82% of respondents are participate on training when they joining the company this indicates to improve the new entrants to be familiar with the company’s working environment including the rules and procedures of the organization. More over 9.62%, 8.01% and 1.92% of respondents are selected based on performance appraisal, supervisor recommendation and upon employees request respectively. From this may conclude that the training provide by commercial bank of Ethiopia were to some extent feeble in taking to consideration the performance appraisal and interest of its employees including the supervisors recommendation.

4.3.5 Analysis to examine the effect of training Design on employees job performance

The table 7 Bellow shown to what extent the training were design according to the intended objective and whether objective of the training is known, the contents are relevant; approaches implemented during the training helped trainers achieve the training goals.

Table 8: Mean and standard deviation of training design

	N	Minimum	Maximum	Mean	Std. Deviation
Training design	312	2	5	4.3782	.61433
Training objective	312	2	5	4.2724	.68948
Training goal	312	2	5	4.0705	.45523

Source: Own survey, 2023

Based on the above Table 8 indicates the summary of descriptive statistics of all variables that are evaluated based on 5 point scale (1 being Strongly Disagreed to 5 being Strongly Agreed). As it is indicated above the mean of training design basis for measuring effectiveness of the training in knowledge,skills,attitudes and commitment expect of trainees, training objectives

helps participants to be focused to learn best and training design clarify for trainers and trainees precisely what their goals are in training, was presented which is 4.38, 4.27 and 4.07, respectively.

According to Zaidaton and Bagheri (2009) as cited on Birhanu (2020) the mean score below 3.39 was considered as low, the mean score from 3.40 up to 3.79 was considered as moderate and mean score above 3.8 was considers as high as illustrated by Comparison bases of mean of score of five point Likert scale instrument. Standing from the above result shows the mean score 4.38 for training design the bases for measuring effectiveness with standard deviation .61433. Since the mean score above 3.8 was considered as high objective of training is high mean score. Likewise the mean score of training objective 4.27 with standard deviation .68948 and the mean score of training goal 4.07 with standard deviation .45523 considered as high mean score.

The mean indicates the sample group averagely agrees or does not agree with the different statements. The higher the mean the more the respondents agree with the statements. On the other hand, standard deviation shows the variability of an observed response from single sample.

4.3.6 Analysis the effects of training on employees job performance

Training is a key element for improved performance; it can increase the level of individual and organizational competency. In this section the employee’s performance is going to be analyzed.

Table 9: mean and standard deviation of employee’s job performance

Variable	Obs	Mean	Std. Dev.	Min	Max
Employee job performance	312	4.429487	0.662376	1	5

Source: Own survey, 2023

As the data depicted in the above table 9 shows the mean score 4.43 for employees performance with standard deviation of .6624. therefore, the employees job performance is 4.43 this is considered as high level. Accordingly employees of commercial Bank of Ethiopia have high level of performance and they are agree with the training design and its program.

4.3.7 Determine the effect of on the job training delivery method on employees job performance.

Table 10: The mean and standard deviation of on the job training delivery method

	N	Minimum	Maximum	Mean	Std. Deviation
Orientation on job training	312	1	5	4.09	.707
Mentoring on job training	312	1	5	4.12	.723
Job rotation on job training	312	1	5	4.15	.685

Source: Own survey, 2023

As the table 10 indicates the mean of orientation, mentoring and job rotation on the job training delivery method was presented as follows 4.09, with standard deviation of .707, 4.12 with standard deviation of .723 and 4.15 with standard deviation of .685 respectively as the mean scores of all training methods in the study area performed is significantly greater than the expected mean tested i.e. (mean score above 3.8 was considered as high) ,surveyed employees were asked to provide their level of agreement for each statement listed under on the job training delivery mechanisms.

4.3.8 Determine the effect of off the job training delivery method on employee performance

Table 11: The mean and standard deviation of off the job training delivery method

	N	Minimum	Maximum	Mean	Std. Deviation
Developing employees productivity and commitment	312	1	5	4.05	.818
Training taken applicable for job	312	2	5	3.98	.683
Knowledge acquired from lecture	312	2	5	4.31	.807
Training improving personal attitude	312	2	5	4.15	.791

Source: Own survey, 2023

The table 11 above shown the majority of the respondents with mean of 4.31 with standard deviation of .807 agrees that the knowledge acquired from lecture during training improves the job performance. The mean of 4.05 with standard deviation of .818, 3.98 with standard deviation of .683 and the mean of 4.15 with standard deviation of .791 indicates the training method is developing employees productivity and commitment, the type of training have taken is applicable after for job and the lecture of training improves their personal attitude in the work place respectively is also significantly greater than the expected mean tested.

4.3.9 Analyze on effect of customer handling training on employees job performance

Table 12: The mean and standard deviation of customer service handling training

	N	Minimum	Maximum	Mean	Std. Deviation
Training changes personalization	312	1	5	4.17	.714
After training have properly trated all customers professionally	312	1	5	3.88	.740
The training have build high level politness	312	1	5	4.45	.772
The training improves serving customers	312	1	5	4.42	.765
The training improves prmpteness	312	1	5	4.37	.750

Source: Own survey, 2023

The table 12 above shown the majority of the respondents with mean score of 4.45 with standard deviation of .772 agrees that the employees got training have appropriately build high level of politness. The mean of 4.17 with standard deviation of .714, 3.88 with standard deviation of .740 4.42 with standard deviation of .765 and the mean of 4.37 with standard deviation of .750 indicates obtain the customer service training changes employees personalization, after the training have properly treated all customers proffessionally, after received the training improved speed in serving customers and after received these type of training it improves the employees promptness respectively is also significantly greater than the expected mean tested. i.e. (mean score above 3.8 was considered as high) ,surveyed employees were asked to provide their level of agreement for each statement listed under customer service handling training program.

4.3.10 Assess the effect of technology handling training on employees job performance

Table 13: The mean and standard deviation of technology handling training

	N	Minimum	Maximum	Mean	Std. Deviation
Skills training to handle the digital banking on job area	312	1	5	4.07	.811
Skills training carry out my role successfully	312	1	5	4.21	.809
Aquired full knowledge and skills on day to day activities	312	1	5	4.35	.728
Technical skills training has improves speed and productivity	312	1	5	4.32	.802
After training meet the target quantity and goals	312	1	5	4.24	.729

Source: Own survey, 2023

The table 13 below shown the majority of the respondents with mean of 4.35 with standard deviation of .728 agrees that employees aquiered full knowledge and skills on day to day activities . The mean of 4.07 with standard deviation of .811, 4.21 with standard deviation of .809, 4.32 with standard deviation of .802 and the mean of 4.24 with standard deviation of .729

indicates the technical skills training improves to handle the digital banking on job area, obtaining technical skills training carry out employees role successfully technical skills training has improves employees speed and productivity and meet the target quantity as well as its goals easily than before taking the training respectively is also significantly greater than the expected mean tested. Though the technical skills or technology handling training has becomes an essential for both employees and the organizational performance in order to redefined operational process and customers expectation in the workplace.

4.3.11 Examine the effect of ethical training on employees job performance

Table 14: The mean and standard deviation of ethical training

	N	Minimum	Maximum	Mean	Std. Deviation
Obtaining ethical training have provides same service	312	1	5	4.14	.667
After gating the training have increasing integrity and commitment	312	1	5	4.17	.717
Getting the training has positively affect attitude	312	1	5	4.21	.697
After received the training have improves the level of compliance	312	1	5	4.15	.699
After got the training have properly know workplace ethics	312	1	5	4.10	.663
Attending the traingn has given better understanding of organizational values	312	1	5	4.13	.639
Grand Mean				4.15	.680

Source: Own survey, 2023

The table 14 below shown the majority of the respondents with mean of 4.21 with standard deviation of .697 agrees that getting the training has positively affect the employees attitude. The

mean of 4.14 with standard deviation of .667, 4.17 with standard deviation of .717, 4.15 with standard deviation of .699, 4.10 with standard deviation of .663 and the mean of 4.13 with standard deviation of .639 indicates obtaining ethical training have provides same service for all customers, after getting the training employees have increasing thier integrity and commitment, employees receive these type of training have improves the level of compliance with rules and regulations of the bank, as well as have properly know the workplace ethics and better understanding of organizational values respectively is also significantly greater than the expected mean tested.

4.4 Correlation Analysis

Pearson correlation coefficients reveal magnitude and direction of relationships (either positive or negative) and the intensity of the relationship (-1.0 to +1.0). Correlations are perhaps the most basic and most useful measure of association between two or more variables (Marczyk, Dematteo & Festinger, 2005). According to Marczyk, Dematteo and Festinger, (2005) correlations of .01 to .30 are considered small, correlations of .30 to .70 are considered moderate, correlations of .70 to .90 are considered large, and correlations of .90 to 1.00 are considered very large. The researcher measured performance of employees in Likert scale measurement. Hence, the correlation analysis of employee performance with training conducted in both measurements of employee performance which enable to make comparison.

Table 15: Correlation Analysis of Employee Performance with predictors (Performance Measured using Likert scale)

Employee training on the job training, off the job training customer handling training,technonology handling training and ethical training	Employee performance	1.0000
Training design	0.3606	1.0000

On the job training delivery	0.3001	0.2712	1.0000			
Off the job training delivery	0.3621	0.2113	0.1784	1.0000		
Customer handling training	0.3986	0.2732	0.1815	0.4311	1.0000	
Technology handling training	0.3573	0.1455	0.2002	0.2456	0.3765	1.0000
Ethical training	0.4235	0.2849	0.2266	0.2752	0.3642	0.4341

Indicates the correlation is significant at 1%, 5% & 10% respectively

Source: own survey (STATA output, 2023)

As depicted on table 4.14, performance of employees has significant relationship with all training elements, though the correlation magnitude differs. In details, employees’ performance has moderate significant correlation with training design, off the job training, customer handling training, technology handling training and ethical training , While, its correlation with on the job training is small.

4.5 Regression Analysis

This section mainly focused on regression analysis to investigate the effect of training on performance of employees. The study engaged one type of regression analysis model. The multiple linear regression analysis is where employee performance measurement questioners were provided for respondents and used as dependent variable and other training characteristics (training design, on the job training, off the job training, customer handling training, technology handling and ethical training) are explanatory variables.

Model diagnosis tools including reliability, Multicollinearity, Heteroskedasticity and omitted variable tests were conducted and analysed in detail in order to ensure that the study was done based on scientific method that full fill basic assumption of the regression analysis. Moreover, triangulation discussions in line or contrast with other empirical studies are included to strengthen key findings of the study.

4.5.1 Model Specification Tests

Test for Multicollinearity: Multicollinearity problem refers the existence of relationship among explanatory variables that can affect our result. When there is a multicollinearity problem, a small change in the data produces wide range change in parameters; coefficients may have high standard error and wrong sign and unrealistic magnitude. The bigger R^2 that means the more highly correlated a certain variable with the other independent variables in the model, the bigger the standard error will be. If a given variable is perfectly correlated with the other independent variables, the standard error will equal infinity, which referred as the problem of multicollinearity. In addition, $1 - R^2$ is referred to as the tolerance of a given independent variable x . A tolerance close to 1 means there is little multicollinearity, whereas a value close to 0 suggests that multicollinearity may be a threat.

Table 16: Test for Multicollinearity

Variable	VIF	1/VIF
Customer handling training	1.44	0.694669
Ethical training	1.39	0.721037
Technology handling training	1.34	0.7746802
Off the job training method	1.27	0.786258
Training design	1.19	0.842782
On the job training method	1.13	0.884593
Mean VIF	1.29	

Source: Own survey (STATA result, 2023)

The reciprocal of the tolerance is known as the Variance Inflation Factor (VIF). The VIF shows us how much the variance of the coefficient estimate is being inflated by multicollinearity. Using

VIF as an indicator of multicollinearity, some authors stated that the larger the value of VIF the more collinear the variable. As a rule of thumb, if the VIF of a variable exceeds 10, which will happen if R^2 exceeds 0.90, that variable is said to be highly collinear.

From the multicollinearity test of the model, the mean VIF = 1.29 which indicates that independent variables have less relationship with each other. Moreover, from the multicollinearity test table (4.15) revealed that the reciprocal VIF for all explanatory variables is above 0.5 which indicates that independent variables have less relationship with each other. Hence, it is possible to conclude that the multicollinearity is not a threat for the model.

Test for Heteroscedasticity: Heteroscedasticity is a condition where the assumption of constant variance of error terms across the data (homoscedasticity) is violated. In other words, the variance of error terms is not constant.

Though there are various tests to detect heteroscedasticity, the researcher utilized Breusch-Pagan / Cook-Weisberg test and found that $F(6, 305) = 0.61$ and $\text{Prob} > F = 0.7236$ which indicate that the null hypothesis (H_0 : Constant variance) is fail to reject. Hence, the model is free from heteroscedasticity problem which explained that variance of error is constant.

Omitted variables test: Ramsey RESET tests using the power of the fitted values of dependent variable is used to detect whether there is an omitted variable in the regression model. The result shows that $F(3, 302) = 6.48$ and $\text{Prob} > F = 0.2443$ which means that, the model has no omitted variables which accept the null hypothesis (H_0 : model has no omitted variables) by rejecting the alternative one (from own source, 2023).

Reliability Test: Reliability measures the internal consistency of measurement scales. The study used Cronbach’s alpha reliability test, where coefficients normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient; the closer Cronbach’s alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. George and Mallery (2003) provide the following rules of thumb: $\alpha > .9$ – Excellent, $\alpha > .8$ – Good, $\alpha .7$ Acceptable, and $\alpha > .6$ Questionable, $\alpha > .5$ Poor, and $\alpha .5$ – Unacceptable.

Table 17: Summarized scale reliability

Test scale = mean(un standardized items)	
Average inter item covariance:	0.1331986
Number of items in the scale:	7
Scale reliability coefficient:	0.7502

Source: Computed from own source, 2023

While increasing the value of alpha is partially dependent upon the number of items in the scale, it should be noted that this has diminishing returns. It should also be noted that an alpha of .8 is probably a reasonable goal.

The reliability test table (17) shows that the average scale reliability coefficient of the study is 0.7502 and the scale reliability coefficient of all items (7 variables) shows >0.7 . This refers that the model has acceptable scale of reliability and internal consistency to predict the outcome variable.

Normality test: Normal distribution of error terms is among the assumption of ordinary least square regression model. The assumptions guarantee that the error term has zero mean and a constant variance σ^2 . This assumption is necessary in order to perform statistical tests concerning

the estimated parameters using the normal distribution. However, the normal distribution has impact on hypothesis testing for inference; it doesn't affect the estimation of parameters. Skewness/Kurtosis tests for normality revealed that the data has satisfied normal distribution where Prob>chi2 is significant for all variables. This can be clearly observed on kernel density graph.

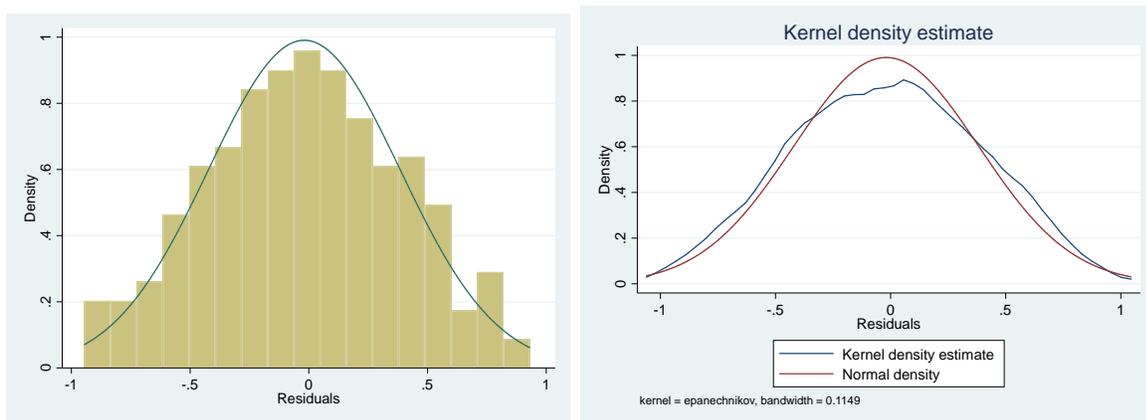


Figure 7: Histogram and Kernel Density Distribution Graph

Source: computed from own survey, 2023

In other words, the data should be normally distributed. This assumption can best be tested/checked/ with a histogram and a fitted normal curve. The value of skewness and kurtosis and the standard error ranges from -1.95 to 1.96 is significant at p-value less than 0.05. Implies the data is normally distributed as we see from the graph. A non-graphical test is the Shapiro-Wilk test for normality. It tests the hypothesis that the distribution is normal; in this case the null hypothesis is that the distribution of the residuals is normal.

Table 1: Shapiro Francia W' test for normal data

Shapiro Francia W' test for normal data

Variable	Obs	W'	V'	z	Prob>z
E	312	0.99328	1.604	1.005	0.15735

Source: computed from own survey, 2023

The null hypothesis is that the residuals is normal, here the p-value is 0.2 we failed to reject the null (at 95%) we conclude then that residuals are normally distributed.

4.5.2 Multiple Linear Regression Analysis

Model Summary: Model summary of the regression analysis revealed that, 33.11% of the predicted variable, performance of employees is explained by explanatory variables and significant at less than 0.05. This indicates that the model properly fits and enables the study to extend further analysis about the effect of each explanatory variable.

Table 2: Effects of training on performance of employees (Multiple-Linear Regression)

Employee Performance	Coef.	Std. Err.	T	P>t
Training design	0.2287602	0.0638606	3.58	0.000
On the job training	0.1367985	0.0526366	2.60	0.010
Off the job training	0.136697	0.0458778	2.98	0.003
Customer handling	0.1256853	0.0501939	2.50	0.013
Technology handling	0.124137	0.0508335	2.44	0.015
Ethical training	0.199364	0.0565709	3.52	0.000
Constant	0.3392862	0.3374981	1.01	0.316

Source	SS	Df	MS	Number of obs = 312
				F(6, 305) = 26.66
Model	46.9410646	6	7.82351076	Prob > F = 0.0000
Residual	89.5076534	305	0.293467716	R-squared = 0.3440
				Adj R-squared = 0.3311
Total	99.16326	311	0.438741858	Root MSE = 0.54173

Source: STATA result, 2023

The regression model summary table 19 indicates that a total of 312 valid responses are included with in the regression analysis and F-statistic with model degree of freedom 6 and error term degree of freedom 305 is 26.66. Prob > F is the probability of getting an F statistic test statistic as extreme as, or more so, than the observed statistic under the null hypothesis; the null hypothesis is that all of the regression coefficients are simultaneously equal to zero. This p-value is compared to a specified alpha level, our willingness to accept a type I error, which is typically set at 0.05. The positive coefficient of the constant term indicates that without absence of training programs performance of employees will increase by 0.3392, which directly point out that training program in Commercial Bank of Ethiopia, has significant effect to enhance performance of employees.

Effect of Training Design: The main objective of training is to improve the performance of both individual and the organization. Sometimes employees do not meet their job performance requirements. The first step to set training objectives is conducting training need analysis as a systematic method to determine what need to be done to bring performance in particular job to the expected level. In some cases the needs analysis determines that employees lack necessary knowledge, skill and abilities to do the job and training is required. The design component of training program in Commercial Bank of Ethiopia has significant effect on performance of employees at 0% level of significance, Training design with beta value ($\beta_1=0.2287$). The result revealed that, a one unit increase in training design would lead to by 22 percent and above increase in the employee's job performance.

Effect of on the job training: Adopting a systematic method to delivering training helps ensure that organizations need to update the skill sets of their employees. The on the job training method ensures that the organizations is functioning in a consistent and cutting edge manner as

well as that will help to be top performing. On the job training delivery method with a coefficient ($\beta_2=0.1367$). The results revealed that, a one unit increase in on the job training would lead to an around 14 percent increase in the employee's job performance.

Effect of off the job training: the advantage of this form of training method obtained a wider range of skills, can learn from outside experts and employees can be more confident when starting job. Result of the study (table 19) also revealed off the job training has a significant effect on performance of employees where basic substance of the training could have enormous relevance to address skill and knowledge gaps. Precisely, a unit improvement on the training method has a positive effect to enhance performance of employee by a unit of ($\beta_3=0.1366$). This is significant at less than 0.05%.

Effect of customer handling training: customer service training programs yield for the organization, employees and customers. While, these type of training improves higher employees' motivation and engagement, develop customer service skills, increased their customer satisfaction and exceed the overall performance. The customer service and handling in Commercial Bank of Ethiopia has significant effect on the performance of employees where regression table (19) indicates that a unit change on the agreement of respondents on the connivance of training type to acquire the required knowledge and skills could bring an increase of on performance of employees by ($\beta_4=0.1257$)units.

Effect of technology handling training: training employees in new technology can increase their efficiency, improve productivity and can help make employees and the organization more competitive. Regression analysis result table (19) revealed that survey respondent employees

agreed that training programs in Commercial Bank of Ethiopia uses the technical training and it has significant effect on performance of employees by ($\beta_5=0.1241$)units.

Effect of ethical training: work ethic and job performance are closely related, employees who have a strong work ethic typically deliver better results and overall performance to their employers. Having a good work ethic causes to put physical, mental and emotional effort in to job to meet expectations. Ethical training has avoiding unethical business practices and create a good reputation, boosts moral to employees work effectively and harmoniously with their co-workers, aware helps to maintain a positive corporate culture and upholds a strong public image. Regression analysis result table (19) revealed that survey respondent employees agreed that ethical training programs in Commercial Bank of Ethiopia has positive contribution on employees and the organization in abide by the rules and regulations of the nation and values code of the bank. It has also significant effect on employees job performance by ($\beta_6=0.1994$) units.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

The section presents the findings summary, derived conclusions and recommendations on the effects of training on employees job performance on employees of Commercial Bank of Ethiopia.

5.1 Summary of Major Findings

The main objective of this study was to examine the effect of training practice on employees job performance in commercial bank of ethiopia based on the data obtained through distributed structured questionnaires. Analyzing the collected data from 312 respondents of Commercial Bank of Ethiopia Kirkos District and its branches, the study has brought the following conclusions.

Commercial Bank of Ethiopia performs employee training practice through organizing a separate department which is responsible for training and development with the support a formal policies and procedures that guide the whole practice of training programs and it indicates essential elements of training. In other way employee involvement in training practice especially in training planning is weak.

Based on the survey questionare in related to the educational background of respondents refelected in the study area has more than 60% of employees have first Degree qualification. And 67.95% of respondents are fall under 18-35 years of age as well as the majority of 53.53% respondents are between 6-10 years of working experiece. Regarding on the samples respondents position 79.7% were hold seniors position from these where 85.6% are male employees.

Whereas, regarding the frequency of training provided were 43.9% of the respondents are trained only once a year. In addition the frequency of training by working experience is 38%. i.e: 9.7%(1-5),9.3%(6-10),8.4%(11-15) and 11.2% (>15) years of experience respectively was took trained only once a year. While, regarding methods of facilitation training used by trainers to help trainees during the training was using 58.3% lecture and 21.4% group exercise was higher agreement. Hence, the empirical finding indicated in the type of training by job position were 100% of senior employees are got minimum one and maximum eight training types of training. The selection criterias of trainees for training participation 34.29% were selected with compulsory for all employees.

Determining the effect of training design on employees job performance the table 7 shows that the mean scores of training design agrees that the basis for measuring effectiveness of the training in knowledge, skills, attitudes and commitment expected of trainees with 4.38 unit.

While based on the table 8 report confirm the mean score of employees job performance were by 4.43 unit, which is the high score level. This is also indicates employees job performance of Commercial Bank of Ethiopia has a highly effective.

Whereas, the table 4.9 shows the effect of on the job training method on employees job performance the mean score was 4.09,4.12 and 4.15 indicated with orientation,mentoring and job rotation respectively. While, regarding on the off the job training method under table 4.10 reviews the majority respondents was agrees that the knowledge aquired and improves thier job performance were from lecture by 4.31 unit and both the training methods are considered as high.

Whereas, regarding on the effect of customer handling training have also the majority respondents agrees that the employees got type of training have build high level of politness were 4.45 with standard deviation of .772.

Whereas, the technology handling training on table 12 shown majority respondents are agrees that employees aquired full knowledge and skills on day to day activities with mean score of 4.35 unit. And the respondents agree that getting ethical training has positively affect the employees attitude and its job performance accordingly with mean score of 4.2 unit. Generally the mean scores of explanatory variables on employees performance are considered as high.

as regards on the results of Pearson correlation coefficients reveal on table 14 employees performance has significant relationship with all explanatory variables,(i.e training design, off the job training, customer handling, technology handling, ethical training and on the job training method) has been siginificant correlation as moderate and small respectively.

Whereas, the result of regression analysis revealed that the explanatory variabls are explains 33.11% (Adj-R squared) of the variance in predicted variable.

5.2 Conclusions

The statement of respondents to questions answered in the questionnaire administered to the, certain conclusions are made.

While, Based on the findings of the study it can be concluded that employees of Commercial Bank of Ethiopia at Kirkos District are agreed with the present training design and its objective. Therefore the current training design of the organization should be continued.

The delivery technique focuses on both on the job and off the job training. Most of the time on the job training used by the bank which is rotation every three month and is highly affected but both techniques has effect on employees' performance. In addition to that Here the majority agreed off- the -job training through lecture compare to that on the job techniques. Moreover, based on the finding result the independent variables(i.e. customer handling training , technology handling training and ethical training has agrees significant effect on employees job performance and its organization over all performance accordingly.

Generally the result from respondent shows that training is employed on regular basis in Commercial Bank of Ethiopia, the fact that employees training is practiced regularly in this company shows its importance in achieving higher performance of employees. In addition, training plays a critical role in improving employees job performance towards the business strategies and its goals. Hence, attainment of reliability and relevance of public trust in the business towards productivity. The bank also use both training delivery techniques and both methods are effective to the employees performance .Generally the employees perceive that the training practice of the bank has positive effect on their efficiency, effectiveness, satisfaction, accuracy, commitment and self-confidence.

The correlation analysis revealed that training programs in Commercial Bank of Ethiopia though its design, on the job training, off the job training, customer handling training, technology handling training and ethical training has positively correlated which tell us that conducting well-structured and target focused training programs can have significant effect on performance of employees.

Considering the effect of training on performance of employees, the study has conducted regression analysis in Multiple regression found that training has a significant positive effect on performance of employees.

5.3 Recommendations

Training is the best means for making employees more competent. The training practices formulate to improve employees performance. The performance of employees has also a great effect on organization performance. This study assessed the effect of training on employees' performance through training design, on the job, off the job, customer handling, technology handling and ethical training.

Here under the researcher forward recommendations which help to improve the training practices and enhance employees performance.

The findings of this study show that majority of the employees of the bank aged between 18- 35 years. It implies that, majority employees of bank are young and productive age group they can easily accept and implement the knowledge gained through training. Therefore it is a great advantage to the bank to train the employees continuously for better performance to achieve the desired objective by the bank.

Employee involvement in training activities specifically planning and implementing of training practice is too important.

Training practice being planned not enough it must be systematic. Systematic mean it should follow all steps from need identification to evaluation. Because, around 43.9% out of 312 respondents have trained only once and 13.2% are not received training a year. However, there is a fast technology change in this modern time. With the fast change of information, definitely customer demand also changes. Thus the company should update itself with the ongoing technological improvements to better satisfy its customers. Consequently the company shall conduct frequent training to make sure its employees are serving the interests its customers.

A head of training delivery, human resource and development shall provide due care and re-examine the training design, methods of delivery like on the job and off the job training, customer and technology handling training as well as ethical training.

Performance based employees selection is the best to provide trainings but other factors must be assessed especially the needs related to introduction of new technologies products and services.

The bank should make need assessment prior to training practice and if needs are identified the implementation delivery methods also become effective

Identifying which method of delivery is best for which type of employees is required. In addition the bank should focus on off the job training in order to improve the employees' knowledge from external trainers and the respondents also consider a good method and on the job training focused on job rotation in order to expose employees to all vertical of an organization.

The management of Commercial Bank of Ethiopia should exert their effort towards employee efficiency for better employee performance.

The bank should have to revise and properly do every step and assess the training effectiveness through feedback.

5.4 Suggestion for Further Research

The purpose of this study was to find out the effect of training on employee's job performance. The study only focused on training design, on the job training method, off the job training, customer handling, technology handling and ethical training. It did not include all the possible effects of training on employees' performance; therefore, there is a scope for other researchers to study the other effects of trainings on performance on the same or different sectors. Further research can also be carried out to identify other factors that may affect performance which are not study before.

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APPENDICES

St.Mary's University

School of Post Graduate Studies

Master of Business Administration

Questionnaire Prepared for Employees of Commercial Bank of Ethiopia

Dear Respondents:

The purpose of this questionnaire is to collect data regarding on the effect of training on the workers job performance of employees in Commercial Bank of Ethiopia. The researcher is conducting this study for partial fulfilment of Master of Business Administration. Your genuine response for the following questions is extremely important for successful completion of this study. The information you provided will be used only for academic purpose and will be kept highly confidential. I would like to thank you in advance for cooperation and for sacrificing your time.

Directions for filling the questionnaires:

- Do not write your name.
- Put “√”or “×” mark in the box provided for choice questions.
- Your response will be utilized only for the purpose of this survey.

Part I: Background Information

1. Gender. Female Male
2. Educational Background: Diploma Degree Masters
Others (Please Specifiy)_____
3. In which Age group are you?18-35 36-45 46-55 56-65 >65
4. How long have you been working for your current organization?
Below 1 1-5 6-10 11-15 Above 15
5. What is your position? Bank Trainee () Junior () Senior ()
others (Specify)_____

Part II: Training Related Information

1. What is the frequency of training program you have received in a year?
Only once () Twice () Several times () Never ()
2. What are the methods of facilitation at the training you have attended?
A.Lecture () B.Case study () C. Session () D. demonstration () E. Group exercise ()
F. if any other specify_____
3. of the following training type which one(s) you recived? Possible tick (√) more than one answer
- A. Induction/orientation () B. Ethical training () C. Risk managment training
D. Technology handling training () E. Internship training or training given by educational institute ()
F. Successor training () G. Customer Service and Customer Handing ()
H. Other, please specify_____

4. How were you selected for training?

On joining the company () Supervisors recommendation ()

Compulsory for all employees () Upon employee request ()

Performance appraisal () I don't know ()

Part III: Questions related to training on employees performance

Instruction: Please indicate the extent to which you either agree or disagree with the following statements by marking a tick mark \surd or \times in the appropriate column to the right side.

 Questions related to Training Design to Commercial Bank of Ethiopia

5. Training design is the basis for measuring effectiveness of the training in knowledge, skills, attitudes and commitment expected of trainees.

Strongly Disagree () Disagree () Neutral () Agree () Strongly Agree ()

6. Training objectives helps participants to be focused and to learn best.

Strongly Disagree () Disagree () Neutral () Agree () Strongly Agree ()

7. Training design clarify for trainers and trainees precisely what their goals are in training.

Strongly Disagree () Disagree () Neutral () Agree () Strongly Agree ()

✚ Questions on Employees Job Performance.

No	Descriptions	Likert Scale				
		Strongly Disagree	Disa	Neu	A	Strongly Agree
1	My supervisor actively listen to my issues and suggestions.					
2	I have the tools and resources I need to do my job.					
3	I can say that training practice of the bank helped me to perform and work effectively my regular activities.					
4	Working hours that allow me enough time with timly and time to persue other strong interests.					
5	I feel that training practice of the bank enable me to perform my work with greater accuracy and precisely.					
6	The good training practices of the organization,makes employees more committed for their work and for the organization.					
7	In my job I am satisfied with how often I take part in problem solving.					
8	Staff trainings has made me get excited about going to work every day, inspired to meet my goals at work and I feel completely involved in my work.					
9	Since the bank culture is good enough to provide training on time, I am so specialized in the services that will be delivered to the clients.					

✚ Questionnaire on, effect of on –the- job training delivery method on employee performance.

No	Descriptions	Likert Scale				
		Strongly Disagree	Disa	Neu	A	Strongly Agree
	Orientation					
1	My company has planned orientation training program for new employees.					
2	The orientation program was conducted timely.					
3	Orientation training provides an opportunity for newcomers to learn.					
4	Because of orientation training given to me job related stress is reduced.					
	Mentoring/Job instruction					
5	The job instruction is key to productive workplace.					
6	I have got clear idea from my supervisors and co-workers in related to the goal setting and measuring performance.					
7	I received enough support and guidance that I need from my peers and seniors to fulfill my potential.					
	Job Rotation					
8	I have got an opportunity to gain experience and skills with a multiple of task role.					
9	Job rotation have reduced boredom(tiredness) among employees.					
10	Job rotation program of my workplace helps to improve my job performance.					

✚ Questionnaire on effect off -the- job training delivery method on employee performance

No	Descriptions	Likert Scale				
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Lecture					
1	The lecture training method is developing employees productivity and comitment.					
2	The type of training I have taken is applicable for the job after training.					
3	Knowledge acquired from lecture during training improves my job performance.					
4	Lecture of training improveing my personal attitude in the workplace.					

✚ Questionnaire on effect of customer service and customer handling training on employee performance.

No	Descriptions	Likert Scale				
		Strongly Disagree	Disa	Neu	A	Strongly Agree
	Customer Service					
1	Obtaine the customer service training changes my personalization.					
2	After these training have properly treated all customers professionally.					
3	Since I got the traning have appropriately build high level politeness.					
4	After I received the training my speed in serving customers has improved.					
5	After received these type of training improves my promptness.					

✚ Questionnaire on effect of Technical and technology handling training on employee performance.

No	Descriptions	Likert Scale				
		Strongly	Disa	Neu	A	Strongly
	Technical Training					
1	Since, taking the technical skills training improves to handel the digital banking on my job area.					
2	After obtaining the technical skills training I carry out my role successfully.					
3	I aquired full knowledge and skills on day to day activities of my task after the					
4	Technical skills training has improves my speed and productivity.					
5	After training, I meet the target quantity and goals more easily than before.					

 **Questionnaire on effect of Ethical training on employee performance.**

No	Descriptions	Likert Scale				
		Strongly	Disa	Neu	A	Strongly
	Ethical Training					
1	Obtaining ethical training have provides same service for all customers.					
2	After getting the training I have increasing my integrity and commitment.					
3	Getting the training has positively affect my attitude.					
4	After receive the type of training I have improves the level of compliance with rules and regulations of the Bank.					
5	After got the training I have properly know the workplace ethics.					
6	Attending the training has given me a better understanding of my organizational values.					

Thank you so much for your time!