



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

**ASSESSMENT OF EMPLOYEE TRAINING PRACTICE IN NIB
INTERNATIONAL BANK S.C.**

BY

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ID: SGS/0090/2010A**

**JUNE 2019
ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE
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**ST.MARY'S UNIVERSITY
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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Goitom Abraham (Asst Prof.). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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ENDORSEMENT

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

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ABBREVIATIONS/ACRONYMS

HR	Human Resource
HRM	Human Resource Management
TNA	Training Need Assessment
KSA	Knowledge, Skill and Attitude
SPSS	Statistical Package for Social Science

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Abstract

Employee is a blood stream of any business. The accomplishment or disaster of the firm depends on its employee performance. Training is a motivational factor which enhances the knowledge of the employee towards the job by which employees become proficient in their jobs and they become able to give better results. In addition, training is seen as a useful means of coping with changes fostered by technological innovation, market competition, organizational structuring and most importantly it plays a key role to enhance employee performance. In particular, this study was designed to assess the employee training practice in Nib International Bank S.C. The methodology used to undertake the study was descriptive method. Both primary and secondary data were employed for the study. Simple random sampling method was used to select samples from the target population. In order to assess the existing training practice of the bank, the study emphasized on the four steps of the training process. These are training needs assessment, design, delivery method and evaluation practices. And all of them were checked separately on the analysis. After the required data were collected descriptive statistics (frequency, percentage and mean) were used to analyze the data using SPSS version 20. The results of this study revealed that each of the training processes is not conduct properly in the Bank. As a recommendation it is suggested that the bank should properly conduct the training processes starting from need assessment to evaluation practice in order to fill the gap.

Key words: Training, Training Policy, Need Assessment, Nib International Bank S.C.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Human resource is one of the most important resources than any other resource for the achievement of organizations objectives to be competent in the dynamic environment and to overcome various threats retaining quality human resource, which is very essential for the company (Nair, 2004).

Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon 1992). According to Mathis and Jackson (2008), training is the process whereby people acquire capabilities to perform jobs. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few. Training is a systematic process of altering the behaviour, knowledge, and or motivation of employees in a direction to increase organizational goal achievements (Glueck, 1982). Training has emerged as formal corporate function, integral element of corporate strategy, and is recognized as profession with distinct theories and methodologies as companies increasingly acknowledge the fundamental importance of employee growth and development, as well as the necessity of a highly skilled workforce, in order to improve the success and efficiency of their organizations (Bernatek, 2010).

According to the dynamic developments of all work fields, the organization must develop their HR to strategic HR, because organizations cannot apply a strategic training plan unless they have a strategic human resource management system in place. In the strategic human resource management literature, strategic training is regarded as a vital way of raising employee efficiency (Richard et al., 2009). HRM is a way of connecting the human resource function with the strategic goals of the company in order to raise productivity (Bratton, 2003). Although financial return from training is difficult to determine, it can be measured in some instances. However, the evaluation of training is carried out not only in money terms, but also in terms of people, work, and power. A comprehensive assessment of training outcomes also involves

assessing trainee reactions, its impact on the workplace, operating and financial outcomes, and its perceived usefulness in assisting people to carry out changes.

According to Vemic (2007), training should not be undertaken for its own sake. It must be geared to the objectives of the particular organization. It is essential to know what the present skills are and based on the agreed objectives, what training is required to meet the objectives. Training also lead the employee to the right mix of knowledge, skills and attitudes, help a job holder to perform tasks successfully (Kumpikaitè, 2008). Based on the general concept and principles it is unquestionable that training is a strong and tested tool which can combat the problems of employee' obsolescence and making them up-to-date.

In the modern world business environment, every organization needs to have well trained and experienced personnel to perform the activities that have to be done. If the current potential job occupant can meet this requirement, training is not important. But when this is not the case, it is necessary to raise the skill levels and increase the versatility and adaptability of employees. Inadequate job performance or a decline in productivity or changes resulting out of job redesigning or technological changes require some type of training and development efforts. As the job becomes complex, the importance of employee development also increases.

The purpose of the study is to assess the employee training practice of Nib International bank. The researcher's motive for doing this research is because of the desire to contribute few things in this study and the relevance of the outcome of the study for the Bank.

1.2 Background of the organization

Nib International Bank (NIB) was established by 717 Shareholders on 26 May 1999 under license no. LBB/007/99 in accordance with the Commercial Code of Ethiopia and the Proclamation for Licensing and Supervision of Banking Business Proclamation no. 84/1994 with the paid up Capital of Birr 27.6 million and authorized capital of Birr 150 million. The Bank commenced the operation in 28 October 1999 by 27 employees.

Currently, the authorized and paid up Capital reached Birr 2.2 billion and Birr 1.8 billion respectively. The number of Shareholders and Employees has increased to 4,409 & 4,281 respectively. The Bank has 220 branches spread throughout the country, as per June 2018 Annual report.

1.3 Statement of the Problem

Organization effectiveness largely depends on the ability to acquire effective and efficient use of the existing work forces. This is because human resource (who form and work within the organization) is a strategic asset for the success of the organization. Those strategic assets (employees) in order to perform their duties and make meaningful contribution to the success of organizational goals and objectives they need to acquire the relevant skills and knowledge. And this can be achieved through appropriate training programs that can respond to the changing environment (Steen, Noe, Hollenbeck, Gerhart, & Wright, 2009). Organizations can rarely secure people who are, at the time of employment, total masters of their unique requirements. In most cases, there may be a gap between employees' knowledge, skills and attitude and what the job demand. The gap must be filled through human resource development programs. As a result, personnel training, development and education are the major ways that firms attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demand. The changes in production system and method have significant impact on production skills requirements. Thus, employees face the need to constantly upgrade their skills and attitude that permits them to adapt change. Thus, providing an effective human resource development program is required to enhance both firm's competitiveness and employee satisfaction. (Hooi Lai Wan, 2007).

According to the researcher's observation, there are training practice problems that Nib International Bank is facing such as: Inadequate need assessment and unequal access to training opportunities. As a result, it had created a gap between the job requirement and the actual performance of employees that affect the overall performance of the Bank. Because of these and other reason, the researcher of this study was motivated to conduct the research on employee training practices so as to prove or disprove the information obtained.

1.4 Research Question

To understand and explain the problem discussed in detail above this research will pose some queries and will try to answer them through every step of the research process. The study planned to answer the following questions: -

1. Are training practices guided by training policies in the Bank?
2. Are training programs in the Bank planned based on training need assessment?

3. How is the training programs designed and implemented by the Bank?
4. How are training programs effectiveness evaluated in the Bank?

1.5 Objective of the Study

The **general** objective of this study is to assess employee training practice in Nib International bank.

The **specific** objectives of the study are: -

- To assess how training practice are guided by training policies of the Bank.
- To explore the training need assessment practice of the Bank.
- To investigate the practice of designing and implementation of training programs.
- To examine the practice of evaluating training programs.

1.6 Definition of Terms

- **Human Resource** – Human Resource is the personnel of a business or organization, regarded as a significant asset in terms of skills and abilities.

- **Human Resource Management**- Human Resource Management is a management function concerned with hiring, motivating and maintaining people in an organization and it focuses on people in organizations.

- **Human Resource Development** – Human Resource Development is a framework for helping employees to develop their personal and organizational skills, knowledge, and abilities.

- **Training**- the learning skills and Knowledge for doing a particular job.

1.7 Significance of the study

The results of this project are expected to be significant in various aspects. Firstly, the study draws some conclusions and identifies employees' complaint areas in training practices of the Organization. Thus, it gives signal to the human resource management of the bank to take remedial action. Secondly, it serve as a source of reference and a stepping stone for those researchers who want to make further study on the area afterwards. Thirdly, it gives the researcher the opportunity to gain deep knowledge in contemporary practice of training.

1.8 Scope and limitation of the Study

The scope of this study is limited to the practice of training in Nib International Bank S.C. and the variables that are addressed in the study are training policy, training need assessment, training design, implementation of the training and evaluation of training practices. Due to time, financial and geographical constraints the study was held in Head office of the Bank, because the researcher cannot afford to conduct the study neither in outlying branches nor in all city branches.

Methodologically the study is delimited to questionnaire and interview thinking that the information obtained through the employment of those tools will enable the researcher to safely generalize the conclusions.

1.9 Organization of the Paper

The first chapter deals with background of the study, statement of the problem, research questions and objectives, definition of terms, significance and scope of the study. Chapter two deals with review of theoretical, conceptual and empirical literature related to study. Chapter three deals with the research methodologies that are used to collect and interpret primary and secondary data. Chapter four provide data analysis and presentation. Finally, Chapter five describes the summary, conclusions and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURES

2.1 Theoretical Literature Reviews

2.1.1 The Concept of Training

Only recruiting, selecting, orienting and then placing employees in jobs do not ensure success in the human resource management activities rather it is supporting by well training program (Xiao, 2010). Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon 1992). According to Mathis and Jackson (2008), training is the process whereby people acquire capabilities to perform jobs. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few. Training is a systematic process of altering the behavior, knowledge, and or motivation of employees in a direction to increase organizational goal achievements (Glueck, 1982). Training has emerged as formal corporate function, integral element of corporate strategy, and is recognized as profession with distinct theories and methodologies as companies increasingly acknowledge the fundamental importance of employee growth and development, as well as the necessity of a highly skilled workforce, in order to improve the success and efficiency of their organizations (Bernatek, 2010).

Training consists of planned programs undertaken to improve employee knowledge, skills, attitudes and social behavior so that the performance of the organization improves considerably. Unfortunately too much emphasis is often placed on the techniques and methods of training to be used is not enough rather first defining what the employee should learn in relation to desired job behaviors. Furthermore, very few organizations place much emphasis on assessing the need and outcomes of training activities Vemic (2007). Training physically, socially, intellectually and mentally is very essential in facilitating not only the level of productivity but also the development of personnel in any organization. Therefore, training can be put in a contact relevant to school administrators. However, knowledge is the ability, the skill, the understanding, the information, which every individual requires acquiring in order to be able to function effectively and perform efficiently Decenzo and Robbins (1999), states training is present day oriented; its focus is on individuals' current jobs, enhancing those specific skills and abilities to immediately perform their jobs.

2.1.2 Why Training is needed?

Training becomes important if there are deficiencies that should be addressed through training, or if there are changes in the organization which have to be put in place by having well trained employees. Training is required if there is a change in technology, working conditions, products, inadequate performance, shortage of staff. Training has many advantages for the individual, department and organization because it is expected to provide a skilled pool of human resources, improvement of existing skills, an increase in knowledge and experience of employees, improve employees' motivation, job performance, customer service, and personal growth and opportunity for career development. The purpose of career development is to identify and develop the potential within staff, to build existing skill levels, and to prepare staff to take on greater responsibility during their career. Career development has to balance the needs and aspirations of the individual with the needs of the service, where these conflicts, the needs of the service should prevail (Itika, 2011).

2.1.2.1 Non-Management Employees Training

Only recruiting, selecting, orienting and then placing employees in jobs do not ensure success in the human resource management activities rather it is supporting by well training program (Xiao, 2010). In most cases, there may be gap between employee knowledge and skill and what the job demand. The gap must be filled through training programs to maintain the competency levels of their employee and increase their adaptability to changing organizational demands. If the organizations respond to change early, they will prosper and gain rewards in terms of security, profit or attainment of their goals (Bolgun, 2011). Training can bring tangible benefits to both the organization and employees. Hence, the major purposes of training are (Switzer,et al., 2005):

- It establishes a sound relationship between the worker and his/her job;
- It upgrades skills and prevents obsolescence;
- It develops healthy and constructive attitudes;
- It prepares employees for future assignments;
- It increases productivity;
- It minimizes operational errors;
- It brings down employee turnover and absenteeism.

Moreover, training can improve the relationship between the employees and their immediate supervisor. It also helps in understanding and implementing organizational policies.

2.1.3 Benefits of Training

Beardwell and Holden (1993) argue that the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organizations where investment in employee development is considerably emphasized. The rationale of training is primarily to get better knowledge and skills, and to change attitudes. It is one of the most important potential motivators which can lead to many possible benefits for both individuals and the organization. Change of technology requires that employees acquire the knowledge, skills and abilities needed to cope with new processes and production techniques. According to Cole (2002), training can achieve:

- High morale: employees who receive training have increased confidence and motivation.
- Lower cost of production: training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste.
- Lower turnover: training brings a sense of security at the workplace which reduces labor 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 provides the skills and abilities needed to adjust to new situations.
- Provide recognition, enhanced responsibility and the possibility of increased pay and promotion.
- Give a feeling of personal satisfaction and achievement, and broaden opportunities for career progression; and Help to improve the availability and quality of staff.

Training has been proved to generate performance improvement related benefits for the employees' as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior (Harrison 2000; Guest 1997). Most of the benefits derived from training are easily attained when training is planned. This means that the organization, trainers and trainees are prepared for the training well in advance. According to Kenney & Reid (1986) planned training is the deliberate

intervention aimed at achieving the learning necessary for improved job performance. Planned training according to Kenney and Reid consists of the following steps:

- Identify and define training needs.
- Define the learning required
- Define the objectives of the training
- Plan training programs
- Decide who provides the training
- Evaluate training and amend and extend training as necessary.

Training is the formal and systematic modification of behavior through learning which occurs as a result of education, development and planned experience (Armstrong, 2001: 543). Furthermore, it helps employees to identify organization goals and mission, helps not only managing change but also developing positive culture in the organization, which in turn may lead to providing higher level of service to stakeholders (Armstrong, 2001: 544). The investment in employee learning is a way of creating a primary internal market, and policies aimed at upgrading skill reduce an organization's dependency on external source of skill (Bratton and Gold, 2007:306).

2.2 Training Process

According to Bratton and Gold (1999) the steps necessary in the training process that most organizations practiced:

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

Organizations that plan their training process are more successful than those that do not because, training will increase employee motivation, reduce employee turnover, and increase capacity to adopt new technologies and methods. Training needs can be assessed by analyzing three major human resource areas: the organization as a whole, the job characteristics and the needs of the individuals. Training goals should clearly state what behavior or skill will be changed as a result of the training and should relate to the mission and strategic plan of the company. Selection of the trainees and trainers; training an employee is expensive, especially when he or she leaves

your firm for a better job. Therefore, it is important to carefully select who will be trained. Training programs should be designed to consider the ability of the employee to learn the material and to use it effectively, and to make the most efficient use of resources possible. Evaluating training programs in the organizations must be the program's success, even if it has produced desired results for other companies and even if similar programs have produced desires for it. Moreover, training should be evaluated several times during the process. Timely evaluation will prevent the training from straying from its goals.

2.2.1 Assessment of training needs (TNA)

The first step in the process is to determine Training needs. Training needs are discrepancies between identifiable shortfalls in knowledge, skills and attitudes of the employee vis-à-vis what is required by the job, or the demands of organizational change (Itika, 2011). Training need is a gap between actual performance and desired performance or between current abilities and job requirements that can be closed by training (Mcconnell, 2003). Need assessment refers to the process used to determine if training is necessary (Noe, HollenBeck, Gerhart, & wright, 2008). Needs assessment occurs at two level-group and individual. An individual obviously needs training when his or her performance falls short of standards, that is, when there is performance deficiency. Inadequacy in performance may be due to lack of skill or knowledge or any other problem. The problem of performance deficiency caused by absence of skills or knowledge can be remedied by training. Faulty selection, poor job design, improving quality of supervision, or discharge will solve the problem (Garg, 2009). Assessing organizational training needs is the diagnostic phase of a training plan. This assessment considers issues of employee and organizational performance to determine if training can help. Needs assessment measures the competencies of a company, a group, or an individual as they relate to what is required. It is necessary to find out what is happening and what should be happening before deciding if training will help, and if it will help, what kind is needed (Mathis & Jackson, 2011). Determining training needs typically involves generating answers to several questions (Decenzo & Robbins, 2010). Training needs may be determined by conducting analyses on several levels:-

- **Organizational Analysis** – is a process for determining the business appropriateness of training. Organizational analysis considers the context in which training will occur. That is organizational analysis involves determining the business appropriateness of training, given the

company's business strategy, its resources available for training, and support by managers and peers for training activities. (Noe, Hollenbeck, Gerhart, & Wright, 2008)

Training needs can be diagnosed by analyzing organizational outcomes and looking at future organizational needs. Organizational analysis comes from various operational measures of organizational performance. Departments or areas with high turnover, customer complaints, high grievance rates, high absenteeism, low performance, and other deficiencies can be pinpointed. Following identification of such problems, training objectives can be developed if training is a solution. During organizational analysis, focus groups of managers can be used to evaluate changes and performance that might require training. (Mathis & Jackson, 2011)

- **Task/ Job Analysis** - The second way of diagnosing training needs is to analyze the job involved and the tasks performed in those jobs. Identifying the important task and knowledge, skill, and behaviors that need to be emphasized in training for employees to complete their tasks. Task analysis should only be undertaken after you have determined from the organizational analysis that the company wants to devote time and money for training this approach refers to the determination of skill and knowledge the job requires.

- **Person analysis** - Determining individual training needs is the final level. The organization may determine which employee will receive the training and will prepare the training and development program that are necessary for their employees. An individual training need may be thought of as an occupational need that applies only to a specific individual as opposed to the whole category of employees. Person analysis helps to identify employees who need training, that is, whether employees' current performance or expected performance indicates a need for training.

- **Training Objectives and Priorities**

Once training requirements have been identified using needs analyses, training objectives and priorities can be established by a "gap analysis," which indicates the distance between where an organization is with its employee capabilities and where it needs to be (Mathis & Jackson, 2011) Training objectives and priorities are then determined to close the gap. Three types of training objectives can be set:

- Knowledge: impart cognitive information and details to trainees,
- Skill: Developing behavioral changes in how jobs and various task requirements are performed.
- Attitude: Creating interest in and awareness of the importance of something,

Once it has been determined that training is necessary, training goals must be established. Management should explicitly state its desired results for each employee.

2.2.2 Designing the training programs

Once training needs have been identified using the various analyses, 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)

Designing the training program with clearly defined objectives is a vital step in the entire gamut of training activities. Training is a means to achieve an end not an end itself. Unless the objectives are clearly defined and programs designed in such a way that it leads to achievement of the objectives set out, it will only be a waste effort. The linkage between the design and the objectives must be carefully thought out by the HR coordinator before announcing a 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, Hollenbeck, Gerhart, & Wright, 2008). 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 internalization, or whether the person really learned. Objectives for training can be set in any area by using one of the following four dimensions: such as Quantity, Quality, Timeliness, and Cost savings as a result of training (Sishan Solomon, 2014). The following points are to be ensured for the success of a training program (Mathis & Jackson, 2011):

The trainer: The choice of faculty is critical to the success of any training program. The HR coordinator must ensure that the selected trainer has the necessary general, technical and specialized knowledge of the subject, that his experience and skills reflected in handling the

training sessions, adapting his training style, generating interest in the subject being dealt with and what he/she possesses the personality characteristics and attitudes such as openness to new ideas, observation power, a questioning mind and willingness to experiment.

The trainees: It should be ensured that the trainees have the necessary background, experience, intellectual and physical capabilities, diagnostic and application skills and personality characteristics requires. Care should be taken so as to avoid too much disparity in the group.

The curriculum: The curriculum should be designed for the optimal utilization of resources available towards the achievement of the program objective.

The training material: Care should be taken to ensure that the relevance and suitability of training materials and the media of presentation to the subject under consideration. Write-ups or standard handouts for a particular topic should be suitably indexed to avoid duplication of effort.

The methods and techniques: The training methods and techniques should contribute to maintaining interest and high degree of participation, and are capable of including a transfer of knowledge and skills.

The time and sequencing: it should be ensured that the timing and sequencing of sessions are suitable with regard to the training objectives.

Location: in selecting a venue for the training, the adequacy of the room ventilation, relative freedom from noise and disturbances and overall comfort should be sought. It should be ensured that the location is worth the cost and that the surroundings are suitable to create good training environment.

The physical facilities and training equipment: The availability of certain basic facilities e.g. overhead/LCD projector, smart board should be ensured.

2.2.3 Implementation of Training program

The goal of the assessment and design phases is to implement effective HRD programs or interventions. This means that the program or intervention must be delivered or implemented using the most appropriate means or methods (as determined in the design phase). Delivering any HRD program generally presents numerous challenges, such as executing the program as planned; creating an environment that enhances learning, and resolving problems that may arise

(missing equipment, conflicts between participants, etc.), (Werner & Desimone, 2012; 29). On the other hand, many authors are explained that there are two ways for the training. TÜZÜN (2005) explains training methods by following:

- **Off-The-Job Training Methods;** training which takes place in environment other than actual workplace is called off-the job training. Off-the-job training is usually designed to meet the shared learning needs of a group rather than a particular individual's needs. Lectures, computer-based training, games and simulations are the common forms of off-the-job training methods. Lecture is best used to create a general understanding of a topic or to influence attitudes through education about a topic. Computer Based Training can be defined as any training that occurs through the use of computer. Games and Simulation is designed to reproduce or simulate processes, events, and circumstances that occur in the trainee's job.
- **On-The-Job Training Methods;** the purpose of the on-the-job training session is to provide employee with task-specific knowledge and skills in work area. The knowledge and skills presented during on-the-job are directly related to job requirements. Job instruction technique, job rotation, coaching and apprenticeship training are the common forms of on-the job training methods. Job Instruction Training is a structured approach to training, which requires trainees to proceed through a series of steps in sequential pattern. Job Rotation is the systematic movement of employees from job to job or project to project within an organization, as a way to achieve various different human resources objectives. Coaching is the process of one-on-one guidance and instruction to improve knowledge, skills and work performance. Apprenticeship is one of the oldest forms of training which is designed to provide planned, practical instruction over a significant time span.
- **Apprenticeship training:** - This type of training combines on and off job training.
- **Computer Based Training:** - This type of training provides the employee with the knowledge about the computer advancement. This will help them to develop their skills and expertise in the development.
- **Case Study:** - This type of training will train the employees to make a decision as they are in the real situation in the organization. They will make a study on the firm's financial condition and its environment.

- **Role Playing:** - In this type of training, the participants are required to give their response to the specific problems that they will face on the organization. Role playing is often used to teach skills as interviewing, conducting performance appraisal, and team problem solving and leadership style analysis.
- **Vestibule Training:** - Vestibule training takes away from the production area on the equipment that closely resembles equipment actually used on job. The primary advantage of this training method is that it removes the employees from the pressure of having to produce while training. The emphasis is focused on learning the skills required by the job.

2.2.4 Evaluation of Training program

Finally, evaluation of training, that means the final outcome. Do training is successful or not (opinions of partnership)? Do persons benefit from the training process or not (extend of learning, changing of behaviors)? And do they achieve goals? Here (Kumpikaite & Sakalas, 2011) According to Phillips (1996), explain evaluation can serve a number of purposes within the organization. Evaluation can help to do following:

- Determine whether a training program is accomplishing its objectives;
- Identify its strengths and weaknesses;
- Determine its cost-benefit ratio;
- Decide who should participate in future HRD programs;
- Identify which participants benefited the most or least from the program;
- Reinforce major points to be made to the participants;
- Gather data to assist in marketing future programs;
- Determine if the program was appropriate;

The well-known and detailed examination of Kirkpatrick Model is as follows:-

Reaction level: Program evaluation involves two general approaches – Formative evaluation also known as internal and summative evaluation also known as external evaluation. Likewise reaction evaluation is a type of formative evaluation when the results are used for program modification and the redesign of contents, course material and presentations (Antheil & Casper, 1986; Robinson & Robinson, 1989). Reaction can also be summative in nature. In such cases, the goal of reaction evaluation is to determine the value, effectiveness or efficiency of a training program (Smith & Brandenburg, 1991) and to make decisions concerning program continuation,

termination, expansion, modification or adoption (Worthen & Sanders, 1987). Summative evaluation provides program decision makers and potential customers with judgments about a program's worth or merit (Worthen, Sanders & Fitzpatrick, 1997). The main purpose of reaction evaluation is to enhance the quality of training programs, which in turn leads to improved performance by measuring the participant's reactions to training program. This should be measured immediately after the program. Level one evaluation should not just include reactions towards the overall program (e.g. did you like the program.); it should also include measurement of participants' reactions or attitudes towards specific components of the program such as, the topics, contents, methodology, instructor etc. The example of evaluation tools and methods suggested by scholars are typically happy sheets, feedback forms based on subjective reaction to the training experiences, Verbal reaction which can be noted and analyzed, Post training surveys or questionnaires, online evaluation or grading by delegates, subsequent verbal or written reports given back by delegates to managers back to their jobs etc.

Learning level: Evaluation at this level wants to differentiate between what they already knew prior to training and what they actually learned during the training program (Jeng & Hsu, nd.). In other words it can be said that learning evaluation is the measurement of the increase in the knowledge or intellectual capability from before to after the learning experience. Learning outcome can include changes in knowledge, skills or attitudes. Some training events will emphasize knowledge, some will emphasize skills, some will emphasize attitudes and some will emphasize multiple learning outcomes. The Evaluation should focus on measuring what was covered in the training events i.e. learning objectives. So this level question will have a pre-test before practicum and a post-test after practicum. Tools and methods which can be used in evaluating learning level are assessment or tests before and after the training, interviews or observations can be used before or after, although this is time consuming and can be inconsistent.

Behavior level: Behavior evaluation is the extent to which the trainees applied the learning and changed their behavior, and this can be immediately and several months after the training, depending on the situation. This level evaluation wants to measure the transfer that has occurred in the learner's job behavior/ job performance due to the training program. This performance testing is to indicate the learner's skill to apply what he has learned in the classroom. It involves testing the participant's capabilities to perform learned skills while on the job, rather than in the classroom. Change in the job behavior is difficult to measure because people change in different

ways at different times and also it is difficult to quantify and interpret than reaction and learning evaluation. Observation and interview overtime are required to assess change, relevance of change and sustainability of change in behavior of participants. The opinion of the trainees in the form of self – assessment, 360 – degree feedback is useful method to evaluate this level.

Result level: Result level evaluation is the effect on the business or environment resulting from the improved performance of the trainee. Level four outcomes are not limited return on training investment (ROI). It can also include others major results that contribute to the well-functioning of an organization, it includes any outcome that the most people would agree is “good for the business”, Outcomes are either changes in financial outcomes (such as positive ROI or increased profits) or changes in the variables that should have a reliability direct effect on financial outcome at the same point of the future. The intention at this level is to assess the cost vs. benefits of training program, i.e. organizational impact in terms of reduced costs, improved quality of work, higher productivity, reduction in turnover, improved human relation, increased sales, fewer grievances, lower absenteeism, higher work morale, fewer accidents, greater job satisfaction etc. Collecting, organizing and analyzing level four information can be difficult, time consuming and more costly than the other three levels, but the results are often quite worthwhile when viewed in the full context of its value to the organization.

2.3 Factors to be Consider in Training

The operation of a successful training program requires that due consideration given to a number of factors (Haslinda & Mahyuddin, 2009).

- i. Planning the program;
- ii. Organization of training program;
- iii. Selection of the trainees and trainers;
- iv. Adherence to rules or principles of training.

i. Planning the Program

Along with a good organization, a careful planning is the most important prerequisite of training. When such aspects as where, who, how, what, and when are preplanned in a training program, the result will be fewer mistakes and better trainees when the program gets under way (Noe, 2011).

ii. Organization of Training

A training program has a much better chance of being effective if it is well organized (Abdullah, 2009). To begin with; first, one person or unit in the organization should be made responsible for training. In a small company, a line executive will have to be given this responsibility. In larger organizations the HR manager or a training director should be assigned the task of planning, organizing, and evaluating the program. Second, a training program must be presented to the top level of the organization to be most effective. Unless the interest and prestige of the administrative levels are behind it, a training program will be accepted with reluctance by the lower levels.

iii. Selection of Trainees and Trainers

Another basic factor in training and development is selecting appropriate employees. In as much as, training costs, money, expenditures are warranted only for those from whom the greatest returns will be received. The selection and training of trainers is also significant and it is an excellent opportunity for supervisors who become skilled in training methods (Abdullah, 2009).

iv. Rules of Training

It is desirable here to note some rules that should be followed if a training program is to be effective. To begin with in planning a program, it is wise to determine how frequently instruction should be given, types of materials, and visual and audio devices upon the training process (Haslinda & Mahyuddin, 2009).

2.4 Empirical Literature Review

A number of researches' that have been made by many researchers' were trying to assess the training practice using proposing their own assumption. Each of the researches has their own distinctions and conducted with different context and in different country. However their findings are support the existing theories. It is better for the organizations to give their employees on the job training because it is cost effective and time saving (Taylor,2004).It is good for organization to give their employees on the job training so that their employees learnt in a practical way.

Sultan et al., (2012) conducted a study on impact of training and development on employee performance. In their study Training practices of Telecommunication Sector in Pakistan were examined to determine their impact on Employee performance. Based on a combination of literature review and questionnaire surveys, their paper explores that for any organization to

succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. In addition, training is seen as a useful means of coping with changes fostered by technological innovation; market competition, organizational structuring and most importantly it plays a key role to enhance employee performance (Sultana, Irum, Ahmed, & Mehmood, 2012).

Likewise, Khan et al (2011) conduct a research study on similar issue, impact of training and development on organization 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. 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 i.e. It increases the overall organizational performance.

Tharenou, Saks & Moore, 2007 conducted a review and critique of research on training and organizational level outcomes. Their paper aims to increase the understanding of the effects of training on organizational level outcomes by reviewing the results of previous studies that have investigated the relationship between training and human resource, performance, and financial outcomes. The results of meta-analysis from 67 studies suggest that training is positively related to human resource outcomes and organizational performance but is only very weakly related to financial outcomes. The relationship between training and firm performance may be mediated by employee attitudes and human capital. Furthermore, the researchers said that training appears to be more strongly related to organizational outcomes when it is matched with key contextual factors such as organization capital intensity and business strategy, in support of the contingency perspective.

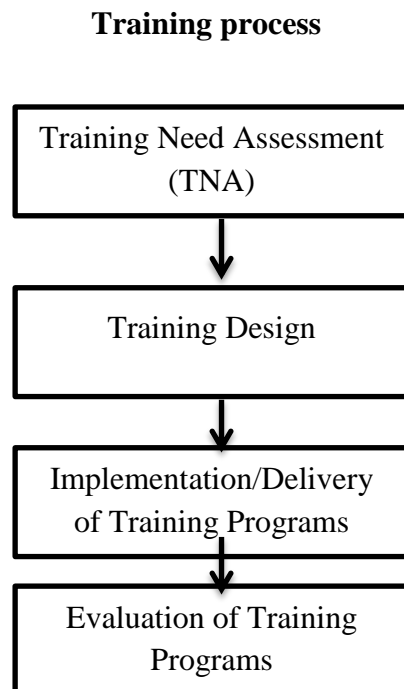
2.5 Conceptual Framework

Training should be systematic in that it is specifically designed, planned and implemented to meet defined needs (Armstrong, 2009). There are different models that show the steps in the training and development process, though the contents are more or less the same. According to Kulkarni, 2013 there are four steps: Assessment of training needs, designing of training programs, Implementation (Delivery) of training programs and Evaluation of training programs.

Identifying individual and company-wide training needs is a first step to increasing productivity and performance, creating sustainable value from human capital, and retaining talented employees (Gilley, Gilley, Quatro, & Dixon, 2009). Once training needs have been identified using the various analyses, training objectives and priorities must be established to design the training properly. (Sishan Solomon, 2014) Delivery style is a very important part of Training and Development. Employees are very conscious about the delivery style (Armstrong, 2000). If someone is not delivering the training in an impressive style and he/she is not capturing the attention of the audience it means he/she is wasting the time. It is very necessary for a trainer to engage its audience during the training session. And even if the training is delivered in a proper manner if it is not delivered timely to the trainees“ it will be a waste of resource. Training evaluation is a difficult and complex task but the most important activity in the training process because it is the final logical stage; and organizations should assess their training efforts systematically. The main objective of training evaluation is to prove that the training has actually taught what was intended and to improve the course contents for future use (Hamidun, 2009)

Every phase should be inter-related and in order to come up with an effective training program, close attention should be given right from the first step up to the last step of the process.

Figure 2.5 Conceptual framework



Source: Kulkarni, 2013

CHAPTER THREE
RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design and Approach

The purpose of this research is to assess the employees training practice in Nib International bank by studying a sample. The research design that has been used for the study is descriptive research. The researcher preferred descriptive study because it is used to obtain information concerning the current status of the phenomena and to describe "what exists" with respect to variables or conditions in a situation. The study also used qualitative and quantitative research analysis approaches, the researcher used qualitative research analysis approach since it is appropriate for situations in which detailed understanding is required and used quantitative approach since it is appropriate to use statistical methods so that the analysis is often considered as reliable. Thus, mixed approach was use to analyze the data.

3.2 Population, Sample size and Sampling Techniques

For the study the population was permanent management and non-management staffs who are working for Nib International Bank’s Head Office. The number of the staffs in the Head Office is 481 from those 349 of them are clerical staffs whereas the remaining 132 staffs are non-clerical, from the clerical staffs 241 of them are non-management staffs whereas the remaining 108 are management staffs. So the sample was drawn from the non-management staffs and the sample size is determined based on the formula show below in the table.

$n = \frac{N}{1+N(e)^2} = \frac{241}{1+241(0.05)^2}$ $= \underline{150}$
--

Source: Yamane Taro. (1992)

For the determined sample size the researcher used simple random sampling method to select sample respondents in order to give equal chance of being selected for all employees.

3.3 Source and Instruments of Data Collection

The study was employed both qualitative and quantitative data. The qualitative data are those collected through interview whereas quantitative data are the items which are collected through questionnaires. Regarding the data source, the study used both primary and secondary sources.

Primary source of data were gathered from the sampled employees in order to get first-hand information and secondary data was the materials/documents used or referred from the bank in order to get supplementary data.

The main tool used in this study for data collection was a questionnaire. A questionnaire is a formalized set of questions for obtaining information from respondents that translate the researcher's information needs into a set of specific questions that respondents are willing and able to answer.

For the purpose of data collection, the researcher used closed-ended questionnaires and structured interviews. Close-ended questionnaires were developed to reach a wide range of respondents and to answer objectives researcher wants to examine. On the other hand structured interviews were prepared by the researcher in order to gather information from management based on the core issues of the topic in general from the HR Directorate and HR case team leaders.

3.4 Procedures of Data Collection

A self-administered, structured questionnaire was used to gather data from employees. The researcher formally request permission from the bank. Then after getting permission, the researcher developed a questionnaire depending on the research questions and pilot tested it. Depending on the employees feedback the questions were modified and also made ready for approval by the advisor. After the approval, the researcher distributed the questionnaires and collected the data personally. Finally, the researcher analyzed and interpreted the data by using frequency, percentage and mean method.

3.5 Methods of Data Analysis

In the study both qualitative and quantitative methods of data analysis techniques was employed. Analysis of data in this research was done by using statistical tools like frequency, percentage and mean. To analyze the data the researcher was used descriptive analysis to transform raw data into a form that are easy to interpret and to calculate frequency distribution, percentage distribution and mean.

The data gathered through questionnaires were analyzed and presented in the tables by using SPSS version 20 software.

3.6 Reliability and Validity

3.6.1 Validity

According to Marczyk (2005), the concept of validity refers to, what the test or measurement strategy measures and how well it does so. Conceptually, validity seeks to answer the following question: “Does the instrument or measurement approach measure what it is supposed to measure?”

The following steps were taken to ensure the validity of the study. Questionnaires were prepared from the literature review as a reference to validate the result. Pilot test was conducted with a sample of the participants to enhance the questionnaire’s validity in terms of the respondents understanding and comprehension. Comments from professionals and respondents were solicited to ensure validity. The comments of the advisor were at last incorporated to enhance the validity of the measures.

3.6.2 Reliability

Saunders et al. (2003) defined reliability in this way, “reliability refers to the extent to which the data collection techniques or analysis procedures will yield consistent findings”.

Cronbach’s alpha is a measure of reliability. Reliability refers to the consistency or dependability of a measuring instrument. It is defined as the proportion of the variability in the responses to the survey which is the result of differences in the respondents. That is, answers to a reliable survey will not differ because respondents have different opinions, but because the survey is confusing nor has multiple interpretations.

The Cronbach’s alpha for the total scale are above 70% which means that the scales that are used in this study are considered reliable.

Table 3.6 Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.735	27

3.7 Ethical Considerations

The researcher assured that the research is independent and impartial. The respondents were given a privilege of not writing their name and other identities. This was done mainly to hide participants from possible unwanted approach that might come from groups or individuals with interest. Further to this the participants was assured on the confidentiality of their responses. No respondent was forced to fill the questionnaire unwillingly and before the actual purpose of the research was made clear to him/her.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

Introduction

This chapter presents analysis and interpretation of the data collection tools used. It is classified in to two parts. The first chapter discusses the demographic profile of the respondents. The next chapter also discusses the data analysis made on opinion survey on employee training practice.

4.1 Demographic Characteristics of the Respondents

The first part of the analysis is the demographic characteristics of respondents and they are required to provide their data. The questions include gender, age distribution, experience, educational background, and current department.

Table 4.1 Demographic Data of Respondents

Gender		Frequency	Percent
	Male	82	56.9
Female	62	43.1	
Total	144	100	
Age	Under 25	9	6.3
	25-34	53	36.8
	35-44	46	31.9
	45-54	32	22.2
	Above 55	4	2.8
	Total	144	100
Experience	1-5	68	47.2
	6-10	52	36.1
	11-15	15	10.4
	16-20	5	3.5
	20 years or more	4	2.8
	Total	144	100
Education	College diploma	7	4.9
	Ba or BSc degree	98	72.2
	Masters Degree	39	22.9
	Total	144	100
Department	E-Banking	23	16.0
	Retail	21	14.6
	Legal	18	12.5
	IBD	15	10.4
	Credit	17	11.8
	Interest Free	19	13.2
	IT	15	10.4
	HR	16	11.1
	Total	144	100.0

As indicated in the above table and in the questionnaire most of the respondents or 56.9% in the sample are male whereas, the remaining 43.1% are female. When it comes to age, most of the respondents in the sample are in the age range of 25-34 (36.8%). When it comes to experience most of the respondents are in the range of 1-5 years (47.2%). Most of the respondents (72.2%) were Ba or Bsc Degree holders.

4.2 Descriptive Analysis of Data Related to the Study

Analysis on questions related with training practice of the bank. Accordingly, the analysis below reveals the data of respondents with the help of frequency and percentage tables.

4.2.1 Response rate of respondents

For this study a questionnaire with 27 and 5 close-ended items for general (objective) and demographic related respectively were used to collect information from employees of Nib International Bank. A total of 150 questionnaires were distributed and 144 were received, due to the incompleteness of data two questionnaires had to be discarded and four questionnaires were not returned from respondents. Therefore, 144 questionnaires were considered for the data analysis.

Table 4.2.1: Response Rate

	Number	Percent
Questionnaires sent	150	100%
Total Responses	144	96%
Unable to answer the survey	6	4%

Source: Survey (2019)

As shown in the table 4.2.1, a total of 150 questionnaires were distributed to employees of Nib International Bank. Of the total questionnaires, 144 (96%) were filled up and returned.

4.2.2 Analysis on Training Policy

According to the data gathered through an interview that are gathered from the HR directorate of the bank, showed the bank have a written employee training policy manual and this policy applies to all permanent, full-time or part-time, employees of the bank. Employees with temporary/short-term contracts might attend trainings at their manager's discretion. The table below indicates policy related issues of the bank.

Table 4.2.2 Employees opinion on Training policy availability and appropriateness

	Items		Opinion					Total	Mean
			SDA	DA	N	A	SA		
1	The bank training activities are guided by policy.	Fre.	5	17	24	67	31	144	3.7083
		%	3.5	11.8	16.7	46.5	21.5		
2	The bank involves its employees when setting the training policy.	Fre.	17	81	21	23	2	144	2.9097
		%	11.8	56.3	14.6	16.0	1.4		
3	The bank training policy has clear criteria for selecting trainees.	Fre.	19	47	40	22	16	144	2.7847
		%	13.2	32.6	27.8	15.3	11.1		
4	There is a need of improvement on the training policy of the bank.	Fre.	5	17	19	67	36	144	3.7778
		%	3.5	11.8	13.2	46.5	25.0		
5	The bank does a good job in updating its training policy on a regular basis.	Fre.	25	52	31	30	6	144	2.5833
		%	17.4	36.1	21.5	20.8	4.2		
Aggregate Mean								3.1527	

Mean score < 3.39 was considered as low, the mean score from 3.40 - 3.79 was considered as moderate and mean score > 3.8 was considers as high as illustrated by comparison bases of mean of score of five point Likert scale instrument(Zaidaton & Bagheri, 2009).

Table 4.2.2 shows that employees' response regarding the training policy in their organization. They are asked whether the bank activities are guided by policy, the majority of respondents were agreed and shows mean of 3.7083 regarding training activities are guided by policy. For the questions, regarding the bank involves its employees when setting the training policy and the bank training policy has clear criteria for selecting trainees, the majority respondents were disagreed and shows that, their response for training policy with a mean value of 2.9097 and 2.7847 respectively. The majority of respondents were agreed on the issue that there is a need of improvement on the training policy of the bank with a mean value of 3.778. Moreover as indicated in the table the majority of respondents were disagreed on the issue that the bank does a good job in updating its training policy on a regular basis with a mean value of 2.5833.

All respondents were responding for the questions regarding training policy of the bank. The aggregate mean value for the training policy of the bank is 3.1527. This shows the majority of the respondents were neutral with the availability and appropriateness of training policy. But we should not ignore the variables which were rated below 3 in the above table.

4.2.3 Analysis on Training Need Assessment

In assessing the training need assessment of the bank, four statements were presented to employees who rated their agreement level to each statement.

Table 4.2.3 Employees Response on Training Need Assessment

	Items		Opinion					Total	Mean
			SDA	DA	N	A	SA		
1	Training need assessment is conducted at the organizational level to align training plans with the corporate plan by the organization.	Fre.	7	22	16	89	10	144	3.5069
		%	4.9	15.3	11.1	61.8	6.9	100.0	
2	Training need assessment is conducted at the task level to determine the knowledge, skills and attitudes required to carry out the job.	Fre.	6	22	18	92	6	144	3.4861
		%	4.2	15.2	12.5	63.9	4.2	100.0	
3	Training need assessment is conducted at the individual level to determine any knowledge, skill and attitude gap of employees to handle their duties and responsibilities.	Fre.	22	77	23	19	3	144	2.3333
		%	15.3	53.5	16.0	13.2	2.0	100	
4	The bank uses different methods like observation, questionnaire and interview to Identify employees training needs.	Fre.	23	70	28	22	1	144	2.3611
		%	16.0	48.6	19.4	15.3	0.7	100.0	
Aggregate Mean								2.9218	

Source: Survey (2019)

According to the above table, table 4.2.3 the first Item shows that 7(4.9%) of the respondents were strongly disagreed; 22(15.3%) of them disagreed; while 16(11.1%) of stayed neutral; the remaining 89(61.8%) and 10(6.9%) of the respondents were agreed and strongly agreed on the statement respectively. This shows that as majority of responses training need assessment is conducted at the organizational level. As item no.2 indicates the majority 92(63.9%) of the respondents agreed that training need assessment is conducted at the task level. The other question that was asked to the respondents was whether training need assessment is conducted at the individual level to determine any knowledge, skill and attitude gap of employees to handle their duties and responsibilities. The majority respondents 77(53.5%) were disagreed and 22(15.3%) were strongly disagreed. This illustrates that as majority of respondents with a mean value of 2.3333 indicates that training need assessment is not conducted at the individual level. The last item of the questionnaire on training need assessment shows that whether the bank uses

different methods like observation, questionnaire and interview to identify employee training needs. The majority of responses 70(48.6%) and 23(16.0%) of the total respondents were disagreed and strongly disagreed respectively with a mean value of 2.3611. In addition to this, an interview with HR Directorate showed that before any training activities need assessment were conducted in the area that training activities were planned to conduct and as much as possible the bank tries to conduct need assessment at all levels organizational, task and individual levels.

The aggregate mean value for the employees' opinion for training need assessment is 2.9218. From this we can conclude that as a low mean indicated that the bank training need assessment is not conducted at the individual level and the bank does not use different methods like interview and observation to identify employees' training needs. But the bank is moderately fair in conducting need assessment at organizational and task level.

4.2.4 Analysis on training design

The respondents were requested to indicate their training design measurements practice in the bank.

Table 4.2.4 Employees opinion on training design

	Items		Opinion					Total	Mean
			SDA	DA	N	A	SA		
1	The bank develops a training syllabus and lesson plan at the designing stage.	Fre.	9	24	12	81	18	144	3.5208
		%	6.3	16.7	8.3	56.2	12.5	100.0	
2	The bank develops appropriate training objectives when planning training and development programs	Fre.	7	18	34	70	15	144	3.4722
		%	4.9	12.5	23.6	48.6	10.4	100.0	
3	Internal trainers who are competent to Provide/deliver training are selected at the training designing stage.	Fre.	9	20	25	71	19	144	3.4931
		%	6.3	13.9	17.4	49.3	13.1	100.0	
4	The bank recruits outside trainers or consultants to facilitate the training when designing training programs.	Fre.	9	21	14	65	35	144	3.6667
		%	6.3	14.6	9.7	45.1	24.3	100.0	
	Employees have equal chance to be								

5	selected as a trainee	Fre.	37	61	17	22	7	144	2.3125
		%	25.7	42.4	11.7	15.3	4.9	100.0	
6	The bank schedules the timing and sequencing of training activities.	Fre.	7	27	21	60	29	144	3.5347
		%	4.9	18.8	14.6	41.7	20.1	100.0	
7	The bank allocates sufficient budget that is necessary for training activities at the designing stage.	Fre.	21	48	34	35	6	144	2.7014
		%	14.6	33.3	23.6	24.3	4.2	100.0	
8	The bank ensures that there is a good internal facility for training activities.	Fre.	8	29	17	65	25	144	3.4861
		%	5.6	20.1	11.8	45.1	17.4	100.0	
Aggregate Mean									3.2734

Source: Survey (2019)

According to the above table 4.2.4, Item no. 1 majority of responses 81(56.2%) and 18(12.5%) of the total respondents were agreed and strongly agreed on the question that the bank develops a training syllabus and lesson plan at the designing stage respectively. According to the above table 4.2.4 Item no. 2 indicates that 70(48.6%) were agreed and 15(10.4%) were strongly agreed and the remaining 34(23.6%), 18(12.5%) and 7(4.9%) of respondents were neutral, disagree and strongly disagree respectively. A moderate mean value of 3.4722 shows that the bank develops appropriate training objectives in the designing stage.

In item no. 3 the question that was asked to the respondents was whether internal trainers who are competent to Provide/deliver training are selected at the training designing stage, majority of responses 71(49.3%) and 19(13.1%) of respondents were agreed and strongly agreed respectively and the remaining 25(17.4%) were neutral, 20(13.9%) were disagreed and 9(6.3%) were strongly disagreed. According to the above table 4.2.4, Item no. 4 majority of responses 65(45.1%) and 35(24.3%) of the total respondents were agree and strongly disagreed on the question that the bank recruits outside trainers or consultants to facilitate the training when designing training programs and the remaining 14(9.7%), 21(14.6%) and 9(6.3%) of the total respondents were neutral, disagreed and strongly disagreed respectively. As indicated in the above table a moderate mean value of 3.6667 illustrates that the bank is moderately fair in recruiting outside trainers to facilitate the training programs in the designing stage.

The other question that was asked to the respondents was whether employees have equal chance to be selected as a trainee, majority of the response 61(42.4%) and 37(25.7%) of the total respondents were disagreed and strongly disagreed respectively. Moreover as indicated in table 4.2.4 a low mean value of 2.3125 shows that employees in the bank do not have equal chance to be selected as a trainee.

According to the above table 4.2.4, Item no. 6 majority of responses 60(41.7%) and 29(20.1%) of the total respondents were agreed and strongly agreed on the question that the bank schedules the timing and sequencing of training activities and the remaining 21(14.6%), 27(18.8%) and 7(4.9%) of the total respondents were neutral, disagreed and strongly disagreed respectively. In addition to this in item no. 7 the question that was asked to the respondents was whether the bank allocates sufficient budget that is necessary for training activities at the designing stage. Majority of responses 48(33.3%), 34(23.6) and 21(14.6%) of the total respondents were disagreed, indifferent and strongly disagreed respectively. Moreover as indicated in the table a low mean value of 2.7014 indicates that the bank do not allocates a budget that is necessary for training activities.

According to the above table 4.2.4, the final item no. 8 shows majority responses 65(45.1%) and 25(17.4%) of the total respondents were agreed and strongly agreed on the question that whether the bank ensures that there is a good internal facility for training activities respectively and the remaining 17(11.8%), 29(20.1%) and 8(5.6%) of the total responses were indifferent, disagreed and strongly disagreed respectively.

As indicated in table 4.2.4 an aggregate mean value of employees' opinion on training design is 3.2734. From this we can conclude that even if the mean of training design is neutral, we should not ignore the variables of training design measurements which were rated below 3 in table 4.2.4. In those points the numbers of respondents who disagreed are significant in number. And this shows that there is a gap in the training design practice in the bank.

Based on an interview with HR Directorate showed that the activities that are conducted when designing the training program are that the bank develops a training objective, training syllabus and also selection of trainers and trainees that take training in off the job and on the job was held at this stage. Moreover, a question was also arise for the HR case team leader of the bank shows that the base for selecting appropriate trainees for training activities was based on the employees'

experience, position that they are working, educational level and based on the recommendations from their immediate supervisors. On the other hand an interview with the HR case team leader shows that the potential trainers were either from inside the organization or the bank recruits outside trainers to facilitate the training activities on a temporarily basis.

4.2.5 Analysis on Training Program Implementation/Delivery

Delivery method is the third process of training process. Accordingly, the respondents were asked to comment on the training implementation or delivery activities of the training program they attended. The results are indicated in table 4.2.5 below.

Table 4.2.5 Employees perception on training implementation or delivery practice

	Items		Opinion						Total	Mean
			SDA	DA	N	A	SA			
1	The bank uses lectures for off-the job training	Fre.	13	26	7	68	30	144	3.5278	
		%	9.0	18.1	4.9	47.2	20.8			
2	The bank use computer based training methods for off-the job training.	Fre.	12	13	6	70	43	144	3.8264	
		%	8.3	9.0	4.2	48.6	29.9			
3	The bank use job rotation method for on-the job training.	Fre.	45	58	9	28	4	144	2.2222	
		%	31.3	40.3	6.3	19.4	2.8			
4	The bank uses coaching method for on the job training.	Fre.	18	29	53	27	17	144	2.9722	
		%	12.5	20.1	36.8	18.8	11.8			
Aggregate Mean									3.1371	

Source: Survey (2019)

As the above table 4.2.5 shows on the item 1 majority of responses 68(47.2%) and 30(20.8%) of the total respondents were agreed and strongly agreed on the question that the bank uses lectures for off-the job training respectively and the remaining 26 (18.1%), 13(9.0%) and 7(4.9%) of the total respondents were disagreed, strongly disagreed and undecided on the issue respectively.

Moreover item 2 in the table 4.2.5 shows majority of responses 70(48.6%) and 43(29.9%) of the total respondents were agreed and strongly agreed on the question that the bank use computer based training methods for off-the job training and the remaining 13(9.0%), 12(8.3%) and

6(4.2%) of the total respondents were disagreed, strongly disagreed and undecided on the issue. In addition to this as indicated in the table a high mean value of 3.8264 shows and assures that the bank use computer based training method.

According to the above table 4.2.5 item 3 majority of responses 58(40.3%) and 45(31.3%) of the total respondents were disagreed and strongly disagreed in the question that the bank use job rotation method for on-the job training respectively and the remaining 19.4%, 6.3% and 2.8% of the total respondents were agreed, undecided and strongly agreed respectively.

In item no. 4 or the last question in table 4.2.5 majority of responses 53(36.8%) were undecided or indifferent and the remaining 20.1%, 18.8%, 12.5%, and 11.8% were disagreed, agreed, strongly disagreed and strongly agreed respectively.

As indicated in table 4.2.5 an aggregate mean value of employees' perception on training implementation is 3.1371. From this we can conclude that the mean value of training implementation is neutral but we should not ignore the variables which were rated below 3 in table 4.2.5. In those points the numbers of respondents who disagreed and who are indifferent are significant in number. And this shows that there is a gap in the training delivery practice in the bank.

In addition to this, an interview with HR case team leader shows that training activities are implemented in the form of whether on-the job and off-the job training, but most of the time the bank use off the job training than on-the job training because this type of training is usually designed to meet the shared learning needs of a group rather than a particular individual's needs.

4.2.6 Analysis on Training Evaluation Practice

Table 4.2.6 Employees views on training program evaluation

	Items	Opinion							Mean
		SDA	DA	N	A	SA	Total		
1	At the end of each training session, trainers gather Information about the trainee's reaction on the contents of training, methods of training and training facilities.	Fre.	40	55	8	28	13	144	2.4375
		%	27.8	38.2	5.6	19.4	9.0	100.0	

2	Trainers check whether trainees have really learned the Material presented by giving quiz or test or asking trainees orally at the end of training programs organized.	Fre.	30	65	24	25	0	144	2.3056
		%	20.8	45.1	16.7	17.4	0	100.0	
3	The bank evaluates the behavioral changes of the trainees after training activities, when they are back to their work place.	Fre.	24	69	26	25	0	144	2.3611
		%	16.7	47.8	18.1	17.4	0	100.0	
4	The bank use different methods like observation and interview employees', immediate supervisors, customers, or peers in order to know the behavioral change of the trainees	Fre.	16	74	35	18	1	144	2.4028
		%	11.1	51.4	24.3	12.5	0.7	100.0	
5	The bank evaluates the result or success of training programs in achieving the pre-determined training objectives, when trainees are back to their work on a regular basis.	Fre.	25	44	37	34	4	144	2.6389
		%	17.3	30.6	25.7	23.6	2.8	100.0	
6	Corrective measures are usually taken based on the results of training evaluation program conducted at all levels.	Fre.	25	50	48	20	1	144	2.4583
		%	17.4	34.7	33.3	13.9	0.7	100.0	
Aggregate Mean									2.4340

Source: Survey (2019)

According to table 4.2.6, item no.1 majority of responses 55(38.2%) and 40(27.8%) of the total respondents were disagreed and strongly disagreed on the question that whether trainers gather Information about the trainee's reaction on the contents of training respectively and the remaining 19.4%, 9% and 5.6% of the total respondents were agreed, strongly agreed and undecided on the issue respectively.

According to the above table 4.2.6 item no. 2 majority of the respondents 65(45.1%) and 30(20.8%) were disagreed and strongly disagreed respectively in the question that trainers check whether trainees have really learned the Material presented by giving quiz or test and the remaining 17.4% and 16.7% were agreed and undecided respectively.

The other question that was asked to the respondents in table 4.2.6 item no.3 was whether the bank evaluates the behavioral changes of the trainees after training activities when employees' are back to their work place. Majority of responses 69(47.8%) and 24(16.7%) of the total respondents were disagreed and strongly disagreed respectively and the remaining 17.4% and

18.1% of the total respondents were agreed and indifferent on the issue respectively. Moreover as indicated in table 4.2.6 item no 4 majority of responses 74(51.4%) and 16(11.1%) of the total respondents were disagreed and strongly disagreed respectively in the question whether the bank use different methods like observation and interview employees', immediate supervisors, customers, or peers in order to know the behavioral change of the trainees and the remaining 24.3%, 12.5% and 0.7% of the total respondents were undecided, agreed and strongly agreed respectively.

According to table 4.2.6 item no.5 majority of responses 44(30.6%) and 37(25.7%) of the total respondents were disagreed and undecided respectively in the question that the bank evaluates the result or success of training programs in achieving the pre-determined training objectives and the remaining 23.6%, 17.3% and 2.8% of the total respondents were agreed, strongly disagreed and strongly agreed respectively.

According to table 4.2.6 item no.6 majority of responses 50(34.7%) and 48(33.3%) of the total respondents were disagreed and undecided respectively on the issue that whether corrective measures are usually taken based on the results of training evaluation program conducted at all levels and the remaining 17.4%, 13.9% and 0.7% of the total respondents were strongly disagreed, agreed and strongly agreed respectively.

As indicated in table 4.2.6 an aggregate mean value of employees' perception on training evaluation is 2.4340. From this we can conclude that the aggregate mean value of training evaluation is indicated that the respondents were not agreed with the effectiveness of training evaluation methods of the bank. Failure on the trainee reaction, learning outcome, behavior change on the Results, implies that this makes it difficult to differentiate the change in performance of employees that was caused by the training and also the effectiveness of the training that were delivered to the employees. This implies that the bank is ineffective in implementation of the training evaluation method properly.

In addition to this, an interview with HR case team leader of the bank shows that the successfulness or effectiveness of training activities are evaluated with respect of accomplishment of training objectives, what changes that the training activities bring in the work and also with the level of change in the employees knowledge and skill in the area.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of major findings

- The bank does have a training policy in place so far, but there is a lack of employee involvement when setting the policy and the training policy do not have clear criteria for selecting trainees.
- As majority of respondents responded that there is a need of improvement on the training policy and the bank is not good in updating its training policy on a regular basis.
- Majority of the respondents stated that training need assessment is not conducted at individual level while it is conducted only in organizational and task level and also the bank does not use different methods to identify employees' training needs.
- Employees do not have equal chance to be selected as a trainee and the bank does not allocate sufficient budget that is necessary for training activities.
- The bank does not use job rotation and coaching as a method for on-the job training. An interview with HR case team leader shows most of the time the bank use off the job training than on-the job training.

- The bank does not evaluate the employee's or trainees reaction towards the content of the training, what the trainees really learned , the behavioral change that they are gained from the training activities and does not evaluate the success or result of the training program and also the bank does not take corrective measure based on the result of the training.

5.2 Conclusions

This study was conducted in Nib International Bank S.C with the general objective of assessing the training practice of the bank. Questionnaire was the main source of data. These questionnaires are distributed for 150 employees of the bank. Among them, 144 questionnaires were collected and used to analyze the data. An interview was also conducted with the bank Human Resource Directorate and HR case team leaders of the bank. Based on the data presented and analyzed in chapter four of the study, the following conclusions were drawn:

Based on the interview it is found that the bank has a written training policy. But it is not compatible to employees' in some cases as majority of the respondents stated there is a need of improvement on the training policy of the bank due to the reason that the bank does not involve its employees' when setting the policy and because of the bank' policy doesn't have a clear criteria for selecting trainees. Moreover the bank is not good in updating its training policy on a regular basis like on a monthly or a yearly basis. This leads the bank to improperly implement the training processes.

The analysis indicates that training need assessment is not conducted at the individual level to determine any knowledge, skill and attitude gap of employees to handle their duties and responsibilities. But need assessment is conducted at organizational and task level. On the other hand the bank does not use different methods like observation, questionnaire and interview to identify employees training needs. This clearly demonstrates that there is a gap in training need assessment of the bank.

The researcher found that employees do not have equal chance to be selected as a trainee in the designing stage. Moreover majority respondents responded that the bank does not allocate a sufficient budget that is necessary for training activities on the designing stage. This creates a gap between what the employees perform and what the job really wants.

The third process of training is the delivery (implementation) of training programs. The information that is gathered from the interview stated that the bank uses off-the job training than on the job training. Majority of the respondents mentioned that the bank does not use job rotation and coaching method for on the job training. This shows the gap in the on-the job delivery methods of the bank. From this we can conclude that the training delivery practice of the bank is not properly conducted.

The last stage of training process is evaluation. According to the analysis majority of the respondents believed that the training evaluation practice of the bank is not well conducted. This assured that the bank does not evaluate the reaction or attitude of trainees toward the contents and methods of training, trainers do not check what the trainees has really learned from training by giving them a quiz or test, the bank does not evaluate the behavioral changes of the trainees after the training activities.

The bank failed to use methods like interviewing the employees' and their supervisors to evaluate the behavioral changes of the trainees after they are back to their work place and the success or impact of the training in achieving the pre-determined training objectives is not properly evaluated by the bank. In addition to this corrective measures were not taken as per the result of the training activities. Less attention is concerned on evaluation of trainees' reaction, learning outcomes, behavior change and result, unable to get relevant feedback for effective training practice. So this makes it difficult to differentiate the change in performance of employees that was caused by the training

5.3 Recommendations

- The bank should update and improve its training policy with the current situation and ensures the involvement of employees when updating the policy.
- The bank should conduct need assessment at the individual level to fill the skill and attitude gap of employees' and the bank should use different methods like observation and questionnaire to identify training needs of employees'.
- The bank should provide equal chance in the selection of the trainees for a training program and the bank should allocate adequate and sufficient budget for employee training programs that can contribute to the individual and overcome organizational performance
- The bank should provide on-the job training method opportunities like coaching method to provide one-on-one guidance and instruction to improve knowledge, skills and work performance and should provide job rotation method to move employees' from job to job or project to project within an organization, as a way to achieve various different human resources objectives
- At the end of each training activities the bank should gather information about the trainees reaction or attitude towards the content of training program, and the bank should also gather information about how much trainees have learned the materials and should gather information about the behavioral change of employees when they are back to their work. Moreover, the bank should evaluate the success of training activities in achieving the predetermined training objectives and take corrective measures as per the result of training activities.
- Finally in order to have a successful training practice in Nib International Bank the bank should conduct each and every process properly. The existence of training programs in place by itself doesn't assure the effectiveness, unless it is supported by systematic training process. Therefore, each processes should be conducted with due care.

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APPENDICES

ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

Appendix 1 Questionnaire for non-management employees of Nib International Bank.

Disclaimer: I assure you that all responses will be kept confidential and anonymous. The information will only be used for this thesis titled “Assessment of Employee Training Practice in Nib International Bank” at the St’ Mary’s University. If you would like to receive the results of the study, please put your email address in the required space or you can email your request separately to robelhylemar78@yahoo.com.

Remark: Please respond to the items frankly and honestly. Your feedback is very important.

There is no need to write your name on the questionnaire. Put tick mark.

(1) Strongly agree (2) Disagree (3) Neutral (4) Agree (5) Strongly agree

I. Personal Information

1. Back ground of the respondent Sex

A. Male B. Female

2. Which of the following age categories describes you?

A. Under 25 B. 25-34 C. 35-44 D. 45-54

E. 55 and above

3. Number of years you have worked for the Bank (Experience):

A. 1-5 B. 6-10 C. 11-15 D. 16-20

E. 20 years or more

4. Educational Qualification:

A. High school graduate B. Technical school graduate

C. College Diploma D. BA/BSc Degree

E. Masters Degree F. PhD

G. Other (please state) _____

5. In which department are you currently working?

- A. E-banking B. Retail
 C. Legal D. IBD
 E. Credit F. IFW
 G. IT H. HR

II. Questions related to Training Practices.

	Availability of Training policy	Strongly Agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
1.	The bank training activities are guided by Training policy.					
2.	The bank involves its employees in setting the Training policy.					
3.	The bank Training policy has clear criteria for selecting trainees.					
4.	There is a need of improvement on the Training policy of the bank.					
5.	The bank does a good job in updating its training policy on a regular basis.					
	Training Need Assessment	Strongly Agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
1.	Training need assessment is conducted at the organizational level to align Training plans with the corporate plan by the organization.					
2.	Training need assessment is conducted at the task level to determine the knowledge, skills and attitudes required to carry out the job.					

3.	Training need assessment is conducted at the individual level to determine any knowledge, skill and attitude gap of employees to handle their duties and responsibilities.					
4.	The bank uses different methods like observation, questionnaire and interview to identify employees Training needs.					
	Training design	Strongly Agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
1	The bank develops a Training syllabus and lesson plan at the designing stage.					
2	The bank develops appropriate Training objectives when planning Training programs.					
3	Internal trainers who are competent to provide/deliver training are selected at the Training designing stage.					
4	The bank recruits outside trainers or consultants to facilitate the Training when designing Training programs.					
5	Employees have equal chance to be selected as a trainee.					
6	The bank schedules the timing and sequencing of Training activities.					
7	The bank allocates sufficient budget that is necessary for all Training activities at the designing stage.					
8	The bank ensures that there is a good internal facility for Training activities.					

	Training Implementation	Strongly Agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
1	The bank use lectures for off the job training.					
2	The bank use computer based training methods for off-the-job training.					
3	The bank uses job rotation method for on-the-job training.					
4	The bank uses coaching method for on the job training					
	Training evaluation	Strongly Agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
1	At the end of each Training session, trainers gather Information about the trainee’s reaction on the contents of training, methods of training and training facilities etc.					
2	Trainers check whether trainees have really learned the material presented by giving quiz or test or asking trainees orally at the end of Training programs organized.					
3	The bank evaluates the behavioral changes of the trainees after Training activities, when they are back to their work place.					
4	The bank use different methods like observation and interview employees’, immediate supervisors, customers, or peers in order to know the behavioral change of the trainees.					
5	The bank evaluates the success or impact of Training programs in achieving the pre-determined training objectives, when trainees are back to their work on a regular basis.					
6	Corrective measures are usually taken based on the results of Training evaluation program conducted at all levels.					

Appendix 2 Interview Questions for Management staffs

1. Do you have a Training policy & procedure?
2. Does the organization Training programs are organized based on training need assessment?
3. What are the activities that are conducted when designing the training program?
4. What is your base for selecting appropriate trainees for appropriate training?
5. Who are the potential trainers of the bank?
6. How is training programs implemented?
7. How is training programs successfulness or effectiveness evaluated?