

**Assessment of The Impact of Training on Workers Performance in
Public Organization: The case of Commercial Bank of Ethiopia.**

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I

Table of Contents

	Pages
Acknowledgments.....	I
Table of Contents.....	II
List of Tables.....	IV
Abstracts.....	VII

CHAPTER ONE

INTRODUCTION

1.1 Back ground of the Study.....	1
1.2 Statement of the Problem.....	2
1.2.1 Research questions.....	3
1.3 Objective of the Study.....	4
1.4 Theoretical framework of the Study.....	4
1.5 Significance of the study.....	5

1.6 limitation of the study.....6

1.7 Delimitation of the Study6

CHAPTER TWO

REVIEW OF LITERATURE

2.1 Overview of Training.....7

2.2 Improvement in Employees’ performance.....9

2.3 Definition of Training.....10

2.4 Human resource management.....11

2.5 Human resource management and training.....12

2.6 Benefits of Training.....13

2.7 Ten principles behind effective employees’
Training.....14

2.8 Relationship between training & employee
Performance.....16

2.9 Training and Development Objectives

2.9.1. Instructional Method and Media.....	19
2.9.2. Implementing the Human Resource	
Development program	24
2.9.3 Evaluation of Training and Development.....	25

CHAPTER THREE

Research Method and Methodology

3.1 Introduction.....	29
3.2 Sampling technique and sample size	
Determination.....	29
3.3 Instrument of data collection.	31
3.4 Procedure of data collection.....	31
3.5 Method of data Analysis.....	31

CHAPTER FOUR

Research findings and discussions

4.1 Introduction.....	33
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4.2 Data Analysis and Discussion.....	33
4.2.1 Training process of the Bank.....	33
4.3. Training Delivery Technique.....	46

CHAPTER FIVE

Conclusion and Recommendations

5.1 Conclusion.....	58
5.2 Recommendations.....	59

LIST OF TABLES

Table. 4.1 Existence of training Department

Table 4.2 training participation

Table 4.3 participation in designing of training

Table 4.4 Undertaking Needs Assessment

Table 4.5 Training planning

Table 4.6 Training implementation

Table 4.7 Feedback (Training evaluation)

Table 4.8 Trainees selection

Table 4.9 Opinion on Training Program

Table 4.10 Satisfaction level on Training

Table 4.11 Effects of training on performance

Table 4.12 On the Job training

Table 4.13 Off the Job training

Table 4.14 Effects of on the Job training on performance

Table 4.15 Effects of Off the Job training on performance

Table 4.16 Effects of training delivery technique on performance

Table 4.17 Employee's Effectiveness

ABSTRACT

All of the leading organizations believe that human resource department is the key to their success. The problem that usually human resource departments face is training as the focus of work and the way it is done is different in every organization so the basic issue that arises is to check the quality and the quantity in which the training should be given. Some of the establishments do not have an organized way of training their employees. On the other hand there are businesses who give immense importance to career development. They, for attaining their goals have an extremely organized way. Hence, the main reason why the researcher wanted to conduct this research is to investigate the effect of training practices on employee performance in Commercial Bank of Ethiopia. In today's dynamic environment the stipulate for professional and highly skillful workforce are necessary for every organization to perform well in this environment. Therefore, the research is explanatory study in the form of cross sectional design in which data was collected through simple random sampling. This study shows clear links between training practices and employee's performance which helps to deeply understand the relationship and interaction between training practices and employee's performance. Training Need Analysis should be given primary importance to determine the real performance gap b/n what the employee presently do and what the employee should do. i.e. between "what is" and " what should be" and what type of training will be needed to fill the gap if any. The employees need to be trained and the development of an employee to be highly skilled is essential. The research proposes how the employee performance can be enhanced by proper training and development. The quality of human resource is an asset to any organization and as a result training has become an issue that has to be faced by every organization. That is why this research paper focuses on investigating the impact of training and development on worker performance and productivity in public sector organization taking Commercial Bank of Ethiopia as a case study.

CHAPTER ONE

INTRODUCTION

1.1 Back ground of the Study

Human Resources have played a significant role in the economic development in most developed countries such as United States of America, Britain and Japan among others (Hill and Stewart, 2000). It can, therefore be concluded that a developing country like Ethiopia, with its rich natural resources and the necessary financial support can also experience such economic success if the appropriate attention is given to the training of her human resource. It is thus seen that in Ethiopia the government is taking adequate steps to ensure that people acquire the necessary knowledge and skills. Because, today we believe that an organization's competitive success is achieved through people (Pfeiffer, 1994). It follows, then, that the skills and performance of people are critical.

Due to this fact, many organizations spend much money on training, believing that training will improve their employees performance and hence the firm's productivity.

Training consists of planned programs designed to improve performance at the individual, group and organizational levels (Casio 2006). Organizations are spending increasing amounts of money to make sure that they have employees that are well qualified. A good training and development system ensure employees in every organization to understand what business the company is in what condition and keeps updated on the skills they need to possess to perform their day to day job so it brings in confidence and improves performance.

Training and development enhances job satisfaction and productivity for organizations because the employees know what is expected of them as they are also equipped with the knowledge and tools to perform their jobs efficiently (Saleem 2011). Employee performance is the important factor and the building block w/c increases the performance of overall organization.

Organizations should therefore make training and development of their employees a continuous activity.

1.2 Statement of the Problem

Nowadays, in this globalized world the banking sector becomes more profitable, competitive and plays a catalytic role in the economic advancement and development of the country. In our country Ethiopia, also the banking sector becomes competitive and a key for economic growth and development of the country. Commercial bank of Ethiopia is one of the leading banks in Ethiopia established in 1942 with the vision "To become a world class commercial bank by the year 2025". The success of the banking sector highly depends on its employees that facilitate financial transaction to its customers locally as well as globally. Lack of necessary skills, competencies and qualities to perform banking transactions would result in to poor performance that creates customer dissatisfaction. They must have the necessary skills and competencies required to do their jobs through training. Training and development is the tonic employees need to enhance their performance and potentials that will in turn enhance organizational effectiveness.

Currently many organizations in Ethiopia and indeed the banking sector engaged in staff training. However, for a certain condition staff training practice effect on employee's performance appears little or negative. Hence, the main reason that the researcher wanted to conduct this research is to investigate the effect of training practices on employee performance in Commercial Bank of Ethiopia. Understanding the effect of training practices on employee job performance primarily helps to create competent and well performed work force. It will also enable the organization to design effective training system which fit the overall mission and vision. So far it also helps to minimize unnecessary costs which can be incurred as a result of less important training and development. The study therefore will focus on how providing training for employees of CBE would improve their performance for the provision of timely, efficient, effective and quality of work life. Those organization which develop a good training design according to the need of the employees as well as to the organization always get good results (Pastlow ,1996; Tihanyi et.al,2000;Boudreau etal,2001) as well a bad training design is

nothing but the loss of time and money(Tsaur et.al,2004) It seems that training practices plays a very vital role in the employee as well as organizational performance in general. Effective training practice should be systematic and continuous i.e. training must be viewed as a long term process, not just an infrequent and/or haphazard event (Tannenbaum et.al 1992;Wexley et.al,1991)Hence, the aim of this study is to identify the effects of training practices on employees performance by considering two aspects of training practices i.e. training process and delivery techniques.

1.2.1 Research questions

The Fundamental question of the research is to investigate what effect does training practices have on employees' performance in Commercial Bank of Ethiopia? In order to analyze this question the researcher developed the following sub questions.

- What are the major objectives of training and development for the employees/bank?
- Does the bank undertake its training program according to the existing training policies and procedures?
- How the Bank currently undertake the training process?
- What type of training delivery technique (on the job training or/ and off the job training) does the bank used?
- How the organizations undertake post training assessment?
- What the bank should do to eliminate its drawbacks if exist, in the future to improve its training practice, process and enhance employee's performance.

1.3 Objective of the Study

The main objective of the study is assessing the effect of training practice on employee's performance in commercial Bank of Ethiopia.

The specific objectives of the study are:

- Identifying the effects of training practice of the Bank on employee's performance.
- Identifying training delivery technique that the banks use.
- To identify whether the bank undertake it's training program according to the existing training policies and procedures
- To analyze the current training process of the Bank
- To analyze the organization's post training assessments
- And finally, to forward conclusion and recommendations based on the findings of the study

1.4 Theoretical framework of the Study

To implement the study, the following theoretical framework was developed that demonstrate the dependant and independent variables which is developed by Abbas and Yaqoob(2009) and cited by Tazebachew 2011.

The theory that the researchers use is the social identity theory. As a sub-theory of social cognition, social identity theory developed with the purpose of understanding how individuals make sense of themselves and other people in the social environment. In addition to this, there are other theories which can show the relationship b/n training and performance of worker, such as the identical elements theory. The theory of identical elements was proposed by Thorndike and wood worth during 1901(Wexly and Wemeroff,1975) According to this theory, transfer is improved by increasing the degree of correspondence among the training setting stimuli, responses and conditions and those related factors operative in the performance setting. They explained that if the task is identical in both training and transfer, trainees are simply practicing the final task during training and there should be high positive transfer (wexley and nemeroff, 1975)

The other theory is the principles theory which suggests that training should focus on the general principles necessary to learn a task so that the learner can apply them to solve problems in the

transfer environment (Spitzer, 1984). This theory suggests that it is possible to design trainee environments without too much concern about their similarity to the transfer situation, so long as it is possible to utilize underlying principles.

Although multiple factors influence how people work, social identity theory portends to be a unifying theory of organizational behavior because what and how people think as members of social groups influences subsequent behavior and attitudes in social systems. This influence has important implications for workplace learning (Hogg and Terry, 2000). Therefore, the Commercial Bank of Ethiopia as an organization has its own different social groups that vary in their attitude, educational level, psychological behavior and other factors which influence and change their learning.

1.5 Significance of the study

The purpose of the research is to conduct an explanatory study on the impact of training and development on employee performance. The research specifically examines the employee training and development program within an organization. The study helps to develop and maintain a quality work life, which provides an opportunity for employee's job satisfaction and self-actualization. Finally, this thesis will be used as a reference material for those individuals who want to conduct a research in this area for the future.

1.6 Limitation of the Study

The population size of the organization is a bit large with different geographical locations throughout the country. This requires a lot of time and the bigger the population size the reliability of data is not obtained as required.

Thus the research paper is limited on assessing the effects of training practices of the Commercial Bank of Ethiopia by taking a sample population of employees working in Addis Ababa area branches and departments.

1.7 Delimitation of the Study

This study would have been more important, if all private and government commercial banks were included. However, it is practically unattainable to conduct due to many constraints. Therefore this study focuses only on commercial Bank of Ethiopia practically in Addis Ababa area Banks.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Overview of Training

One major area of the human resource management function of particular relevance to the effective use of human resources is training. Few people these days would argue against the importance of training as a major influence on the success of an organization. It is the view of

Hales (1986) that the general movement towards downsizing, flexible structures of organizations and the nature of management moving towards the devolution of power to the workforce give increasing emphasis to an environment of coaching and support. He also added training is necessary to ensure sustain economic growth and effective performance and for adequate supply of staff that is technically and socially competent.

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

Organization's (Bernatek, 2010).

Training in a work organization is essentially a learning process, in which learning opportunities are purposefully structured by the managerial, HR and training staffs, working in collaboration, or by external agents acting on their behalf the aim of the process is to develop in the organization's employees the knowledge, skills and attitudes that have been defined as necessary for the effective performances of their work and hence for the achievements of the organizational aims and objectives by the most cost-effective means available (Tyson and York, 2000).

Furthermore, training is the most important tool of a business to develop commitment, effectiveness, efficiency and loyalty and to create a culture of cooperation among employees.

Sometimes the top management and managerial level employees are found to be uncooperative towards HR training, whilst lower level employees lack the commitment to participate in training activities (Abdullah, 2009). As Meyer *et al.*, (1993) indicated that employee commitment has become increasingly important in many organizations. The construct employee commitment is however complex and commitment cannot be seen as a single, homogenous entity, which means the same to all employees. It is multifaceted and can impact on an organization in a number of ways. It changes over times as employee circumstances and needs change. Meyer *et al.*, 1993 defines commitment as purely psychological it is a measure of the extent to which an employee has formed a strong psychological attachment to an organization. According to Morrow (1996), the concept of commitment is four folded, it accounts for an employee's personal involvement in the decision, the attraction of alternative options, the degree of ambivalence-as well as employee Satisfaction.

Measuring commitment enables an understanding of why an organization may be losing satisfied employees whilst keeping the complainers as well as why an organization may keep employees despite clear better offers from competitors. Committed employees are one of the greatest assets any company can have. Each year organizations invest substantial amount of money in training their work force only to see talented and productive employees applying for other job, potentially to join the competition. Employee commitment plays a major role in overall business efficiency and profitability (Weiner, 1982).

Ballout (2009) argue that greater level of employee commitment lead to organizational benefit such as continuous flow of improvements, costs and efficiency improvements and active employee participation. Committed employees are believed to enhance an organization as they fell secure in their jobs, are well trained, fell part of a team and are proud of and enjoy doing their jobs. The other important point is dominant model of occupational commitment that comprises three components, namely affective, continuance and normative (Clugston *et al.*, 2000). Affective commitment refers to a psychological attachment or connection individuals have to remain in an occupation or profession because they want to. Continuance commitment refers to a sense of costliness individuals have about leaving an occupation, thereby leading them

to remain in the occupation because they need to. Normative commitment refers to a sense of obligation individuals have to remain in an occupation because they ought to. Whereas employee loyalty can be defined as employees being committed to the success of the organization and believing that working for this organization is their best option. Not only do they plan to remain with the organization, but they do not actively search for alternative employment and are not responsive to offers (Locke, 1968). The other variable that we can find in employee performance is effectiveness. According to Thompson (2010), employee effectiveness is the product of employee engagement and capability (both that of the employee and that of the organization).

2.2 Improvement in Employees' performance

The performances of public sector organizations rely on the performance of their employees. Employee's performance is the degree to which they accomplish job requirements. The entire employee's of an organization are working as a team, where employees work in accordance with their skills and competencies and in coordination with one another to accomplish organizational objectives (Muhammad, 2009). Therefore, employee performance is an important building block of an organization and factors which lay the foundation for high performance must be analyzed by the organizations. Since every organization cannot progress by one or two individual's effort, it is collective effort of all the members 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).

Better performance of a public sector organization simply means the capability of the organization to achieve desired results or output more efficiently and effectively. Performance is related to measurable accomplishment or results that primarily address community needs and problems. Poor performance of employees in the public sector organizations is due to factors such as the quality of supervision and the lack of training and development of employees (Muhammad, 2009).

The aim of training is to maximize employees learning of new skill, knowledge, attitudes and behaviors to cope with the demand of dynamic environments. These principles of employee

training contribute to the overall organizational development which is a significant reason for organizations to encourage and promote this important human resource management functions (Hartel *et al.*, 2007). It goes without saying therefore that the training of employees is an issue that has to be faced by every organization.

Training and development are necessary to overcome deficiencies in the employees work performance. Lack of necessary skills competencies and qualities to perform a job would result into poor performance. In order to improve performance, employees must know how to do their jobs. They must have necessary skills and competencies required to do their jobs. These skills may include, technical, human, and conceptual to enable them to operate instruments, tools and machines, and to understand and communicate with other employees and have the ability to see the relationship between different parts of an organization and its environment. For improvement in the employee's performance training and development are needed. Human resources capital has the greatest competitive advantage and can help to accomplish organizational objectives efficiently and effectively (Muhammad, 2009).

2.3 Definition of Training

Different authors have defined the term training using their own words though they have used different wordings, all definition convey the same meaning. Some of the definitions by some of the writers are:

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). This means 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. These two definitions explained above are more or less similar except that the Glueck give emphasis for the design and implementation of the training.

Chandan (1995) also defined training as a short term process of utilizing systematic and organized procedures by which non-managerial personnel learn technical knowledge and skill for a definite purpose.

Generally speaking, most organizations have long recognized the importance of training to its development. Helping employees to become effective in their job is one of the most fundamentally important tasks in people management that any work organization has to undertake. Employers depend on the quality of their employees' performance to achieve organizational aims and objectives; employees have motivational need for development, recognition status, and achievements that can should be meet through job satisfaction. Hence the initiative for providing this help must come from the employers (Tyson and York, 2000).

2.4 Human resource management

Several new technologies are used to ensure the creation and delivery of services and goods in modern economies. Whatever means are used, the role of individuals and groups as employees and the ability of management to effectively deploy such a resource is vital to the interest of both the employee and organization. Traditionally, human resource concerns itself with recruitment, selection, placement, training, compensation and industrial relations among others (Armstrong, 1996).

2.5 Human resource management and 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.

They added that technological developments and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training. Therefore, in an organization, the

management of human resources means that they must be recruited, compensated, appraised, trained, and developed (Mathis and Jackson, 2008).

Moreover, business conducting and survival in the present day turbulent environment are relying on organizational knowledge in a sense of a giving timely and appropriate answer to challenges.

The ability of individuals and organizations to obtain and master new knowledge has become the key comparative advantage (Vemi, 2007). The concept of knowledge management and management of human resources, especially the function of employee training within the learning organization, are engaged with the basic resource of modern business, i.e. with knowledge and its utilization. Abbas and Yaqoob (2009) pointed out that renewing knowledge is an imperative for the organization, and not an option. They also suggest that training of employees is a continuous procedure which is the only meaningful and logical approach in the condition of knowledge obsolescence, dynamic changes and increasing need for constant product and service innovations.

In general, organizations should manage their work force effectively and efficiently and they should also give greater attention for the training and learning of employees to meet the goal of the organizations and to achieve the best result. Neely et al., (1995) refer to effectiveness as the extent to which customer requirements are met and to efficiency as a measure of how economically the firm's resources are utilized when providing a given level of customer satisfaction.

2.6 Benefits of Training

The purpose of training is mainly to improve knowledge and skills, and to change attitudes or behavior. It is one of the most important potential motivators which can lead to many possible benefits for both individuals and the organization. Changing technology requires that employees possess 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

2.7 Ten Principles Behind effective Employees' Training

Training should be effective to make employees productive. Keep these 10 principles behind effective employees training to make training more effective for your employees (Becker and Gerhart, 1996). They also suggest that you cannot really say for sure that your company would not need to hold any training session for your employees. This is because there will always come a time when you would need to hold supplemental training. At the fast pace that businesses move these days, you really need to prepare yourself for whatever changes you would have to incorporate in your company, to make your training sessions all the more productive and effective. Thus, there is a need to incorporate certain strategies to make employees training more effective.

Here are 10 principles behind effective employees training.

- Make use of stories when discussing key points during training. Really, who does not enjoy a good story? Of course, to make your story even better, you need to choose and share one that incorporates that particular lesson you want to impart to your trainees. Make sure your story is catchy so that your trainees can retain the lesson as well as apply it easily.
- Know the difference between facilitating and teaching. You may not think this is the case, but there is actually a subtle difference between the two. When you are teaching, - you merely impart the lesson to your trainees. However, when you are facilitating, you become more participative in the process. You go the extra mile than just preparing and distributing materials to your trainees. You actually facilitate the learning experience for them.
- Involve your trainees. This is very important because this catches the attention of your trainees. Thus, make sure to involve your trainees every step of the way. Create opportunities for your trainees to share their experiences and the knowledge they have acquired over the years as well.
- Role-playing with real life roles is a must. Any lesson learned during training will not be effective unless applied in real life. What better way to prepare your trainees for the application process than by incorporating role-playing in your training session's right from the start?
- Conduct demos as well. It always pays to have someone demonstrate just what trainees are supposed to learn. By demonstrating the new skill to be learned, trainees are then given the chance to debrief themselves about what they just saw from the demo.
- Employ humor. Humor is definitely a must in training. Nothing good can come out of training that is way too serious in terms of atmosphere. Jokes, funny stories, cartoons, all of these facilitate a more creative atmosphere for your trainees.
- Use metaphors and analogies. This can give more variety to your training sessions. Also, by incorporating analogies, you actually test just how much your trainees understand your lessons.

- Pop culture should be utilized as well. Pop culture is pretty much popular these days, so why not incorporate this in your training sessions? Use popular movies TV shows, comics, and the like for your sessions.
- Foster games and friendly competition. Games and friendly competition create a very energetic ambience in your training. What better way to make your sessions fun for everyone?
- Use music to soothe the rigors of training. Incorporate music into your program, like in your exercises and such. It is better to go with popular music here to foster better atmosphere.

2.8 Relationship between Training & Employee performance

Public service performance, i.e. the performance of workers and organizations in delivering public services, is a multi-faceted concept. It can be understood in an expansive or a more narrow way. The expansive understanding includes factors internal to an organization such as job satisfaction, organizational citizenship behavior voluntarily helping others in the workplace

Organ (1988), and organizational commitment (the strength of a person's attachment to and involvement in an organization, see Grusky 1966). All of these have in turn been shown to be conducive to performance understood more narrowly, namely as outputs and outcomes, in particular efficiency, and effectiveness.

Moreover, employee performance is an important building block of an organization and factors which lay the foundation for high performance must be analyzed by the organizations. Since every organization cannot progress by one or two individual's effort, it is collective effort of all the members 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).

Therefore, impact of training on employee performance is not only significant but studies prove that it also increases job satisfaction and commitment towards the organization and training

transfer is more likely to increase performance, job involvement, and increases motivation to learn and transfer (Velada and Caetano, 2007). Taiwo (2001) is of the opinion that the objectives of training are to: provide the skills, knowledge and aptitudes necessary to undertake required job efficiently. Therefore, she or he has the potentials, he may progress, increase efficiency by reducing spoilt work, misuse of machines and lessening physical risks. Obisi (1996) submitted that training aim at developing competences such as technical, human, conceptual and managerial for the furtherance of individual and organization growth. Also Taiwo (2001) postulated that the process of training is a continuous one. The need to perform one's job efficiently and the need to know how to lead others are sufficient reasons for training and the desire to meet organizations objectives. It is to increase personnel efficiency, professional growth, and smooth and more effective organization's operations.

According to Amisano (2009), employee performance may be related to numerous factors within the workplace, such as overall job satisfaction, knowledge, and management. But there is a definite relationship between training and performance, as training programs can address numerous problems that relate to poor performance.

Knowledge

Training programs increase an employee's job knowledge. An increase in job knowledge means that the employee will feel more comfortable doing his job and will perform at a high level.

Satisfaction

Job satisfaction can come from feeling comfortable within the organization, job proficiency and even from the knowledge that an employee can work hard and get promoted.

Training programs can contribute to all of these factors and lead to more satisfied employees who perform at exceptional levels.

Innovation

Training employees about the organization, where each employee fits in the organization and how the organization fits into its overall industry creates innovation. In other words, employees who have a knowledge framework, delivered through training, are creative in solving problems, both in the short and long term.

Career Orientation

When training programs are offered as a method to progress in one's career, they also have an effect on how an employee performs. Employees who know they have a future with the organization are more likely to be high performers.

Goal Orientation

Effective training targets the gap between what is expected and what is currently being done. This human performance orientation, especially if delivered through training, makes an employee aware of her goals and how she will reach them.

Training and Development basically deals with the acquisition of understanding, know-how, techniques and practices. In fact, training and development is one of the imperatives of human resource management as it can improve performance at individual, collegial and organizational levels. As the process of 'increasing one's capacity to take action, organizations are now increasingly becoming particular with organizational learning and therefore collective development. Organizational learning, on the other hand, refers to the "efficient procedure to process, interpret and respond to both internal and external information of a predominantly explicit nature. According to Easter by-Smith et al (1999), the emergence of the concept of organizational learning is central on the hitherto idea that prior advocacies of learning are tended to its commercial significance and are lacking of empirical information on learning processes.

Strategically, organizational learning, which makes use of training and development as one of the several responses, deals with the acquisition of understanding, know-how, techniques and practices. These *intellectual intangibles* can be translated into an organizational resource through the people that acquire, infer and utilize such towards the achievement of the organization-wide training and development (Armstrong, 2006, p. 40). Training and development are planned learning experiences which teach employees how to perform current and future jobs more

effectively. Sims (2002) emphasizes that training focuses on present jobs while development prepares employees for possible future jobs. Basically, the objective of training and development is to contribute to the organization's overall goal.

Closing the skills gap is now a critical area of human resource development for organizations to continuously penetrate the market. Skills gap basically threatens the productivity and competitiveness both in organizational and operational levels. This requires that human resource management professionals should start the cultivation of the workforce from the recruitment period. However, this is not easy considering that there are specific works which require customization of skills and that not all newly hired employees acquire social skills aside from the basic skills. In responding to the challenges of the skills gap and skills deficiency, HR professionals have to develop programs that will address the problem (Sims, 2006, p. 18).

Building the organization hence is an imperative for the existence and survival of modern organizations. Consistently, companies are investing on their internal customers or employees thus taking advantage of the human capital management. Sense of ownership is also important, requiring HR professionals to develop strategies that will ensure superior knowledge, skills and experience to settle within the workforce. Learning activities shall put skills enhancement and development assignments at its core as well as empowerment and career development. This is lifelong learning which guide the organizations particularly human resource department to make an ongoing investment with organizational members and help them build their competencies (Sims, 2006, p. 19).

2.9 Training and Development Objectives

Once training and development needs are clearly identified, the next process is to establish objectives. An objective is a specific outcome that the training or the development program is intended to achieve (Scarpello and Ledvinka, 1988). In most cases, training and development objectives are set for the trainees. These objectives define the performance that the trainee should be able to exhibit after training (Scarpello and Ledvinka, 1988). Human resource development experts suggest that objectives should be stated explicitly and answer the following questions (Scarpello and Ledvinka, 1988):

1. What should the trainees be able to do after training?

2. Under what conditions should the trainee be able to perform the trained behavior?
3. How well should the trainee perform the trained behavior?

Training and development objectives must be specific, measurable and time-targeted (Weather and Davis, 1996). Objectives with such characteristics serve a number of Purposes. According to Scarpello and Ledvinka (1988), they assist in developing the criteria to be used in evaluating the training or development outcome. Objective and the evaluation criteria also help in choosing relevant instructional method, media, and material.

2.9.1. Instructional Method and Media

The instructional method and media depend on the program content. The content in turn is shaped by training or development need identification and established objectives. The objective here may be to teach specific skill, provide needed knowledge, or try to influence attitudes (Werther and Davis, 1996). The content, method, and media must match the job requirement of the organization and the learning style of the participant.

Training and development are more effective when learning is based on principles.

Learning Principles are guidelines to the ways in which people learn most effectively (Werther and Davis, 1996). The learning principles and their merits are described as

Follows:

Participation: Learning usually is quicker and longer-lasting when the learner participates actively. Participation improves motivation and apparently engages more senses that reinforce the learning process. As a result of participation, people learn more quickly and retain that learning longer. For example, most people never forget how to ride a bicycle because they actively participated in the learning process.

Repetition: Repetition apparently etches a pattern into one's memory. Studying for an examination, for example, involves the repetition of key ideas so that they can be recalled during a test. Similarly, most people learn the alphabet and the multiplication tables by means of repetition.

Relevance: Learning is helped when the material to be learned is meaningful. For example, trainers usually explain the overall purpose of a job to trainees before explaining specific tasks. This allows the owner to see the relevance of each task and of following the correct procedures.

Transference: The more closely the demand of the training program matches the demand of the job, the faster a person learns to master the job. For example, pilots usually are trained in flight simulators because the simulators very closely resemble the cockpit and flight characteristics of the plane. The close match between the simulator and the plane allows the trainee to quickly transfer the learning in the simulator to actual flight conditions.

Feedback: Feedback gives learners information on their progress. With feedback, motivated learners can adjust their behavior to achieve the quickest possible learning curve; without it, they cannot gauge their progress and may become discouraged. Test grades are feedback on the study habits of test takers (Werther and Davis, 1996).

In selecting instructional methods and media, trade-off exists. That is, no single method or media is always best; the best method or media depends on (Werther and Davis, 1996):

- ◆ Cost-effectiveness
- ◆ Desired program content
- ◆ Learning principles
- ◆ Appropriateness of the facilities
- ◆ Trainee preferences and capabilities
- ◆ Trainer preferences and capabilities

The significance of the above trade-offs depends on the situation. For example, a chalkboard lecture method may be the best technique to communicate academic content in the most cost-effective manner in a large classroom.

There are many different methods for developing managerial abilities and providing opportunities for non-managers to acquire job-related skills. Some of the major methods that can be employed for managers and non-managers are discussed below.

A. Information Presentation Method

The aim of information presentation method is to teach fact, skill, attitude, or concept without requiring trainees to practice the material taught or to experience how the material taught

translates into behavior (Campbell et. al., 1970). The three major methods that fall into this category are (1) lecture, (2) conference, and (3) programmed instruction.

1. Lecture

The lecture method is applied in both training and development. In a lecture, the material to be taught is presented by a subject-matter expert to a group of recipients. It is the most widely accepted method and also economical because a large number of people can be trained using one instructor. However, participants do not share each other experiences and hence the learning is confined to what the lecturer has to say (Chatterjee, 1995). This method can be backed by a number of media such as slide, overhead projector, videotape, closed-circuit television, motion picture, etc.

2. Conference

A conference is a group meeting conducted according to an organized plan in which the members seek to develop knowledge and understanding by obtaining a considerable amount of oral participation (Ahuja, 1988). The objectives of the conference method are:

to share idea and experience and pool information among participants

to solve problem common to a group

to get acceptance of new idea and policy

to increase tolerance and understanding (EMI).

3. Programmed Instruction

Programmed instruction is a highly structured, individualized learning method that:

1) Specifies what is to be learned

2) Breaks down the learning topic into small step

3) Requires the learner to respond to each step of the learning process

4) Tests the learner's knowledge at the completion of each learning step

5) Gives the learner feedback of whether a correct or incorrect response was given

6) Tests the knowledge or skill acquired at the completion of training

(Campbell et.al., 1970)

This method is used to teach a variety of technical and non-technical subjects. For example it has been used to teach managers the principles of motivation (Scarpello and Ledvinka, 1988).

Programmed instruction as an individualized learning method has several advantages.

It: - requires the trainee's active involvement and provides immediate feedback to the trainee.

- permits the trainee to learn without being influenced by other, and at a time that is convenient

- Minimizes or eliminates the need for an instructor (Scarpello and Ledvinka, 1988).

B. Simulation Method

Simulation method present trainees with an artificial representation of an organizational, group, or personal situation and require them to react as though the situation were real

(Campbell et.al., 1970). Some of the methods that are included in this category are (1) case study, (2) role-playing, (3) in-basket exercises, and (4) management games.

1. The Case Study Method

In the case method, the trainee is given a well-developed description of a situation, instructed to identify the problem, analyze the situation, and devise a solution for the identified problem (Scarpello and Ledvinka, 1988). When cases are similar to work-related situations, trainees can develop decision-making and problems-solving skills, as well as increase their abilities in judgment.

Role Playing

It is a method, which involves the spontaneous acting of realistic situation by two or more participants. The participants are provided the role script or "write up their own role plays, which can make them totally relevant, and realistic (Scarpello and Ledvinka, 1988). In the role play method issue and problem that emerged during the enactment are examined, so that both the role players and the observers understand the underlying principles that were demonstrated and their organizational implications (Chatterjee,1995). Moreover, the following are some of the major advantages of role playing:

1. Practice in trying out new behaviors.

2. Immediate feedback from other participants and the instructor

3. A high degree of transfer of learning to future job behavior (Scarpello and Ledvinka, 1988).

3. in basket Exercise

In-basket method is mainly used to develop decision making ability. It is a method in which participant act out the role of a manager in an organization. Then after, he/she is given various materials, such as reports, memos, letters, and other documents, which contain important and routine matters. As a manager, the participant is required to examine the materials in the in-basket and take action. In the in-basket exercise the participant is "analyzed and critiqued on the number of decisions made in the time period allotted, the quality of decisions, and the priorities chosen for making them (Glueck, 1978).

4. Management Games

This method is used to develop the decision-making skill of managers or to transmit information about how a real organization operates. The game allows two competing management groups to make decisions about product/service, people, technology and other variables. The decisions taken are computed to determine each group's performance. This simulation exercise is used to help the participants understand "the integration of several interacting decisions, the ability to experiment with decisions, the provision of feedback experiences on decisions, and the requirement that decisions be made with inadequate data, which usually simulated reality" (Glueck, 1978).

2.9.2. Implementing the Human Resource Development Program

Human resource development program should aim at enabling organizations to achieve their objectives. Hence, the program should be set up after having clear-cut objectives in mind. In every program decisions have to be made as to who should be trained, who are the instructors, where and when the program is to be conducted and what are the material requirements. Moreover, according to Chatterjee (1995), providing answers to questions like what skills are going to be taught, what kind of employee development is sought, what long or short term objectives are proposed will determine the design and details of the programs. Since human resource development program decisions are based on cost considerations, the management must believe that the program will:

- increase the skill and knowledge of employees and hence, they will perform better towards organizational success.
- motivate employees to learn and attain their personal goals.
- provide feedback to improve the program.

2.9.3 Evaluation of Training and Development

Evaluation is the final phase of the training and development program. It is a means to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been trained. As Ahuja (1988) noted, the concept of evaluation is most commonly interpreted in determining the effectiveness of a program in relation to its objectives. Human resource development is an investment in people. The major reason why management invest in training and development program is that to help employee to perform better in the achievement of organizational objectives. Hence, evaluation is a means to assess the cost/benefit of the program to the organization. However, as Milkovich and Boudreau (1991) noted, evaluation is like brushing your teeth after every meal everyone advocates it but few actually do it. Evaluation can be done for various purposes. It may be done:

- To increase effectiveness of the program while it is going on.
- To increase the effectiveness of the program to be held next time.
- To help participants to get feedback for their improvement and efficiency.
- To find out to what extent the objectives are achieved (Ahuja, 1988).

In evaluating the worth of specific programs, sets of measurement criteria should be identified. These, according to writers in the area, are:

1. Reaction

What did the participant think about the program? Participants react to the learning experience by forming opinion and attitude about the instructor, the methodology, participation in the learning session and how well he liked the program.

2. Learning

Did the participant learn what was intended? Learning evaluation requires the measurement of what participant has learned as a result of his/her training i.e. the new knowledge and skill he/she has acquired or the change in attitude.

3. Job behaviors

Did the learning transfer to the job? Job behavior evaluation is concerned with measuring the extent to which participant has applied his/her learning back on the job.

4. Organizational impact

Has the training helped organizational performance? This evaluation attempts to measure the effect of change in the job behavior of the trained employees on the functioning of the organization and the behavior of other employee. The changes may be ascertained in such terms as improvements in service delivery, productivity or reduction in costs.

5. Ultimate Value

Has the training affected the ultimate well-being of the organization? Here evaluation aims to measure how the organization as a whole has benefited from the training in terms of goal achievement, survival or growth. To measure the effect of human resource development program using the criteria mentioned above requires using data gathering method such as questionnaire, interview and observation. Other measures like management audit, survey, analysis of record and performance data, expert opinion, test and the like can be used to collect evaluation information (EMI).

In sum, human resource development to be useful to both the organization and the employee the management concerned should:

- Properly assess needs
- Formulate clear objectives
- Design program to meet the needs and to attain objectives
- Conduct cost/benefit evaluation

If the training and development shaped the employees in such a way as to fit the job requirements, then it can be concluded that organizations have achieved their objectives and in turn they have also justified the investment made in human resource.

Recruiting, selecting, orienting and then placing employees in jobs do not ensure success. 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. Hence, personnel training and retraining is one of the major way that work organizations attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demands (Scarpello and Ledvinka, 1988).

Training can bring tangible benefits to both the organization and the employees. Hence, the major purposes of training (Chatterjee, 1995) are:

- ◆ It establishes a sound relationship between the worker and his/her job (Optimum man-task relationship.)

- ◆ It upgrades skills and prevents obsolescence. To keep pace with changing technology training becomes mandatory for employees in order to update them, teach them newer skills and increase their efficiency.

- ◆ It develops healthy, constructive attitudes.

Training programs are aimed at moulding employee attitudes to achieve support for organizational activities and to obtain better cooperation and greater loyalty.

- ◆ It prepares employees for future assignments.

One of the objectives of training is to provide an employee an opportunity to climb up the promotional ladder or to move on to assignments which will help upward mobility.

- ◆ It increases productivity. The most efficient and cost-effective ways of performing jobs are taught to the employees which naturally leads to enhanced productivity.

- ◆ It minimizes operational errors.

Unnecessary repetition, wastage and spoilage of materials are brought down; deficiencies in methods of doing work are ironed out in training thereby also reducing the hazard of accidents. Consequently, a safer and better work environment is created.

- ◆ It enhances employee confidence and morale.

With better knowledge and skills, the employee approaches his/her job with greater confidence and sureness. It also improves the morale of the employees.

- ◆ It brings down employee turnover and absenteeism.

Training is a powerful tool that breeds in the employee a sense of pride as well as of belonging. Both these contribute in a major way to checking and reducing turnover as well as absenteeism.

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

CHAPTER THREE

Research Method and Methodology

3.1 Introduction

The main purpose of the research is explaining the effect of training practice on employee's performance. Therefore, the research is explanatory study in the form of cross sectional design in which data was collected through simple random sampling. Simple random sampling involves selecting the sample at random from the sampling frame using random number tables, a computer or an online random number generator (Saunders et. al 2009). The units of analysis for the study are all departments of Commercial Bank of Ethiopia existed at head office department and divisions , for this purpose all non-managerial clerical employees of six departments are randomly selected based on their exposure to training among 18 departments.

The research was qualitative type. Questionnaires were distributed to the respondents to gather the primary data for the study and management view on how commercial bank of Ethiopia dealt with training practice the training manual and other documents of the bank on training was reviewed. This will help the researcher to ascertain whether commercial bank of Ethiopia has training policies in place, and also to check whether the processes of training are being fully followed according to the policies and procedures in place.

3.2 Sampling Technique and Sample size Determination

The sampling technique used to select samples from was simple random sampling, as of March 2015 data at CBE Head quarter there are about a total of 950 non- managerial clerical employees who are currently working in different head office department and divisions existed (CBE, human resource transaction management, March 2015). The units of analysis for the study are all departments of Commercial Bank of Ethiopia existed at the head quarter

for this purpose all non-managerial clerical employees of 6(six) departments are randomly selected based on their exposure to training among 18 departments i.e. CATS, credit appraisal, portfolio managements, trade service, HRP ,finance process and strategy management. The sampling frame was a total of 178 employees of the six departments. First the researcher gives number to each of the cases in the sampling frame with a unique number. The first case is numbered 0; the second 1 and so on to select the case using a random number then cases are selected using random numbers until actual sample size is reached (Saunders et.al 2009)

The researcher determines the required sample size by deriving a formula from Kothar;(2004), Kothar;(2004)stated that in case of finite population the sample size determination formula is as follows;

N =size of population

n =size of sample

E =acceptable error

P =sample proportion

Z =the value of the standard variance at a given confidence level.

The sized of the total sampling frame population is 176, where P is 0.5 because at this P value n will be the maximum and the sample will yield at least the desired precision. The Z value at 95% of confident level is 1.96.

$$N = \frac{1.96^2(0.5)(0.5)(176)}{0.05^2}$$

$$= \frac{1.96^2(0.5)(0.5)(176)}{0.05^2}$$

$$N = 120$$

Thus the sample size of this study is 120 clerical employees of the Commercial Bank of Ethiopia headquarter. Here we can understand that the sample sizes of 120 clerical employees representing 69% of the sampling frame.

3.3 Instrument of Data Collection.

The sources of data for the study were both primary and secondary. These primary data was collected using questionnaire. The questionnaire was composed of liker scale questions adopted and modified from project report on employee training and development (www.allprojectreports.com) and other related thesis; the questionnaire was modified so that it was possible to address the research question and objectives of the study. The secondary source of data was training manuals and other related documents of the commercial Bank of Ethiopia on training.

3.4 Procedure of Data Collection

The questionnaire which was used in the study is structured close ended type. The questionnaires were distributed for employees who have been selected from the sample head office departments. In this closed form of questionnaire the respondents choose one of the alternatives as possible answers. the Likers scale had five scales ranging from 1 which represents "strongly disagree", 2 refers to "disagree" 3"neutral", 4 represents "agree" and 5 represents" strongly agree". The questionnaires were directly distributed to the respondents. Thus the filled questionnaires were collected from each respondent according to the time line provided for data collection and ready for analysis.

3.5 Method of Data Analysis

After collecting the data through different techniques, the researcher has organized and prepared the various data depending on the sources of information. Moreover, in order to ensure logical competence and consistency of responses, data editing was carried out each day by the researcher. Identified mistakes and data gaps were rectified as soon as possible once editing has done data were analyzed qualitatively. Finally the analysis part was presented in the form to ensure easily understanding of the analysis. The information from documents was analyzed in narrative form.

4. Reliability Analysis

Alpha reliability is regarded as a measure of internal consistency of the mean of the item at the time of administration of the questionnaire Cronbach's alpha is a reliability coefficient that indicates how well the item in a set are positively related to one another (<http://en.wikipeddia.org/wiki/Cronbach's-alpha>) it is computed in terms of the average inter correlations among the items measuring the concept. Hence, according to Lombard (2010), Coefficients of 0.90 or greater are nearly always acceptable. The result of reliability test for the questionnaire is 0.94 with 22 items shown in the following table.

Table 4.1 Reliability test statistics

Cronbach's Alpha	No of items
0.936	22

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

4.1 Introduction

In this chapter, the collected data are presented in the table form and analyzed. The analysis divided into four parts to see the effect of training on performance and to address the specific objectives of the study .the four parts are respondents demographic analysis, training process, delivery technique, and performance. Results are presented in respect of the effect of employee training on employee performance, in the form effectiveness, efficiency, commitment and self-confidences within the context of CBE.

4.2 Data Analysis and Discussion

For the purpose of the study a total of 120 questionnaires were prepared and circulate to the respondents out of which 102 questionnaire were fully collected ,13 questionnaires were discarded due to missing data therefore,89 questionnaires were considered for the study. The sector is specific and defined for the research as the study is aimed to find the effect of training on employee's performance. In the coming sections below the researcher analyzed data on training process of the bank, delivery technique and then finally data on employee's performance.

4.2.1 Training Process of the Bank

Generally speaking most organizations have long recognized the importance of training to its development. Helping employees to become effective in their job is one of the most fundamentally important tasks in people management that any work organization has to undertake. Training should be systematic in that it is specifically designed, planned and implemented to meet defined needs. The concept was originally developed for the industrial training boards in the 1960's and consists of a simple four stage model(Armstrong 2010,) In this part the researcher analyzed and present the data collected from the respondents how the bank process and carried out the training programs to provide effective training to the employees. The researcher analyzed the collected data and presented as follows;

Table. 4.1 Existence of training Department

		Frequency	percent	Valid percent	Cumulative percent
Valid	Agree	30	33.7	33.7	33.70
	Disagree	9	10.1	10.7	43.80
	Neutral	5	5.6	5.6	49.40
	Strongly agree	41	46.1	46.1	95.50
	Strongly disagree	4	4.5	4.5	100.00
Total		89	100	100	

Source: - Respondents questionnaire data,

Respondents were asked about whether the bank has a separate department responsible for human resource training. According to table 4.1, the majorities which are 46.1% and the second major 33.74 % of the total valid respondents were strongly agree and agreed that the Bank has a separate training department in the bank respectively. The remaining 10.1%, 4.5% and 5.6% of the total respondents are disagreeing, strongly disagreeing and no idea about the case or neutral about the presence of training department in the bank respectively. From the above analysis we can point out that the Bank has a separate department

responsible for man power training which were supported by 79.8% of the total respondents. It indicates that the Bank gives value to staff training.

Table 4.2 training participation

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	13	14.6	14.6	14.6
	Disagree	18	20.2	20.2	34.8
	Neutral	7	7.9	7.9	42.7
	Strongly agree	14	15.7	15.7	58.4
	Strongly disagree	37	41.6	41.6	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.2 shows that significant number of respondents representing 41.6% and 20.2% of the total strongly disagreed and disagreed that they were not participated in any form of training since they joined the bank respectively i.e. they support that they have got the opportunity to participate at least one training session. The other groups which are 15.7% and 14.6% of the total respondents are strongly agreed and agreed that they did not get training opportunities yet. Only 7 respondents representing 7.9% of the total, have no idea or neutral. From the above analysis we can depict that the bank provides training opportunities for employees which is supported by 61.8% of the total but there are problems in selection of trainees. The reason why the researcher said so is 30.3% of respondents did not get training opportunities since they joined the bank.

Table 4.3 participation in designing of training

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	10	11.2	11.2	11.2
	Disagree	15	16.9	16.9	28.1
	Neutral	13	14.6	14.6	42.7
	Strongly agree	12	13.5	13.5	56.2
	Strongly disagree	39	43.8	43.8	100
Total		89	100	100	

Source:-Respondents questionnaire data

As per table 4.3 data 43.8% strongly disagreed and 16.9% of the total respondents disagreed that the idea of employee's participation in designing of training of programs. Other group of respondents i.e. 13.5% strongly agreed and 11.2% of the total respondents agreed that the bank involved and communicated to employees the designing and development aspect of training programs and the remaining 13 respondents representing 14.6% of the total respondents are neutral .From the above analysis we can depict that the bank could not participate or communicate to employees the planning issues which directly affect employees in our case training programs. This thought is supported by the majority of the respondent's i.e. 39 or 43.8% and 15 or 16.9% of the total. Participation which is about employees playing a greater part in the decision making process by being given the opportunity to influence management decision and to contribute to the improvement of organizational performance and involvement, which the process through which management allows employees to discuss with issues that affect them.

According to Williams and Adam-Smith (2006) cited by Armstrong suggests that this term is most usefully applied to management initiatives that are designed to further the flow of communication at work, as a means of enhancing the organizational commitment of employees (Armstrong 2009). Here we can conclude that the bank should have to apply employee relation management in every aspect of human resource management practice through the new HRM model composed of polices that promote mutuality i.e. mutual goals , mutual influence, mutual respect, mutual rewards and mutual responsibility.

Table 4.4 Undertaking Needs Assessment

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	11	12.4	12.4	12.4
	Disagree	23	25.8	25.8	38.2
	Neutral	28	31.5	31.5	69.7
	Strongly agree	15	16.9	16.9	86.50
	Strongly disagree	12	13.5	13.5	100
Total		89	100	100	

Source:-Respondents questionnaire data

The researcher also wants to know whether the bank undertaken training needs assessment in designing the training programs. Table 4.4 illustrates respondent's reflection whether training needs assessment in place and its appropriateness and the majorities representing 31.5% of the total are neutral or they don't know about the case. The idea that the organization properly undertake training need assessment before the training program designed and implemented were supported by 16.9% and 12.4% of the total by voting to strongly agree and agreed respectively. The remaining 25.8% strongly disagreed and 13.5% disagreed with the idea respectively.

Identifying needs properly is obviously a very important part of the training cycle. The content of the training should be related to the work contexts of the participants (Armstrong 2006). If your analysis is wrong at this stage then the later training activity will also be inappropriate. This may result in wasting money and de motivating staff. From the above analysis excluding neutrals, the majority vote is to strongly disagree and disagree and proportionally, others also agreed and strongly agreed about the case. This implies that the bank were undertaken training needs assessment but not properly undertaken the assessment to identify the real performance gap on employees i.e. between " what is" and "what should be" and what type of training will be needed to fill the identified gap.

Table 4.5 Training planning

		Frequency	percent	Valid percent	Cumulative percent
Valid	Agree	33	37.1	37.1	33.1
	Disagree	18	20.2	20.2	57.3
	Neutral	23	25.8	25.8	83.1
	Strongly agree	10	11.2	11.2	94.4
	Strongly disagree	5	5.6	5.6	100
Total		89	100	100	

According to table 4.5, the majority respondents representing 37.1% agreed that they reflect the bank properly plan the training program with respect to polices and aims and planning interventions and 11.2% of the total also share the idea by strongly agreeing with the previous respondents. Contrary, other group of respondents representing 20.2% disagreed and their idea

also shared by 5.6% respondents by being strongly disagree. And the remaining 25.8% of the total are neutrals.

The above analysis illustrates that a total 48.3% shares and support that the Bank plan its training programs in compliance with policies, aims and training intervention i.e. objective, level, location and techniques. The training and development director on his interview also proved the respondents' idea that the Bank properly plan the training program annually, semi annually and quarterly and revise it when the Bank made changes and amendments on its corporate strategic plan. He also added that the Bank is flexible on planning issues in general, but there is some deviation or gap may occur in planning as a result of other uncontrollable internal or external limitations.

Table 4.6 Training implementation

		Frequency	percent	Valid percent	Cumulative percent
Valid	Agree	11	12.4	12.4	12.4
	Disagree	40	44.9	44.9	57.3
	Neutral	5	5.6	5.6	62.9
	Strongly agree	7	7.8	7.8	70.8
	Strongly disagree	26	29.2	29.2	100
Total		89	100	100	

Table 4.6 portrays that 26 or 29.2% strongly disagree, 40 or 44.9% disagree, 11 or 12.4% agree or 7 or 7.8% strongly agree and only 5 or 5.6% of the respondents are neutral about the idea that the bank implement the training program based on the purpose and characteristics of employee's needs, experience, level of knowledge and skills and motivation to train. In implementing training programs the training techniques used should be appropriate to the purpose of the course and to the characteristics of participants, their jobs learning needs, previous experience, level of

knowledge and skills, and how receptive they will be to being thought or motivated to learn (Armstrong 2006). The above analysis depicts that the implementation of training program at CBE is not based on the intended purpose or according to the plan that already prepared on planning phase and characteristics of Job, need, experience, level of knowledge or skill and motivation to train and this were supported by the majority of the respondents 40 disagree and 26 strongly disagree representing 86.3% of the total respondents. And only 18 or 20.2% agreed and strongly agreed.

Training program planning is composed of four continuous and related stages including training interventions. If your analysis is wrong at any of the above stage then the later training activity or stage will also be inappropriate. This may result in wasting money and de motivating staff. It can also set up negative attitudes towards future training therefore, the analysis portrays that because of inappropriateness and short falls on the prior stages i.e. need assessment training interventions will affect the outcome to revise and properly do every steps based on the objectives and goals before implementation of training programs.

Table 4.7 Feedback (Training evaluation)

		Frequency	percent	Valid percent	Cumulative percent
Valid	Agree	24	27.0	27.0	27.0
	Disagree	35	39.3	39.3	66.3
	Neutral	19	21.3	21.3	87.6
	Strongly agree	4	4.5	4.5	92.1
	Strongly disagree	7	7.9	7.9	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.7 illustrates that the majorities 39.3% of the respondents disagree and 7.9% strongly disagree anticipation and feedback request about the training. On the other hand 27% agreed and 4.5% strongly agreed with the idea and the remaining 21.3% are neutrals.

Requesting trainees' anticipation before training and feedback after training is important to know what trainees expect from the training and to evaluate training effectiveness that enables you to see whether you have met the training needs identified, feedback might be gained about the training that could be used for future training information on the venue and the trainer might prove very useful.

From the analysis above, we can depict that the training to solicit their expectation on how it was respectively to search out drawbacks that may be adjusted and improved in the future. The intention of evaluation through trainee's feedback is to improve the training provided by assessing which methods are successful.

Table 4.8 Trainees selection

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	16	18.0	18.0	18.0
	Disagree	23	25.8	25.8	43.8
	Neutral	22	24.7	24.7	68.5
	Strongly agree	4	4.5	4.5	73.0
	Strongly disagree	24	27.0	27.0	100
Total		89	100	100	

Source:-Respondents questionnaire data

According to Table 4.8 the majorities 27% strongly disagree and 25% of the total respondents disagree the idea that the Bank select trainee's based on performance evaluation result not based on seniority. The other significant numbers of respondents which are 24.7% of the total are neutral. And 4.5% and 18% of the respondents strongly agree and agree respectively that the bank select trainee's based on performance evaluation result.

The table portrays that the bank uses performance evaluation result and not seniority for selection of trainee's and 24.7% respondents are neutrals because they are not clear with how the bank select trainee's or they are not yet asked about their performance or what problem encounter on their day to day job .performance is a mater not only of what people achieve but how they achieve it. Performance management must examine how results are attained because this provides the information necessary to coincides what needs to be done to improve those results (Armstrong 2006).

Table 4.9 Opinion on Training Program

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	21	23.6	23.6	23.6
	Disagree	37	41.6	41.6	65.2
	Neutral	18	20.2	20.2	85.4
	Strongly agree	5	5.6	5.6	91.0
	Strongly disagree	8	9.0	9.0	100
Total		89	100	100	

Source:-Respondents questionnaire data

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. The concept was originally developed for the industrial training boards in the 1980's, and consists of a simple four stage model(Armstrong 2010) table 4.9 illustrates the majority 37 respondents representing 41.6% of the total disagreed and also supported by 98.0% of the total strongly disagreed respondents that training at CBE is planned and systematic. Other respondents agreed and strongly agree that it is planned and systematic by voting 21 or 23.6% and 5 or 5.6% of the total respectively. And 18 respondents representing 20.2% of the total are neutrals. From the above analysis we can depict that training at CBE is not planned and systematic which are supported by the majority of the respondents i.e. those who disagree representing 41.6% and 9.0% of the total strongly disagreed it is planned and systematic. On the other hand, significant number, 23.6% are agreed and 5.6% strongly agreed on training is planned and systematic in the bank. Moreover, as the training and development director stated, the bank's vision is "to become a world class bank in the year 2025", to achieve its vision and to be competitive enough in the globalize world currently the bank improves it's all sided corporate strategic plan. Hence, currently the bank allocates a significant amount of budget for human resource training and development and training program is also planned and systematic because well trained and developed human resource is the key role players in achieving the banks vision on the specified date.

Table 4.10 Satisfaction level on Training

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	6	6.7	6.7	6.7
	Disagree	26	29.2	29.2	36.0
	Neutral	19	21.3	21.3	57.3
	Strongly agree	5	5.6	5.6	62.9
	Strongly disagree	33	37.1	37.1	100
Total		89	100	100	

Source:-Respondents questionnaire data

Respondents also asked about their satisfaction level or inference in relation to the training program of their organization. Table 4.10 shows that the majority of the respondent representing 33 or 37% and 26 or 29.2% of the total strongly disagree and disagreed which implies that they are not satisfied with the training program of the bank and only 6 or 6.7% and 5 or 5.6% of the total are agreed and strongly agreed that they are satisfied with existing training program of the bank. And 19 or 21.3% of the total are neutral. Employees depends on the quality of their employees performance to achieve organizational aims and objectives, employees have motivational need for development, recognition status and achievement that should be meet through job satisfaction. From the above presentation we can conclude that the majorities representing 66.3% of the total respondents of the employees are not satisfied with the existing training of the bank. It may affect quality of employee's performance to achieve organizational aims and objectives and job satisfaction.

Table 4.11 Effects of training on performance

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	22	24.7	24.7	24.7
	Disagree	25	28.1	28.1	52.8
	Neutral	12	13.5	13.5	66.30
	Strongly agree	0	0	0	0
	Strongly disagree	30	33.7	33.7	100
Total		89	100	100	

Source:-Respondents questionnaire data

The respondents were asked if the training helps them to improve their performance since they joined the bank, according to their response the majorities 30 or 33.7% respondents strongly disagree and 25 or 28.5% disagreed the other 22 or 24.7% respondents agreed and 12 or 13.5% respondents are neutral. And there is no strongly agreed response.

The analysis depicts that training practice not helped them to improve their performance since they join the bank which are supported by 61.8% of the total respondents. This implies that employees and the bank are not benefited from the training program of the bank. Training and development enhances job satisfaction and productivity for organizations because the employees know what is expected of them as they are also equipped with the knowledge and tools to perform their jobs efficiently.(Salean2011).

4.3.2 Training Delivery Technique

The training techniques used should be appropriate to the purpose of the course and to the characteristics of their jobs, learning needs, previous experience, level of knowledge and skills and how receptive they will be to being thought or motivated to learn (Armstrong 2006). Here the researcher wants to know the bank's training delivery technique used and how much it influence employee's performance.

Table 4.12 On the Job training

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	4	4.5	4.5	4.5
	Disagree	22	24.7	24.7	29.2
	Neutral	12	13.5	13.5	42.7
	Strongly agree	8	9.0	9.0	51.7
	Strongly disagree	43	48.3	48.3	100
Total		89	100	100	

Source:-Respondents questionnaire data

According to the above table the majorities of the respondents strongly disagree and disagreed that most of the time the bank doesn't use of the job training technique for its employees which representing 48.3% and 24.7% of the total respondents respectively other group or respondents representing 9.0% and 4.5% Of the total strongly agree and agreed respectively and the remaining 13.5% of the respondents are neutral.

From the above analysis we can depict that the bank doesn't provide on the job training for its employees which is supported by the majorities of the respondents on the job type of training is most effective for operative personnel and given training the work place under the supervision and guidance of a trained worker or instructor (R.Kumer.2012) people learn from their practical experience much better as compared to bookish knowledge and it is better for the organization to give their employees on the job training because it is cost effective and time saving (Khan et al,2011). Here the study was conducted on clerical employees who are operative personnel so that on the job training is most effective technique of training.

Table 4.13 Off the Job training

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	38	42.6	42.6	42.6
	Disagree	14	15.7	15.7	58.3
	Neutral	6	6.7	6.7	65.0
	Strongly agree	21	23.6	23.6	88.6
	Strongly disagree	10	11.4	11.4	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.13 shows that the majority of the respondents 38 or 42.6% and 21 or 23.6% agreed and strongly agreed respectively. The other groups of respondents 14 or 15.7% and 10 or 11.4 % of the total respondents disagree and strongly disagreed respectively. And only 6 or 6.7% respondents are neutrals. The analysis shows that the bank most of the time uses off the job training technique to train employees. In off the job training method, the trainees have to leave their work place and devote their entire time to the training. In this method the trainee can place his entire concentration on learning rather than spending his time on performing it. (R.Kumer, 2012). Here a trainee focuses on theories rather than practicing it.

Table 4.14 Effects of on the Job training on performance

		Frequency	Percent	Valid percent	Cumulative percent
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Valid	Agree	14	49.4	49.4	49.4
	Disagree	10	11.2	11.2	60.7
	Neutral	16	18.0	18.0	78.7
	Strongly agree	18	20.2	20.2	98.9
	Strongly disagree	1	1.1	1.1	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.14, illustrates that the majority 44 or 49.4 % of the total respondents agree and 20.2% strongly agree about on the job training technique preferred to enhance my knowledge , skill, competency, experience, career development or my performance in general. On the other hand 11.2% disagreed and only 1.1 % strongly disagreed with idea and the remaining 20.2% are neutrals.

According to the analysis above half percent of the total respondents support that on the job training technique affects their knowledge, skill competency , experience, career development effectiveness efficiency, commitment, self confidence or in general their performance. This type of training is most effective for operative personnel and given training at the work place under the supervision and guidance of trained worker or instructor (Kumar 2012) this statement supports the above result of the analysis because the study was conducted on non-managerial positions i.e. operative clerical employees of the head quarter.

Table 4.15 Effects of Off the Job training on performance

	Frequency	Percent	Valid percent	Cumulative percent

Valid	Agree	9	10.1	10.1	10.1
	Disagree	28	31.5	31.5	41.6
	Neutral	16	18.0	18.0	59.6
	Strongly agree	12	13.5	13.5	73.1
	Strongly disagree	24	26.90	26.90	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.15 shows that off the Job training technique preferred to enhance, career development or performance in general, and this idea supported 9 respondents by being agreed and 12 respondents by being strongly agreed. On the other hand 16 respondents are neutral. The remaining 28 respondents disagreed and only 24 respondents strongly disagreed. From the analysis we can see that the majority of the respondents disagree and strongly disagreed about the idea because off the Job training is all about the theoretical knowledge and it becomes difficult when they practice it at the office.

Table 4.16 Effects of training delivery technique on performance

	Frequency	Percent	Valid percent	Cumulative percent

Valid	Agree	19	21.3	21.3	21.3
	Disagree	32	36.0	36.0	57.3
	Neutral	26	29.2	29.2	86.50
	Strongly agree	4	4.5	4.5	91.0
	Strongly disagree	8	9.0	9.0	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.16 shows that the majority of the respondents 32 or 36.0% and 19 or 21.3% disagreed and agreed respectively. The other groups of respondents & or 9.0 % and 4 or 4.5% of the total respondents strongly disagree and strongly agree respectively. And 2.6 or 29.2% of the respondents are neutrals.

There is a wide range of training method and technique have been developed over the years by training organizations and training experts which are suitable for different categories of employees in the organization like managerial and non- managerial , technical , administrative skilled unskilled, senior and junior and so on. Each organization has to choose those methods and techniques which are relevant for its training needs (R.Kumer, 2012) from the analysis we can depict that the bank does not use training techniques according to the type and categories which are suitable for different categories of employees in the organization.

4.3.3 Employee's performance

The concept of performance has been expressed by Brumbrach as performance means both behavior and results. Behaviors emanate from the performance and transform performance from abstraction to action. Not just the instruments for results, behaviors are also outcomes in their own right the product of mental and physical effort applied to tasks and can be judged apart from

results (Brumbrach 1988). Thus, it is the knowledge and skills acquired for the job that makes employee's effective and efficient. The questions and respondents response about performance are summarized and analyzed in the following table below.

Table 4.17 Employee's Effectiveness

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	25	28.1	28.1	28.1
	Disagree	17	19.1	19.1	47.2
	Neutral	28	31.5	31.5	78.7
	Strongly agree	13	14.6	14.6	93.90
	Strongly disagree	6	6.7	6.7	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.17 reveal that majority of the respondents represents 31.5 % had no idea or neutral for the importance of training to perform well their regular activities. The next major 28.1% respondents are agreed and 14.6% are strongly disagreed that after training employees in the bank are working well their regular activities. However, 19.1% and 6.7% of the respondents disagree and strongly disagreed. Hence, their responses indicated that after training employees work effectiveness is improved.

Table 4.18 Employee's Efficiency

		Frequency	Percent	Valid	Cumulative

				percent	percent
Valid	Agree	22	24.7	24.7	24.7
	Disagree	30	33.7	33.7	58.4
	Neutral	23	25.8	25.8	84.3
	Strongly agree	10	11.2	11.2	95.5
	Strongly disagree	4	4.5	4.5	100
Total		89	100	100	

Source:-Respondents questionnaire data

In addition to the above response, the researcher also proved that how much the training provided by the organization helped employees to perform their work quickly and efficiently. Therefore as shown in the table 4.18, among the respondents 24.7% agreed and 11.2% strongly agreed about the training relevance to work quickly and efficiently even if 33.7% disagreed and in addition to this 4.5% strongly disagreed up on this issue. The remaining significant numbers of respondents which are 25.8% are neutrals. Here from the above analysis we can say that training provided by the bank not helped employees to perform works quickly and efficiently.

Training is the means by which such skills, knowledge and attitudes are impacted to employees to enhance efficiently and effectiveness .the creation and transfer of knowledge in an organization has become a critical factor in an organization success and competitiveness. Here we can say that work efficiency or adaptability will enhance through on the job training but the bank most of the time uses off the job training so that the bank should provide on the job training to employees to enhance their work efficiency.

Table 4.19 Employee's Accuracy

	Frequency	Percent	Valid	Cumulative

				percent	percent
Valid	Agree	25	28.1	28.1	28.1
	Disagree	27	30.3	30.3	58.4
	Neutral	16	18.0	18.0	76.40
	Strongly agree	16	18.0	18.0	94.40
	Strongly disagree	5	5.6	5.6	100
Total		89	100	100	

Source:-Respondents questionnaire data

Table 4.19 shows that the majority of the respondents representing 30.3% are disagreed and not feel that training enable them to perform their work with great accuracy and precisely, while 28.1% and 18.0% of the respondents respectively were agreed and strongly agreed for the significance of training to perform their work with greater accuracy and precisely. Only 5.6% of the respondents strongly disagreed about training affect on performing work with greater accuracy and precisely. And the remaining 18.0% are neutrals.

Table 4.20 Employee's Commitment

	Frequency	Percent	Valid percent	Cumulative percent

Valid	Agree	14	15.7	15.7	15.7
	Disagree	24	27.0	27.0	42.7
	Neutral	33	37.1	37.1	79.8
	Strongly agree	10	11.2	11.2	91.6
	Strongly disagree	8	9.0	9.0	100
Total		89	100	100	

Source:-Respondents questionnaire data

In relation with employees are commitment ,respondents were asked to indicate the banks training practice to bring a positive effect on their commitment to the organization and for the work the majorities 37.1% of respondents as indicated in table 4.20 below, neutrals or have no idea about the issue. While 27% of the total disagreed that the training practice of the bank makes employees committed for their work and for the organization. Only 9% respondents were strongly disagreed and 15.7% of respondents agreed on the good training practice of the bank that makes them more committed for the work and for the organization. The analysis shows the majority of the respondents agreed the training practice of the bank don't make them committed to their work. Therefore, it can be concluded that, employees are not committed for their work and for the organization.

Table 4.21 Employee's Self confidence

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	24	27.0	27.0	27.0
	Disagree	20	22.50	22.50	49.4
	Neutral	27	30.3	30.3	79.8
	Strongly agree	12	13.5	13.5	93.30
	Strongly disagree	6	6.7	6.7	100
Total		89	100	100	

Source:-Respondents questionnaire data

With regards to one's self-confidence for a solution when things are looking difficult in the work, majority of respondents representing 30.32% were neutrals while 27% as shown in table 4.21 because of the knowledge, skills and attitude that they learned from the training they do things easily when things are looking difficult and the issue also supported by 13.5% of strongly agreed respondents.

The analysis shows employees do not rely on themselves for a solution when things are looking difficult on their work because of the training and they are not confident enough on their job.

Table 4.22 Customer Servicing

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Agree	15	16.9	16.9	16.90
	Disagree	36	40.4	40.4	57.3
	Neutral	24	27.0	27.0	84.30
	Strongly agree	6	6.7	6.7	91.0
	Strongly disagree	8	9.0	9.0	100.0
Total		89	100	100	

Source:-Respondents questionnaire data

Finally table 4.22 shows the extent to which the culture of the organization is good enough to provide training on time and ultimately helps employees in giving and delivering better services for clients of the bank. Therefore, from the total respondent's majority were disagreed that represents 40.4% and the second largest respondents were neutral representing 27% where, 16.9% and 6.7% of the respondents agreed and strongly agreed on the issue which is stated earlier respectively. The remaining 9% respondents were strongly disagreeing on the issue. Here we can infer from the analysis that, the culture of the organization is not good in providing training on time that assists employees in order to capture the required skill and knowledge for the provision of excellent service for clients of the bank on time.

CHAPTER FIVE

Summary of major finding, Conclusions and Recommendations

5.1 Conclusion

The main purpose of the study was to identify the effects of training practice of the bank on employee's performance, identifying training delivery technique that the bank use and analyzing the current training process of the bank. The paper also focused on examining the effect of training practice on employee's performance and performance is presented in the form of effectiveness, efficiency, commitment and self-confidence of employees on their job in the case of Commercial Bank of Ethiopia. Hence, the researcher draws the following of the study.

Commercial Bank of Ethiopia performs employee training programs through organizing a separate department which is responsible only for man power training and development with a formal policies and procedures that quite the whole practice of training programs and it indicates essential elements of training i.e. objectives of the policy, spelt out the measures for training needs identification, methods of training implementation, and types of training and training facilities required.

Regarding to training process and delivery technique, the Bank does not properly undertaken training process as it is indicated in the policy and procedure. The Bank also doesn't use training delivery techniques according to the type and categories which are suitable for different categories of employees in the organization like managerial and non managerial, technical, administrative, skilled, unskilled, senior and junior etc. The research finding suggests that the Bank focuses on off the job training technique that as indicated on analysis this type of employees leave their work place and devotes their entire time to the training but as indicated on analysis this type of technique doesn't highly affect performance of employees under study (clerical employees) as compared to the resources and time spent for training programs.

As the literature identified there are many reasons why organizations are initiated to give training for their employees, finding of this survey revealed that the reason which initiated the sample organization to give training for its employees is with the objective of upgrading the skills, knowledge, capabilities, and attitude of the employees in the area in which the employees had deficiency, in order to improve the employees' performance in a given task or job that assigned for him/her, to increase productivity, to reduce material wastage, work efficiency, to increase product (quality, quantity, precision (in size, quality)) and to keep safety & health of the employee and others. .

5.2 Recommendations

The major goals of training practices are to enhance employee's performance and create standardized job Performance throughout the organization. A well performer employee is the first requirement to survive in a competitive environment and to generate profit. Previous theories and researches on effect of training practices on employee's performance and also this study shows clear links between training practices and employee's performance which helps to deeply understand the relationship and interaction between training practices and employee's performance. Here under, the researcher forwarded recommendations which help to improve the training practices that will result a higher positive effect on employee's performance:

- ❖ "Training Need Analysis" should be given primary importance to determine the real performance gap b/n what the employee presently do and what the employee should do. i.e. between "what is" and" what should be" and what type of training will be needed to fill the gap if any.
- ❖ The bank should have to revise and properly do every step and evaluate the training effectiveness through feedback.
- ❖ The creation and transfer of knowledge in an organization has become a critical factor in an organization's success and competitiveness. Since, bank should have to use training techniques according to the type and categories which are suitable for

- different categories of employees in the organization like managerial and non-manual, technical, administrative, skilled, unskilled, senior and junior and so on.
- ❖ The bank should have to critically revise its training programs to enhance employee's job satisfaction, because satisfied employees can perform more than those who are not satisfied in the organization.
 - ❖ Organization should allocate sufficient amount of budget to train this key resources of the organization. Since investment on people, both in developing and maintaining the appropriate skills, knowledge, and ability are vital part of the organization's strategy for the future and it is a strategic weapon in the battle for competitive advantage
 - ❖ Since the organizations are investing considerable amount of resource for employees' training they have to get satisfactory return on investment. Means linking the training function and activities to the company's overall business activity, to do so organizations should use objective methods in addition to the subjective methods to improve the accuracy of the result of organizational effectiveness evaluation from the employees training expenditure. Other ways a training program is not complete until they have evaluated results with the help of precise method. A key to obtaining consistent success with training programs is to have a systematic approach to measurement and evaluation.
 - ❖ The organization should undertake post training assessment program and any training should take place based on proper analysis of its contribution to the effectiveness and efficiency.
 - ❖ The bank should have to apply employee relation management in every aspect of human resource management practices through the new HRM Model composed of polices that promote mutuality i.e. mutual goals, mutual influence, mutual respect, mutual rewards and mutual responsibility.
 - ❖ The management of commercial Bank of Ethiopia should exert their effort towards employee efficiency for better employee performance.

Finally this study directly focuses on the effect of training practices i.e. only process and delivery techniques on employee performance which is effectiveness, efficiency, commitment and self confidence are studied. However there are many training practice issues and performance dimensions which are not studied here. There for this research can be further explored in terms of psychological factors involved in training such as their effect on attitude, behavior, and motivation

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APENDIX

Questionnaire

Dear Sir/ Madam,

This questionnaire has designed to solicit information for purely academic purposes. This is to enable the researcher to conduct a thesis on the title: Assessment of the effect of training practice on employee performance: The case of Commercial Bank of Ethiopia. I would request you to kindly spare some time to fill up this questionnaire .

Thank you in advance for your cooperation.

N.B

1. You don't need to write your name
2. The student researcher has scheduled to get the filled questionnaire back within 3 Days.
3. All information given would be treated with utmost confidentiality.
4. CBE stands for commercial Bank of Ethiopia
5. Please Put in Side the Box

Part 1

Questionnaire on Training Practice and process

S.No	Descriptions	Liker scale				
		Strongly disagree	disagree	Neutral	Agree	Strongly Agree
1	There is a separate department responsible for manpower training in my organization					
2	Since i Joined CBE i did not participate in any form of training					
3	As an employee i was involved in the practices of training programs in CBE					
4	I think that my organization properly undertaken training needs assessment before the training program designed and implemented					

5	I think that my organization properly plan the training program with respect to policies and aims and planning interventions i.e. Objective , Location , Level and techniques of the training .					
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S.No	Descriptions	Liker scale				
		Strongly disagree	disagree	Neutral	Agree	Strongly Agree
6	The Bank implement the training program based on the purpose of training and character tics of employees Jobs, needs , experience , level of knowledge, skills and motivation to train					
7	The management request feedback before and after training about the training program and the value added to my career,experience and performance					
8	I think that the basis for the selection of trainees in the bank is performance Evaluation result, not based on seniority					
9	In my opinion , training practice at CBE is planned and systematic					
10	I am satisfied with the training program of CBE					

11	Generally , the training practice of the bank has helped me to improve my performance since I joined CBE					

Part 2

Questionnaire on Training delivery technique

S.No	Descriptions	Liker scale				
		Strongly disagree	disagree	Neutral	Agree	Strongly Agree
1	Most of the time the bank gives the employees on the job training like job rotation, learning by doing, job instruction etc.					
2	Most of the time the bank use off -the job training techniques like lecture, seminar , case study , group discussion etc.					
3	On the job training techniques of the bank affect my know ledge, skill, competency, experience, career development effectiveness, efficiency, commitment ,self confidence or in general my					

	performance.					
4	Off the job training technique of the bank affects my knowledge ,skill, competency experience, career development, effectiveness, efficiency commitment, self confidence or in general my performance					
5	Generally, the training techniques that the bank used helped me to enhance my job performance since J joined the bank.					

Part 3

Questionnaire on Employees Job performance

S.No	Descriptions	Liker scale				
		Strongly disagree	disagree	Neutral	Agree	Strongly Agree
1	I can say that training practice of the bank helped me to perform and work effectively my regular activities					
2	The training practice of the bank helped me to perform my work quickly and efficiently					
3	I feel that training practice of the bank enable me to perform my work with greater accuracy and precisely					
4	Because of the good training practice of the organization, employees are committed for their work and for the organization.					

5	I feel i am better- off to rely on myself for a solution when things are looking difficult in my work because of the training practices. So the training practices of the bank makes me to feel self confidence on my work.					
6	Since the culture of the bank is good enough to provide training on time, I am so specialized in the service that will be delivered to the clients.					