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**SCHOOL OF GRADUATE STUDIES
MASTERS OF BUSINESS ADMINISTRATION**

**THE EFFECT OF TRAINING ON EMPLOYEE PERFORMANCE: THE CASE OF
SELECTED BRANCHES OF COMMERCIAL BANK OF ETHIOPIA**

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ID: SGS/0086/2012A

Advisor: Abdurezak Mohammed (PhD.)

March 10, 2022

Addis Ababa

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ADVISOR: Abdurezak Mohammed (PhD.)

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

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

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March 10, 2022

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ABBREVIATIONS AND ACRONYMS

CBE: Commercial Bank of Ethiopia

CRO: Customer Relation Officer

HRD: Human Resource Development

OJT: On-the-Job training

SBBO: Senior Banking Business Officer

SSPS: Statistical Package for the Social Sciences

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ABSTRACT

The purpose of this study was to examine the effect of training on employees' job performance in the case of selected branches of Commercial Bank of Ethiopia in Addis Ababa. It measured training using four dimensions such as training practice, on-the-job-training, off-the-job training and training content. The study used primary data sources. Simple random sampling technique was used and self-administered questionnaire was distributed to 244 sample employees and collected the relevant primary data sources from 212 respondents. SPSS version 26 was used to process the data gathered. The study applied explanatory design and mixed approach. The study used descriptive statistics (frequency, percentage, mean and standard deviation) to describe the status of training and employee performance. Moreover, Correlation and regression analysis were also used to determine the cause and effect relationships between training and employees' job performance. The findings revealed that there is training practice in the bank mainly on the job training, off the job training and rich training content and strong Pearson correlation results revealed that employee performance has positive relation with on-the-job training ($r = 0.725$, $p < 0.01$) and off-the-job training ($r = 0.722$, $p < 0.01$). Finally, the regression analysis revealed that on-the job and off-the job training have positively and significantly affected employees' job performance. Finally, it recommended that contemporary training issues and methods should be implemented in addition to empowering trainers.

Key terms: *training, on-the job training, off-the job training, training content, employee performance.*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Human resources are the most important asset at the modern organization, which makes the skills, mastered by representatives a vital factor in deciding the current situation as well as the long run of an organization, which are affected by the performance of the human resource. The way organization gives training to its staff can impact its efficiency (Elanga & Imran, 2013). A few training practices can be utilized to improve representative work performance, which comes about in enhancing the performance of the organization as an entire. In this way, training practices can be the most figures for the victory of an organization, which justifies their assessment through research. The impact of human resource management and training practices on organizational performance has been a critical subject of research nowadays (Treven et. al., 2015).

Several points of interest can be accomplished through training, including the improvement of work satisfaction among workers, in addition to commitment and collective strengthening. (Sung & Choi, 2014). An important factor related to training is utilized of advanced methods and unused learning theories. Effective training depends on the utilizing of effective training methods, which are competent in pulling the attention of employees and improving the learning process (Alwekaisi, 2015).

Drawing in the attention of learners in training is related to a critical issue, which shapes the premise for the victory of training practice, specifically the attitudes of learners towards the training practices and results. Positive attitudes towards training practice maximize the benefits picked up by learners (Nuèman, 2006).

The banking industry is confronting huge changes and challenges these days. It has been observed that the lack of a proficient, talented, competent workforce has upheld organizations to be innovative in formulating strategies to preserve their invaluable workforce. In this manner, it is basic to maintain the banking industry from distinctive performance and development areas like technological innovations, building a sense of group work, communication skills of worker, improved customer service, interpersonal relationship, job satisfaction&morale among employees and so on, and due to day by day, the competition between the banks are rising. So the rising changes in consumer

preferences within the banking industry require ceaseless expansion and advancements in unused and existing products, research and development, scientific productivity, high-quality network, etc. The employees of the bank also have to be trained to meet the challenges of the banking industry. So in light of the preceding premise, the study is carried out to look at the “effect of training on employee job performance” in improving the performance of the workforce using adopting excellent training practices of the industry to serve the employees. The training process has continuously been valuable for the banking industry; as of late there has been a consistent impact of training over the organizations showing their culture as being socially capable of satisfying training needs. This study pointed at exploring the attitude of workers towards training and its effect on the performance of workers at the Commercial Bank of Ethiopia.

1.2. Background of the Organization

The history of the Commercial Bank of Ethiopia (CBE)¹ dates back to the establishment of the State Bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. In 1974, CBE merged with the privately-owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country.

Currently, CBE has more than 33 million account holders and the number of Mobile Banking users also reached more than 5.6 million and active debit cardholders reached more than 6.1 million as of June 30th 2021.

Commercial bank of Ethiopia has a vision, “To become a world-class commercial bank by the year 2025”. In addition, it has a mission statement, “we are committed to realizing stakeholder’s values through enhanced financial intermediation by deploying best professionals and technology”. Besides this, the bank has its values. These are “integrity, service excellence, professionalism, empowerment, learning organization, teamwork, respect for diversity and corporate citizenship”.

One of the initiatives identified in the revised corporate strategy is to develop a digitalization strategy. Digitalization strategy is considered as a key instrument to ensure transformation in the service provision scheme of the bank. It is helpful to promote the deployment and application of financial technologies and ensure the success of the corporate objectives. Reports show that CBE has been investing a large sum of money to

¹<https://combanketh.et/en/>

acquire the latest financial technologies and diversify the portfolio of the bank's products and services. Deployment of proper digital technology enables the bank to improve its operational efficiency and effectiveness and create convenience for its customers.

Commercial Bank of Ethiopia is a pioneer in adopting core-banking solutions and other banking service technologies in Ethiopia. It has deployed various financial technology infrastructures and solutions to transform the operation of the bank to modern banking services standards. In the past ten years, the bank installed a core-banking solution and interconnected all its 1,759 branches. In addition, the bank has introduced various payment platforms such as ATMs, POSs, Internet and mobile banking, and expanded its outreach all over the country. Data show that the total ATM of the bank has increased from 258 in 2013 to 3,091 in 2021. Its POS machines have increased from 206 to 4,350 in the same period. Its active visa card users have reached 3.7 million. In the period between 2013 and 2021, the total number of mobile banking and internet banking subscribers of the bank increased to 2.4 million and 47,500 users, respectively.

1.1. Statement of the Problem

Training is a systematic process to improve employees' skills, awareness and competency, vital to perform effectively on work. Generally, training influences organizational competitiveness, income and performance. Nowadays, in this globalized world, the banking industry gets to be more profitable, competitive and plays a vital role within the financial progression and advancement of the nation. In our country Ethiopia, the banking industry gets to be competitive and a key for financial development and advancement. Lack of necessary skills competencies and qualities to perform banking transactions would result in destitute performance that makes clients dissatisfied. They must have the essential abilities and competencies required to do their occupations through training. Training and development are the boost employees ought to upgrade their performance and potential that will, in turn, upgrade organization adequacy.

Successful training and development depend on knowing what yields are required for the person, the division and the organization as an entirety. With limited budgets and the requirement for cost-effective arrangements, all organizations have to feel secure that the assets invested in training and development are focused on regions where these are required and a positive return on the investment is ensured.

The lack of a quality workforce affects both workers and the quality of work of employers within the organization.

According to Assefa Gidey who researched on the effect of training and development has found that the effect of training on employee performance is significant and his respondents confirmed that they have sufficient help from peers and supervisors; increased performance after training and job rotation contribute to overall performance of the bank.

The above research did not specify which type of training or the content of material provided effect the performance of the employee.

Finally, to survive in this globalized market, the organization needs to focus on organizing training programs and designing the right approach for its execution. Thus, the point of this study was to distinguish the impacts of training practices on employees' work performance.

1.2. Basic Research Questions

The key research questions to be answered by the current study are:

- How is an employee-training practiced in the Commercial bank of Ethiopia?
- Does the on-the-job training influence the employee's job performance?
- What is the effect of off-the-job training on employees' work performance?
- How much does the content impact worker job performance?

1.3. Objective of the Study

1.3.1. General Objective

The General objective of the study is to determine the practices and the effect of overall training on employees' Job performance in the Commercial Bank of Ethiopia.

1.3.2. Specific Objective

The Specific objective of this study is:

➤ To assess the status of employee training practice in the case of Commercial Bank of Ethiopia.

➤ To determine the effect of on-the-job training on the employees' work performance in the case of Commercial Bank of Ethiopia.

➤ To test the effect of off-the-job training on the employees work performance in the case of Commercial Bank of Ethiopia.

➤ To investigate the effect of training content on employee work performance in the case of Commercial Bank of Ethiopia.

1.4. Significance of the Study

The study was aimed to investigate the effect of training on employees' work performance in the case of Commercial Bank of Ethiopia. The investigation commits to helping the bank to understand and recognize the impact of training on employees' work performance and the relationship between training and work performance. The study will offer assistance to develop and protect a quality work-life, which can allow employees' work performance and self-confidence. The study also helps the administration of the Bank to appreciate the training and understand its challenges related to staffs' performance.

The finding of the study provides direction either to make enhance or develop the training programs. It also empowers the administration to guarantee a suitable process of training programs throughout the bank. Eventually, the study serves as a reference for other research, which conducted in a similar topic area in the future.

1.5. Scope of the Study

The scope of the study includes geographical, methodological, time and conceptual scopes. Conceptually, the study is focused on investigating the effect of training on employee performance in the case of selected branches of the Commercial Bank of Ethiopia in Addis Ababa only city branches. Geographically, the study was conducted in one organization called Commercial Bank of Ethiopia, particularly was carried out in 15 branches out of a total of 120 branches in the city of Addis Ababa. Methodologically, the study was conducted based on questionnaire survey. Time wise, the study conducted from September to mid of December.

1.6. Limitation of the Study

The major limitation of this study was the issue of data collection during the COVID-19. Since direct physical and inanimate contact should be

avoided utmost and distributing paper questionnaire as planned was not easy options. So Google Forms to deliver the questionnaire for random selected respondent as a means of collecting primary data were implemented.

After deciding to use Google Forms to distributing questionnaire, it was difficult to get all individual students email or phone number to send the questionnaire personally via online platforms. However, after so many repetitive calls and reminder to respective respondent through email, the research managed to get 87% return rate.

1.7. Definition of Terms

Training practice: - a planned process to modify attitude, knowledge or skill behavior through learning experience to achieve effective performance in an activity or range of activities (Wilson, 2004).

Training: It is a type of activity which is planned, systematic and it results in improved level of knowledge, skills and attitudes that are necessary to perform the job effectively and efficiently (Gordon, 1992)

Training: defined as a learning process in which employees acquire knowledge, skills, experience and attitudes that they need in order to perform their job better for the achievements of their organizational goals (Ngirwa, 2009).

Training has also been defined as a situation where an expert works with a learner to transfer to them certain area of knowledge and skills in order to improve current job, (McNamara, 2008). Noe et al (2000) on his part also views training as a planned effort by a company to facilitate employees learning of the job-related competencies.

Training and Development: Training and development are often used interchangeably. For the purpose of this research, training and development refers to organizational activity concerned with enhancing the job performance of employees (either as individuals or groups) in organizational environment. It can be considered as learning process which involves strengthening of skills, concepts, changing of attitude and obtaining more knowledge to improve employees' performance (Hamid, 2015).

Employee Performance: is defined as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed (Afshan et al. 2012).

1.8. Organization of the Study

This paper was organized into five chapters. On the first chapter is introduction of the study which includes background of the study, statement of the problem, research questions, research objectives, significance of the study, definition of key terms, scope of the study, and limitation of the study. The second chapter provides a critical review of the researches and literatures relevant to the study. The third chapter elaborates the methodology used in the study. It covers research design, sampling method, data collection tools and analysis of the study. The fourth chapter deals with presentation of the results and its interpretation. The last chapter incorporates the summary of major findings, conclusions, and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Theoretical Review

This section of the research examines the theory and concept of training; types of training; the importance of training, employee performance, and empirical literature on the relationship between and job performance, conceptual framework of the study and finally the research hypothesis.

2.1.1. Definition of Training

A planned and systematic effort helps to develop knowledge; enhance skill; achieve effective performance and attitude change through a learning experience in a range of activities. Its purpose, in the work situation, is to enable an individual to acquire abilities in order that he or she can perform adequately a given task or job and realize their potential. (Caple, 2009)

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2.1.2. Benefits of Training

Mainly the purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most prominent potential motivators which can lead to both short-term and long-term benefits for individuals and organizations. In deed trainings have so many benefits. Thus, Cole (2004) summarizes the benefits of training hereunder.

1. High morale – employees who receive training have increased confidence and motivations;
2. 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;
3. Lower turnover – training brings a sense of security at the workplace which in turn reduces labor turnover and absenteeism is avoided;
4. 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;
5. Provide recognition, enhanced responsibility and the possibility of increased pay and promotion;
6. Help to improve the availability and quality of staff and
7. Give a feeling of personnel satisfaction and achievement and broaden opportunities for career production.

2.1.3. Methods of Training

There is a wide range of training methods and techniques that have been developed over the years by various organizations and training. Different training methods are suitable for different categories of people in the organization. There can be several categories of personnel in an organization, e.g. managerial and non-managerial, technical, administrative, skilled, unskilled, senior, junior etc. Each organization has to choose the methods and techniques of training which are relevant to its training needs. Various methods of training may be classified into the following categories:

2.1.3.1. On-the-job Training (at the place of work)

OJT is simply job instruction occurring in the work setting and during work. (Rothwell & Kazanas, 2004)

In traditional on-the-job training, the instructor chooses his or her own training method. There is no prescribed “best way” to teach a skill. The two most common approaches are showing and telling. Some instructors commonly do a lot more showing than telling or vice versa. Some instructors may provide guidance as to the trainee’s practice, while other instructors may prefer to cover the subject and then put the trainees to work on the job without much supervision. This may result in spotty performance. Normally, no formal evaluation is conducted as part of traditional on-the-job training. The instructor determines the criteria for success, and if he or she happens to be methodical, the trainee may become a highly competent performer. But if the instructor is impatient, erratic, or under pressure to put the trainee to work, the trainee’s skill level may suffer. Either way, the end of training is strictly a judgment call on the part of the instructor: the trainee is ready when the instructor says so. (Learning & Cookbook, 2001)

There are four methods of on-the-job training explained below:

1. Coaching:

Coaching is a one-to-one training. It helps in quickly identifying the weak areas and tries to focus on them. It also offers the benefit of transferring theory learning to practice. The biggest problem is that it perpetuates the existing practices and styles (Dessler & Varkkey, 2010).

2. Mentoring:

The focus in this training is on the development of attitude. It is used for managerial employees. Mentoring is always done by a senior inside person. It is also one-to-one interaction, like coaching (Dessler & Varkkey, 2010).

3. Job Rotation:

In which an employee moves from job to job at planned interval to broaden their understanding of all parts of the business and to test their abilities (Dessler & Varkkey, 2010)

4. Apprenticeship:

Is a process by which people become skilled workers, usually through a combination of formal learning and long term on the job training (Dessler & Varkkey, 2010)

2.1.3.2. Off-the-Job Training

Off the job training methods are those in which training is provided away from the actual working condition. It is generally used in case of new employees. Instance of off the job training methods are workshops, seminars, conferences, etc., such method is costly and is effective if and only if large number of employees have to be trained within a short time period (Noe *et al.*, 2008)

Types of off the job training

a) Classroom Lectures and Seminars: -Traditional forms of instruction revolve around formal lecture courses and seminars. These help individuals acquire knowledge and develop their conceptual and analytical abilities. (Greer, 2003).

b) Simulated training (Vestibule training):-is a method in which trainees learn on the actual or simulated equipment they will use on the job, but are actually trained off the job. It is necessary when it's too costly or dangerous to train employees' on the job. (Dessler & Varkkey, 2010).

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

d) The case study method: -presents a trainee with a written description of an organizational problem. The person then analyzes the case, diagnoses the problem, and presents his or her findings and solutions in a discussion with other trainees, (Onyango & Wanyoike, 2014)

e) Role Playing: -is to create a realistic situation and then the trainees assume the parts (roles) of specific person in that situation. (Dessler & Varkkey, 2010)

2.1.5. Training objectives

Once training 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 objectives are set for the trainees. These objectives define the performance that the trainee should be able to exhibit after training as stated by Scarpello and Ledvinka (1988). The main objectives of staff training are to improve the qualities of the trainee, formulation of objectives for different needs and ways of achieving it. The training objective is very important because it determines the designed and content of the training programs. Contents of the training remain the same no matter the type of training involved. It is to increase personnel efficiency, professional growth, and smooth and more effective organizations operations.

HRD experts suggest that objectives should be stated explicitly and answer the following questions as stated by Scarpello and Ledvinka (1988).

- What should the trainees be able to do after training?
- Under what conditions should the trainee be able to perform the trained behavior?
- How well should the trainee perform the trained behavior?

Training objectives must be specific, measurable and time-targeted as stated by Werther 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.

The following can be briefly summarized as training objectives.

- To create constant awareness in the minds of all sections of employees of the mission of the industry, it's objective and goals.

- To encourage self-development to achieve organizational goals with a sense of belonging and commitment to the organization and thereby ensuring the development of a proper work ethos in the Industry and fostering of team spirit.
- To identify the training needs of the entire personnel in the industry in keeping with the corporate plans and consultation with the user departments.
- To impart knowledge and skills necessary for performing the job efficiently and effectively and to keep the employees acquiring necessary conceptual, technical, human and managerial skills in the areas of decision-making and problem-solving.
- To make available in adequate number sufficiently trained manpower to meet the diverse needs of a rapidly growing industry.
- To achieve the effectiveness of training through tapping the in-house training facilities as well as sources available externally in a balanced manner to develop internal faculty support at all levels and disciplines.

2.1.6. The Process of Training

It is critical for all trainers to be well rounded and understand the training process from start to finish. The Training Cycle provides you with a big picture of the process.

a. Assess and analyze needs

Generally, you need to conduct an assessment and analyze the data to identify specific needs. There are two main reasons for completing an assessment and analysis.

First, you want to make sure there is a reason to conduct training. You may discover, after conducting the analysis, that the relevant issue can be addressed by something other than training. For example, you may be able to do on-the-job coaching, or you may feel that an article in the company newsletter alerts employees to the information needed.

Second, if you do determine that training is necessary, the analysis should tell you exactly what should be taught in the training session. It should also help you determine your training objectives.

There are many ways to conduct assessments. You can use a formal instrument that measures a person's skill or knowledge or one that simply measures a person's preference. You can use written questionnaires or you can use personal interviews. If you use interviews, you can meet with individuals one-on-one, or you can conduct small focus groups. Another way to assess a need is to observe an employee working or to take a work sample. You can also use records or reports that already exist. Your goal in collecting this data is to determine the gap between a job requirement and an individual's actual skill or

knowledge. Bottom line is to determine what is preventing the desired performance. You use this information in the next stage of The Training Cycle.

b. Develop learning objectives

After you have determined that there is a legitimate training need, your next step is to state exactly what you want the training to accomplish. You do this by writing objectives. There are two kinds of objectives from two perspectives used in training:

The learning objective: This is a statement of the performance (knowledge or skill) that is desired after the training has been conducted. Learning objectives should be based on the information you discovered during the analysis step. For example, “At the end of this training session, participants will be able to design participant-focused learning activities.”

The training objective: This is a statement of what the instructor hopes to accomplish during the training session. This may be an outcome, or it may be a description of what the instructor plans to do in order to accomplish the learning objectives. For example, “This session will create a positive learning climate that encourages participants to get involved and to ask questions.” Some trainers include both learning and training objectives in their design. Learning objectives are a required step in every good training design. Training objectives help the trainer to focus on designing and delivering a first-class training program by setting targets for the trainer to achieve. Learners are told what the learning objectives are at the beginning of a training session.

c. Design and develop the program

After you determine the objectives, you can begin the program design. This is the stage of the Training Cycle that I like best. You decide exactly what you’re going to do to accomplish the objectives you set. There are many things to consider in designing a training program. Your first decision is whether to design it at all. You may decide instead to buy it off the shelf and customize it. Whether you design or customize, you want to consider who your audience is, what the best training techniques are, how to add creativity to the program, and how to ensure that learning objectives are met. You also build in methods to ensure that the learning is applied back on the job and a process to evaluate the program’s effectiveness. If you design it, a big task ahead of you is developing the materials. What paper handouts do the learners need? What audiovisual materials and equipment will you use? If it is an online course, what technical support will you require? Will your learners require job aids — either paper or online? While this stage can be exciting, it can also be exhausting.

d. Implement the design

This is The Training Cycle stage where you actually conduct the program. A trainer completes a huge amount of preparation before the program. Even after an excellent job of preparing, there is no guarantee that the program will go off without a hitch. That's why some trainers pilot a program with a group of pseudo-learners who provide feedback before the session is ready for prime time. You use both presentation and facilitation skills. As a trainer, you're a presenter and a facilitator: Presenters provide more information. If much of the information is new or technical, you may need to present. The preferred role, however, is as a facilitator. Facilitators play more of a catalyst role and ensure learners' participation. A good trainer is often synonymous with the term "facilitator." While you're conducting the training, you want to constantly read your audience to see whether you're meeting their needs. If you see that approaches isn't working, stop and try another. Don't be afraid to stray from the agenda if that seems to be the audience's need. This is the stage where platform experience and good facilitation skills are required.

e. Evaluate performance

When it's over, it's not over. The evaluation stage is an important part of The Training Cycle for three reasons: First, the evaluation tells you whether or not the objectives were accomplished. Second, information from the evaluation stage should be fed into the assess and analyze stage. It is used to improve the training program should it be conducted again. This is why this model is circular. Finally, evaluation information serves as the basis for determining needs for future programs or other changes an organization may need to make. Thus the cycle is complete and the process starts all over again. (Elaine Biech, 2005)

The evaluation and validation of any training process is a very important key element not to be overlooked or treated lightly in the development of any training development process because it becomes the tool used to tell us if we reached our intended goals or objectives. Training should be evaluated several times during the process. Determine these milestones when you develop the training. Employees should be evaluated by comparing their newly acquired skills with the skills defined by the goals of the training program. Any discrepancies should be noted, and adjustments made to the training program to enable it to meet specified goals. Many training programs fall short of their expectations simply because the administrator failed to evaluate its progress until it was too late. Timely evaluation will prevent the training from straying from its goals. According to DeCenzo and Robin (2005), there are three popular methods of evaluating training programs. Post-

training performance method: - Evaluating training programs based on how well employees can perform their jobs after training. Pre-post-training performance method: Evaluating training programs based on the difference in performance before and after training. Pre-post training performance with control group method: Evaluating training by comparing pre- and post training results with individuals.

2.1.7. Theoretical Foundation of the Study

The major theory that helps me to link training (independent variable) and job performance (dependent variable) is social exchange theory. The theory defines; “Social exchange as here conceived is limited to actions that are contingent, and mutually rewarding reactions from others (Blau, 1964). The more rewarding or capacity building to its employee, the more they would be excellent performer and in turn, more productive. However, it is reasonable to test the hypothesis and find out the relationship between training and employee performance. Beside, since most company conduct both on the job and off the job training, the researcher intends to go with it. In addition, effective training consists with excellent training content and company’s culture of providing training for employees. Therefore, the researcher assume training practice, on the job training, off the job training and training content as independent variables and employee performance as dependent variable.

2.1.8. Employee Performance

2.1.8.1 The Concepts of Employee Performance

Training have an impact on the performance of employees, thus training plays a vital role, improving performance as well as increasing productivity, and eventually putting companies in the best position to face competition and stay at the top. The crucial source to any organization is its workforce. It has great contribution which comprises of the organization’s achievement which cannot be underestimated. Afshan (2012), defines performance as; “The achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed. Employee performance can be manifested in improvement in production, easiness in using the new technology, highly motivated workers”. Many studies of researchers confirmed that human resource management practices have been strongly and positively related to employee performance and developments areas. Commonly, the employee performance is related to the outcomes. However, it can also be looked at in terms of behavior (Armstrong 2006). Kenney et al.

(1992) mentioned that employee's performance is measured against the performance standards set by the organization.

Employee Performance is defined as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed (Afshan et al. 2012).

According to K. Rajanderan (2005), Job performance can be defined in terms of quantifiable outcomes of work behaviors such as amount of sales, numbers sold and also in terms of behavioral dimensions which may include work-related communication

2.1.8.2 Measurement of Employee Performance

There are many measures that can be taken into consideration when measuring performance by considering efficiency, effectiveness, productivity, quality and profitability measures (Ahuja 2006). The terms explained hereunder:

Quality is the characteristic of products or services that bear an ability to satisfy the stated or implied needs (Kotler 2002). It is increasingly achieving better products and services at a progressively more competitive price (Stoner 1996). **Profitability** is the ability to earn profits consistently over a period of time. It is expressed as the ratio of gross profit to sales or return on capital employed (Wood 2002). **Productivity** is expressed as a ratio of output to that of input (Stoner 1996). It is a measure of how the individual, organization and industry converts input resources into goods and services. The measure of how much output is produced per unit of resources employed (Lipsey 1989). **Efficiency and effectiveness** - efficiency is the ability to produce the desired outcomes by using as minimal resources as possible. It is based on how much raw materials, money, etc. are necessary for producing a volume of output. It is calculated as the amount of resources used to produce a product or service. It is concerned with „doing things right“ while effectiveness is the ability of employees to meet the desired objectives or target or the degree to which the employee achieve a stated goal. It means that the employee successes in accomplishing what he/she tries to do and relates to the output of the job and what the employee actually achieves (Stoner 1996).

2.2. Empirical Review

The purpose of this thesis was to evaluate the effects of training on employee performance, using the telecommunication industry in Uganda as a case study. To understand the study aim, four goals were developed and these focused particularly on identifying the training programs' existing in the industry, the objective of the training offered, and the methods

employed and finally the effects of training and development on employee performance. The study was based on three case studies of the biggest telecommunication companies operating in Uganda. A qualitative research approach of the data collection was adopted using a questionnaire comprising of 18 questions distributed to 120 respondents. Based on this sample the results obtained indicate that training has a clear effect on the performance of employees. The findings reported in this study suggest that training and development have an impact on the performance of employees concerning their jobs. This result is broadly consistent with prior management literature on training and development (Nassazi, 2013).

Assefa Gidey (2016) also conducted a research to determine the effect of training and development on employee's performance in the case of Commercial Bank of Ethiopia. This study also indicated that independent variable (employee training) is significantly correlated with the dependent variable (employee performance). Thus, the study found out that the effect of training on employee performance is generally significant. Therefore, based on these empirical study finding the researcher establish that training influence positively employee performance.

In addition, Sultana et.al (2012) conducted a study to determine the effect of training practices on employee performance in Telecommunication Sector in Pakistan. Based on a combination of literature review and questionnaire surveys, this paper explores that for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. It has been observed that most organizations meet their needs for training in an ad hoc and haphazard way while others set about identifying their training needs, then design training activities in a rational manner and finally assess the results of training. The study concludes that if organizations invest in right type of employee training it can enhance employee performance as well as competencies and skills. In addition, training is seen as a useful means of coping with changes fostered by technological innovation; market competition, organizational structuring and most importantly it plays a key role to enhance employee performance.

As of Wendewosen Ajema 2017 study, Clearly also, majority of employees supervisors and training experts do believe that on-the-job training given for employees brought a positive effect on their banks employee performance. In addition, the results indicate that on-the-job training has positive effect not only on employees' performance but also on organizational performance.

2.3. Research Gap

According to Assefa Gidey who researched on the effect of training and development has found that the effect of training on employee performance is significant and his respondents confirmed that they have sufficient help form peers and supervisors; increased performance after training and job rotation contribute to overall performance of the bank.

In addition, the study of Sultana concludes that if organizations invest in right type of employee training it can enhance employee performance as well as competencies and skills. In addition, training is seen as a useful means of coping with changes fostered by technological innovation; market competition, organizational structuring and most importantly it plays a key role to enhance employee performance.

The above researches did not specify which type of training or the content of material provided has more significant effect on performance of the employee.

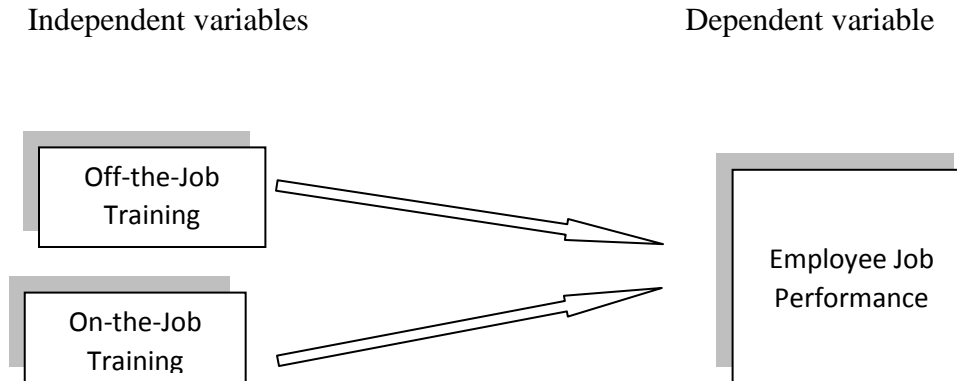
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Even though the researcher share the above finding's of Mr. Wendewosen Ajema, off the job training has it on importance regarding updating the employee with contemporary works and standards.

2.4. Conceptual Framework

As one of employee of Commercial Bank of Ethiopia, off the job training has help me to perform on my job. Besides, there is habit of tutoring freshman employee on teller counter by letting the employee sit right beside senior employee. Then, the teller will tell him/her how it is done and he/she watch and learn. This kind of training helps the employee to cope with work quickly and become asset to the company. In addition, being invited to training session to attend lecture by the professional in their area of expertise helps the employee the dynamics and broader his/her view on customer service and on other subjects. Therefore, this figure below is simply to envision the bigger picture of the study.

Figure 2.3. 1 Conceptual Framework



Source: adapted from Kanyesiga & Bazinzi (2015)

1.5 Hypothesis

The hypothesis is formulated based on the objectives of the study, which is investigating the effect of training on employee performance in the case of certain branches of the Ethiopian Commercial Bank in Addis Ababa. In line with this, we hypothesize that:

H1- Commercial bank of Ethiopia practice employee-training.

H2-On the job training positively influences employee performance.

H3- Off the job training positively influences employee performance.

H4-Training content contributes to employees' job performance

CHAPTER THREE

RESEARCH METHODOLOGY

3.1.1. Research Design and Approach

Explanatory research design and the mixed approach were used in this study to meet the research objectives. Explanatory research helps to examine the causal relationship between variables (training and employee performance). This study was carried out in Addis Ababa at the branches of the Commercial Bank of Ethiopia. Population refers to the elements of the targets of the study.

3.1.2. Population and Sampling Techniques

The population of the study incorporates workers and administrators of the Commercial Bank of Ethiopia. The sample is the subset of the population to be represented in the study. Simple random sampling will be applied to selecting respondents to the questionnaire. The sample consisted of staff, administrators, training and development agents.

The study covered only city branches. More than 120 branches are located in Addis Ababa. However, this survey was conducted on the 15 branches near Merkato. These branches were selected because they are in the same district and overtly perform better than other districts expressed in company reports. So, this questionnaire were addressed to them just to figure out if the training were predominate factor to their performances. Simple Random sampling techniques were used to select respondents so that every employee in each branch in each position would have the same chance and provide input and feedback on the topic raised in the questionnaire since all members have received training once or twice a year.

Sample size determinations

$$n = \frac{N}{1+N(e)^2} n = \frac{450}{1+450(0.05)^2} n = 450/2.125 n = 211.76 \approx 212$$

Where: n = Sample Size N = Total Population Size e = Acceptable Level of Error (that is 5 percent)

Source: Yamane (1967) Sample Size and regarding total population that 450 employee come from the assumption that there is average employee of 30 in 15 branch where the researcher email the questionnaires.

3.1.3. Instruments of data collection

Questionnaires and interviews serve as tools for collecting data. The researcher in line with the review of related literature constructed the questionnaires. Although it is preferable to conduct interviews to gather data as intended, it will be impossible to do so in this global pandemic. In addition, the questionnaire included organizational training practice, on-the-job training, off-the-job training, and training content for employees.

3.1.4 Procedures of data collection

Before distributing the questionnaires the initial questionnaire was piloted with 10-15 respondents to check any grammar error or spelling error and to ensure that all questions were well understood and based on feedback modification and improvement on the instrument ranking order.

Following the pilot test, the questionnaire will administer and email to the respondents. The questionnaire will be collected while checking whether each questions items is answered or not, to avoid not responded item error.

3.1.5 Methods of data analysis

After managing tools and collection, the data were coded. Then the coded data has encoded to excel. The gathered data analyzed by using different techniques based on the type of data. The quantitative data from the questionnaire were processed using SPSS V26 and analyzed through descriptive statistics (mean, standard deviation) and inferential statistics (correlation, regression analysis).

3.1.6 Validity and Reliability analysis

A pilot test was conducted to test and check the reliability of the items of the questionnaire and to make the necessary correction. In measuring reliability of data, the main criterion should be dependability. Internal consistency was checked through computing Cronbach's Coefficient alpha (Zikmund, Babin, Carr & Griffin (2009). Accordingly, the reviewed questionnaire was pre-tested using Cronbach's alpha reliability measurement scales on a sample of 15 randomly selected employees; the result was at Alpha value of 0.850. Cronbach alpha resulted 0.850 for a number of items 30, indicated that the survey

instrument is reliable instrument. Based on the response of the pilot test the researcher also consult with experienced individuals to the validity and after getting comments the researcher corrected and adjusted the mistakes which were suggested by individuals. Finally, the researcher was distributed and administered the questionnaire to the selected sample respondents of the study.

Table 3.1.6. 1 Cronbach’s Alpha reliability statistics

Reliability statistics	
No of Items (30 for each)	Cronbach’s Alpha
Training Practice	0.804
On the job training	0.793
Off the job training	0.771
Training Content	0.729
Employee Performance	0.812

Source: Own Survey

According to Lombard (2010), coefficients of 0.90 or greater are nearly always acceptable, 0.80 or greater is acceptable in most situations, and 0.70 may be appropriate in some exploratory studies for some guides. This indicates that the items in each of the domains were well understood by the respondents. The items have measured what they were designed to measure.

3.1.7 Ethical Considerations

The following ethical issues were applied accordingly:

- During emailing of the questionnaire, respondents were fully informed about the purpose of the research.
- Any information’s discourse regarding about the research was held confidentially.
- The questionnaire was filled by their total willingness.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter integrates the analysis, results and discussion portraying the background of respondents, motivation, commitment, engagement and organizational culture concerning quality matters. Due to the Covid 19 pandemic, the analysis was done using an online questionnaire forms application called Google forms application to tract questionnaire that includes quantitative and qualitative parts of the research. Since the online filling questionnaires are very convenient, the return rate was found to be 87% which is acceptable and workable.

4.1. Background of the Respondents

In this section of the paper background of respondents is displayed. The analysis in this part contains categories of respondents in terms of the working department, gender, age, educational status, and work experience.

Table 4.1. 1Background of the respondent

Item	Categories	Frequency	Percent
Position at the bank	Banking	88	41.5
	Branch M	7	3.3
	CRO	19	9.0
	Digital	31	14.6
	Manager	32	15.1
	SBBO OR	35	16.5
	Total	212	100.0
Educational Background	BA/ BSC	164	77.4
	MA/MSC	48	22.6
	Total	212	100
Gender	Female	73	34.4
	Male	139	65.6
	Total	212	100
Age	21 - 30	95	44.8
	31 - 40	102	48.1
	41 -50	15	7.1
	Total	212	100
Service Year	Below 1 year	2	0.9
	1 to 5	60	28.3
	6 to 10	91	42.9
	Above 10	59	27.8
	Total	212	100

In the above list of respondent profiles, 41.5% of the respondent is business banking officer which there is a large number of tellers in the bank. Besides this, even though there are 77.4% of BA/BSC holders in those branches, there are also 22.6% MA/MSc holders in those branches. In addition, there are 65.6% Male respondents than females; 48.1% of the respondents are between the ages 31-40.

Since the respondents are significantly composed of bank tellers which mostly categorized between the ages thirty one to forty, the bank have active age group who can take responsibilities and discharge duties effectively.

4.2. Descriptive Statistics about Training Practice in the bank

This part of the analysis depicts training practices in the bank as per the response of the participants for 10 items. Frequency distribution and descriptive statistics are used to portray the analyses and results. Narrative thematic analysis was used for triangulating the result in addition to the quantitative part.

In addition, the mean indicates the sample group averagely agrees or does not agree with the different statements. The lower the mean, the more the respondents disagree with the statement. The higher the mean, the more the respondents agree with the statement. On the other hand, standard deviation shows the variability of an observed response from a single sample (Marczyk, Dematteo and Festinger, 2005).

Table 4.2. 1 Descriptive Statistics for Training Practices in Commercial Bank of Ethiopia

No.	Items		Scale					total
			SD=1	D=2	N=3	A=4	SA=5	
1	The Bank gives timely and frequent training.	F	17	19	7	103	66	212
		%	8.0	9.0	3.3	48.6	31.1	100.0
	Mean=3.86 SD=1.188							
2	I get objective and meaningful training for my job and performance.	F	7	19	0	107	79	212
		%	3.3	9.0	0	50.5	37.3	100.0
	Mean=4.09 SD=1.012							
3	The training given by the bank is well planned.	F	0	30	15	78	89	212
		%	0	14.2	7.1	36.8	42.0	100.0

Mean=4.07 SD=1.08								
4	I was given sufficient information on the objectives of the training before my arrival.	F	5	33	37	70	67	212
		%	2.4	15.6	17.5	33.0	31.6	100.0
Mean=3.76 SD=1.129								
5	There is on the job training for the development of skills in the branch.	F	0	14	4	125	69	212
		%	0	6.6	1.9	59.0	32.5	100.0
Mean=4.17 SD=0.762								
6	There is off-job training for the development of skills in the branch.	F	0	4	4	130	74	212
		%	0	1.9	1.9	61.3	34.9	100.0
Mean=4.29 SD=0.600								
7	Training is very important to enable employees to grasp the skill of the new system.	F	5	0	0	68	139	212
		%	2.4	0	0	32.1	65.6	100.0
Mean=4.58 SD=0.727								
8	Training is periodical and need-based.	F	2	0	21	89	100	212
		%	0.9	0	9.9	42.0	47.2	100.0
Mean=4.34 SD=0.735								
9	Training is more tasks oriented than general knowledge.	F	0	8	5	85	114	212
		%	0	3.8	2.4	40.1	53.8	100.0
Mean=4.44 SD=0.723								
10	Training is given to the new employee as well as the seniors.	F	0	0	2	112	98	212
		%	0	0	0.9	52.8	46.2	100.0
Mean=4.45 SD=0.518 Aggregate mean value is 4.21								

* SD (1) = Strongly Disagree; D (2) = Disagree; N (3) = Neutral; A (4) = Agree; SA (5) = Strongly agree

The above table displays responses for training practices. In response to the item that enquires about the training given timely and frequently 17% (36) disagreed, 3.3% (7) remain neutral and 79.7% (169) agreed (Mean=3.86 SD=1.188). On the crucial nature of training to get objective and meaningful training for my job performance, while 12.3%

(26) disagree and 87.8% (186) agree (Mean=4.09 SD=1.012). 14.2% (30) disagree, 7.1% (15) remain neutral and 87.8% (167) agree for the training given by the bank is well planned. (Mean=4.07 SD=1.08).

In the same theme, 18% (38) disagree, 17.5% (37) remain neutral and 64.6% (137) agree were replied to the enquiry if they had given sufficient information before the actual training. (Mean=3.76 SD=1.129). There is on the job training for the development of skill in the branch is 6.6% (14) disagree, 1.9% (3) remains neutral and 91.5% (194) agree. (M=4.17, SD=0.762). In like manner, 1.9% (4) disagrees, 1.9% (4) remains neutral and 96.2% (204) agree are responded to the question if there is off-job training for the development of skill in the branch. (M=4.29, SD=0.600). Training is very important to enable the employee to grasp the skill of new system, while 2.4% (5) disagree and 97.7% (207) agree. (M=4.58, SD=0.727). Training is periodical and need-based, 0.9% (2) disagree, 9.9% (21) remain neutral and 89.2% (189) agree. (M=4.34, SD=0.735). For the item on whether pieces of training are more task-oriented than general knowledge, 3.8% (8) disagree, 2.4% (5) remain neutral and 93.9% (199) agree. (M=4.44, SD=0.723). On the other hand, for the items where training is given to the new as well as seniors, while 0.9% (2) remains neutral and 99% (210) agree. (M=4.45, SD=0.518)

Since the Aggregate mean value is 4.21 in the data analysis, the findings revealed that pieces of training are given based on organizational needs in planned ways. Work shop, cluster meeting, orientation and other relevant ways of offering training are considered while arranging trainings. It is understandable from the findings that there are appropriate training practices in all levels of employees to enhance performance.

4.3. On-the-Job Training and Performance

On-the-job training and performance were investigated in line with training practices.

Twelve items were constructed and distributed for collecting data via feedback of the respondents to the Likert type scale. In addition, the analyses contain thematic analysis of the data from the qualitative part.

Table 4.3. 1 Frequency Table and Descriptive of On-the-Job Training Practices of Commercial Bank of Ethiopia

No	Items	Scale					total	
		SD=1	D=2	N=3	A=4	SA=5		
1	On job training enhance job performance.	F	0	2	0	130	80	212
		%	0	0.9	0	61.3	37.7	100
		mean=4.36 sd=0.537						
2	On job training enhance knowledge and awareness of job-related issues.	F	0	2	0	117	93	212
		%	0	0.9	0	55.2	43.9	100
		mean=4.42 sd=0.549						
3	Job performance is not affected by on the job training.	F	42	126	12	21	11	212
		%	19.8	59.4	5.7	9.9	5.2	100
		mean=2.21 sd=1.038						
4	On the job training will help to build a positive attitude to the job.	F	0	2	0	133	77	212
		%	0	0.9	0	62.7	36.3	100
		mean=4.34 sd=0.533						
5	On the job training create good coordination among staff.	F	0	28	0	107	77	212
		%	0	13.2	0	50.5	36.3	100
		mean=4.10 sd=0.941						
6	On the job training is a very effective and efficient method of training.	F	0	28	5	99	80	212
		%	0	13.2	2.4	46.7	37.7	100
		mean=4.09 sd=0.962						
7	On the job training focused on practise than theory.	F	0	28	0	89	95	212
		%	0	13.2	0	42.0	44.8	100
		mean=4.18 sd=0.973						
8	On the job training retain in the mind of the employee for I learned by doing the job.	F	0	28	12	86	86	212
		%	0	13.2	5.7	40.6	40.6	100
		mean=4.08 sd=0.994						
9	On the job training is better to be given by experienced line managers and senior staff than hired experts.	F	0	31	5	52	124	212
		%	0	14.6	2.4	24.5	58.5	100
		mean=4.27 sd=1.061						
10	On the job training is better than off job training methods.	F	28	13	31	63	77	212
		%	13.2	6.1	14.6	29.7	36.3	100
		mean=3.70 sd=1.364						
11	I have acquired a deeper understanding of job training methods.	F	0	33	17	75	87	212
		%	0	15.6	8.0	35.4	41	100
		mean=4.02 sd=1.057						
12	My performance level is rise higher by the on-job training method.	F	26	7	0	60	119	212
		%	12.3	3.3	0	28.3	56.1	100
		mean=4.13 sd=1.338 Aggregate mean value is 3.99						

*1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree

For the item in quest of enhancement of job performance due to on-the-job training; 0.9% (2) disagree and 99% (210) agree ($M = 4.36$; $SD = 0.537$). 99.1% (210) were strongly agreed on the item which was stated as “on job training enhance knowledge and awareness of job-related issues”, and 0.9% (2) disagreed. ($M = 4.42$; $SD = 0.549$). 79.2% (168) of the respondents strongly disagreed that job performance is not affected by on the job training. On the other way, 5.7% (12) were neutral and 15.1% (32) agree. ($M = 2.21$; $SD = 1.038$).

Most of the respondents agreed that on-the-job training helps to build a positive attitude to the job ($M = 4.34$; $SD = 0.533$). For the aforementioned item, 0.9% (2) disagrees and 99% (210) agree. 13.2% (28) disagree and 86.8% (184) agreed that on-the-job training creates better synergy among workers/teamwork ($M = 4.10$; $SD = 0.941$). On the item that states the effectiveness and being efficient of on job training; 13.2% (28) disagree, 2.4% (5) remain neutral, and 84.4% (179) agree. ($M = 4.09$ $SD = 0.962$). 13.2% (28) disagree and 86.8% (184) agree that job training focuses on practice than theory. ($M = 4.18$ $SD = 0.973$). For the item that on job trainees can retain more for they learned by doing the job; 13.2% (28) disagree, 5.7% (12) remain neutral and 81.2% (172) agree. ($M = 4.08$ $SD = 0.994$). 14.6% (31) disagree, 2.4% (5) remain neutral and 83% (176) agreed the job training is better to be given by experienced line manager or senior staff than hired expert. ($M = 4.27$ $SD = 1.061$).

Comparing on the job training with off the job training; 19.3% (41) disagreed that on the job training is better and 14.6% (31) remain neutral. However, 66% (140) agreed that on the job training is better than off the job training. ($M = 3.70$ $SD = 1.364$). 15.6% (33) disagree, 8% (17) remain neutral and 76.4% (162) agreed that employees acquired deeper understanding by on the job training methods. ($M = 4.02$ $SD = 1.057$). 15.6% (33) disagree and 84.4% (179) agreed that their performance level is raised higher by on the job training method.

The aggregate mean value 3.99 indicate that On-the-job training is being practiced as a method of imparting the skills, knowledge, and competencies needed for employees to perform a specific job within the workplace in their working section. Employees learn in an environment where they practice the knowledge and skills obtained during on the job training. It is being done as a mechanism for capacity building.

4.4. Off-the-Job Training and Performance

The fourth section of chapter four of this research mainly shows the analyses of data collected via questionnaire in relation to off-the-job training and performance.

Table 4.4. 1Frequency Table and Descriptive of Off-the-Job Training Practices in Commercial Bank of Ethiopia

No.	Items	Scale					total	
		SD=1	D=2	N=3	A=4	SA=5		
1	Off the job training build the capacity of the employee's skill.	F		2	5	108	97	212
		%		0.9	2.4	50.9	45.8	100.0
			Mean=4.42 sd=0.59					
2	Off the job training increase the high rate of performance than on the job training.	F	12	61	33	43	63	212
		%	5.7	28.8	15.6	20.3	29.7	100.0
			Mean=3.4sd=1.326					
3	Off the job training is important to build a positive attitude on organizational culture.	F	0	0	4	118	90	212
		%	0	0	1.9	55.7	42.5	100.0
			Mean=4.41sd=0.529					
4	Off the job training is important to build a positive attitude toward employee's job performance.	F	0	6	5	79	122	212
		%	0	2.8	2.4	37.3	57.5	100.0
			Mean=4.5sd=0.685					
5	Off the job training helps to achieve organizational goals.	F			17	103	92	212
		%			8.0	48.6	43.4	100.0
			Mean=4.35sd=0.625					
6	Off the job training is given by an expert on their own area of competence.	F		5		123	84	212
		%		2.4		58.0	39.6	100.0
			Mean=4.35sd=0.609					
7	Off the job training facilities and equipped with standard quality.	F			12	126	74	212
		%			5.7	59.4	34.9	100.0
			Mean=4.29sd=0.567					
8	Off the job training help me to perform better at my job.	F				139	73	212
		%				65.6	34.4	100.0

			Mean=4.34sd=0.476					
		F	4	37	48	69	54	212
		%	1.9	17.5	22.6	32.5	25.5	100.0
9	Off the job training help me to work without supervision.		Mean=3.62sd=1.101					
		F		2	12	107	91	212
		%		0.9	5.7	50.5	42.9	100.0
10	After off-job training, my competence is in line with branch goals and targets.		Mean=4.35sd=0.633					
		F		5	2	56	149	212
		%		2.4	0.9	26.4	70.3	100.0
11	Experience sharing is very helpful at the off-job training sessions.		Mean=4.65sd=0.625					
		F		5	2	117	88	212
		%		2.4	0.9	55.2	41.5	100.0
12	off job training is well organized and very formal.		Mean=4.36sd=0.626					
		F			4	103	105	212
		%			1.9	48.6	49.5	100.0
13	off job training is advised to maintain the standard of knowledge between performers.		Mean=4.48sd=0.537 Aggregate mean value is 4.27					

*1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree

So far as the relevance of off-the-job training incapacitating employees' skill, 0.9% (2) disagrees, 2.4% (5) were neutral and 96.7% (205) agree. ($M = 4.42$; $SD = 0.590$). For the item asking whether "Off the job training increase the high rate of performance than on the job training." 34.5% (73) disagree, 15.6% (33) were neutral and 50% (106) agree. ($M = 3.4$; $SD = 1.326$). 1.9% (4) marked neutral and 98.2% (208) agree that off-the-job training is useful for building a positive attitude on organizational culture ($M = 4.41$; $SD = 0.529$). On the importance of off-the-job training for the development of a positive attitude towards one's job performance, 2.8% (6) disagree, 2.4% (5) were neutral, and 94.8% (201) have chosen agree. ($M = 4.5$; $SD = 0.685$). 8% (17) were neutral and 92% (195) agree. ($M = 4.35$; $SD = 0.625$). On the item that "Off-the-job training helps to be good at performing for meeting organizational goals". 2.4% (5) disagree and 97.6% (207) agreed that off the job training must be given by the expert on its own area of competence. ($M = 4.35$ $SD = 0.609$). For the item asking that off the job training facilities and equipped with standard quality,

5.7% (12) were neutral and 94.3% (200) agree. (**M=4.29 SD=0.567**). 100% (212) agreed that off the job training help me to perform better at my job. (**M=4.34 SD=0.476**). Off the job training help me to work without supervision, 19.4% (41) disagree, 22.6% (48) were neutral and 58% (123) agree. (**M=3.62 SD=1.101**). 0.9% (2) disagree, 5.7% (12) were neutral, 93.4% (198) agreed that competence is in line with branch goals and targets. (**M=4.35 SD=0.633**). Experience sharing is very helpful at the off-job training sessions, 2.4% (5) disagree, 0.9% (2) was neutral and 96.7% (205) agree. (**M=4.65 SD=0.625**). 2.4% (5) disagree, 0.9% (2) was neutral and 96.7% (205) agreed that off the job training is well organized and very formal. (**M=4.36 SD=0.626**). Off job training help to maintain the standard of knowledge between performers, 1.9% (4) was neutral and 98.1% (208) agree. (**M=4.48 SD=0.537**).

In the training sessions for employees, off-the-job training is playing a critical role in making and enabling employees to be better in their performance. The depth and training method is broader in off-the-job training than any other mode. Off-the-job training is helping employees through acquiring new ways of working. Moreover, this mode of training is supporting workers to learn together as well. There is experience sharing among employees. Off-the-job training is also supporting the bank system to simplify work and bring about better organizational behavior, organizational culture and improve cohesion. This way of training is being used to develop and expand into new areas as well as make your existing processes faster and more effective. In general, respondents indicated that off-the-job training is helpful for employee performance through knowledge and skills acquisition.

4.5. Training Content and Relevance for Performance

This part of the research paper contains an analysis in relation to the theme of training content and relevance for performance. The contents, topics, and issues of training are found to be relevant to the job than being relevant for the personal life of an employee.

Table 4.5. 1Frequency Table and Descriptive of Training Content and Relevance for Performance in Commercial Bank of Ethiopia

No.	Items		Scale					total
			SD=1	D=2	N=3	A=4	SA=5	
1	The training content is need-based for the employees.	F	0	6	24	107	75	212
		%	0	2.8	11.3	50.5	35.4	100
			Mean=4.18 sd=0.741					
2	The training content is departmental work-related.	F	0	12	18	113	69	212
		%	0	5.7	8.5	53.3	32.5	100
			Mean=4.13 sd=0.790					
3	The training content helps to fill the skill gap between employees performance.	F	0	2	7	110	93	212
		%	0	0.9	3.3	51.9	43.9	100
			Mean=4.39 sd=0.601					
4	The training content is periodically revised.	F	0	25	26	111	50	212
		%	0	11.8	12.3	52.4	23.6	100
			Mean=3.88 sd=0.905					
5	The training content is interesting and attractive for employee advancement.	F	0	2	53	110	47	212
		%	0	0.9	25.0	51.9	22.2	100
			Mean=3.95 sd=0.714					
6	The training content of on the job and off the job is different in their importance.	F	0	7	19	121	65	212
		%	0	3.3	9.0	57.1	30.7	100.0
			Mean=4.15 sd=0.713					
7	There are no unnecessary repetitions on training contents.	F	19	94	30	65	4	212
		%	9.0	44.3	14.2	30.7	1.9	100.0
			Mean=2.72 sd=1.054					
8	The content of training lack topics that are supposed to be.	F	14	97	32	64	5	212
		%	6.6	45.8	15.1	30.2	2.4	100.0
			Mean=2.76 sd=1.032					
9	The content of the training is easy to comprehend and share with fellow staff	F	0	2	4	174	32	212
		%	0	0.9	1.9	82.1	15.1	100.0
			Mean=4.11 sd=0.442					
10	The content of training is in depth enough.	F	12	58	48	84	10	212
		%	5.7	27.4	22.6	39.6	4.4	100.0
			Mean=3.10 sd=1.039					
11	The content of the training is selected after the result of assessed research on specific knowledge gaps or employee weaknesses.	F	2	39	72	71	28	212
		%	0.9	18.4	34.0	33.5	13.2	100.0
			Mean=3.40 sd=0.966					
12	In general, training is vital to the performance of employees in the bank.	F	0	0	2	27	183	212
		%	0	0	0.9	12.7	86.3	100.0
			Mean=4.85 sd=0.380 Aggregate mean value is 3.80					

*1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree

From the total of respondents, 2.8% (6) disagree, 11.3% (24) were neutral and 85.9% (182) agreed that the training content is need based for the employees (M=4.18 SD=0.741).

Meanwhile, 5.7% (12) disagree, 8.5% (18) were neutral and 85.8% (18) agree that the training contents are selected based on working departments (**M=4.13 SD=0.790**). 0.9% (2) disagree, 3.3% (7) were neutral and 95.80% (203) agree on the item whether “*Training content helps to fill skill gap for employee performance*” (**M = 4.39; SD=0.601**). On the periodical revision of contents for training; 11.8% (25) disagree, 12.3% (26) were neutral and 76% (161) agree (**M =3.88 SD=0.905**). 0.9% (2) disagree, 25% (53) were neutral and 74.1% (157) agree that training contents are attractive and impressive for supporting employee performance (**M = 3.95; SD=0.714**). In the same item 3.3% (7) disagree, 9% (19) were neutral and 87.8% (186) agree that contents of on-the-job and off-the-job trainings are different in relevance (**M= 4.15; SD=0.713**). 53.3% (113) disagree, 14.2% (30) were neutral and 32.6% (69) agree that there are no unnecessary repetitions on training contents. (**M=2.72 SD=1.054**). 52.4% (111) disagree, 15.1% (32) were neutral and 32.6% (69) agree that training content lacks some topic that supposed to be. (**M=2.76 SD=1.032**). 0.9% (2) disagrees, 1.9% (4) was neutral and 97.2% (206) agree that the training is easy to comprehend and share to fellow staff. (**M=4.11 SD=0.442**). For the item request content depth; 33.1% (70) disagree, 22.6% (48) were neutral and 44% (94) agree (**M=3.10 SD=1.039**). The content of training is selected after gap analysis or assessment, 19.3% (41) disagree, 34% (72) were neutral and 46.7% (99) agree (**M=3.40 SD=0.966**). Finally, for the item asking the vitality of training to the employee of the bank 0.9 % (2) were neutral and 99% (210) agree. (**M=4.85 SD=0.380**).

As per the above analysis, the bank training content is need based where enable the bank to address employees so as to impact their skill on marketing or customer handling. In addition, the bank periodical revision of the content help the employee to update their skill set. Implementation of gap assessment enables the bank to address poor performers and enhance their performance.

4.6 Correlation Analysis

The Bivariate analysis includes the correlation and regression analysis which is used to investigate the effect of Training on employee performance at CBE. Using Pearson correlation with two tailed test of significance, the correlation analysis is made to investigate the relationships. Using the regression analysis, the impact of the variables is investigated.

According to Cohen (1998) the correlation coefficient(r) ranging from 0.10 to 0.29 may be regarded as indicating a low degree of correlation, r ranging from 0.30 to 0.49 maybe

considered as a moderate degree of correlation, and r ranging from 0.50 to 1.00 may be regarded as a high degree of correlation. Hence, correlation analysis shows only the existence of positive or negative relationship between the dependent and independent variables and shows if there is any significance.

Table 4.6. 1Correlations of effect of training on employee performance

Correlations						
		Training Practice	On the Job training	Off the Job training	Training Content	Employee Performance
Training Practice	Pearson Correlation	1	.313 ^{**}	.682 ^{**}	.587 ^{**}	.529 ^{**}
	Sig. (2-tailed)		0.000	0.000	0.000	0.000
	N	212	212	212	212	212
On the Job training	Pearson Correlation	.313 ^{**}	1	.311 ^{**}	.184 ^{**}	.725 ^{**}
	Sig. (2-tailed)	0.000		0.000	0.007	0.000
	N	212	212	212	212	212
Off the Job training	Pearson Correlation	.682 ^{**}	.311 ^{**}	1	.626 ^{**}	.722 ^{**}
	Sig. (2-tailed)	0.000	0.000		0.000	0.000
	N	212	212	212	212	212
Training Content	Pearson Correlation	.587 ^{**}	.184 ^{**}	.626 ^{**}	1	.484 ^{**}
	Sig. (2-tailed)	0.000	0.007	0.000		0.000
	N	212	212	212	212	212
Employee Performance	Pearson Correlation	.529 ^{**}	.725 ^{**}	.722 ^{**}	.484 ^{**}	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
	N	212	212	212	212	212

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

The above table shows that all the four variables, i.e. Training practice, On the Job training, Off the Job training and Training content fall in the ranges of high to moderate relationship with the dependent variable, employee performance. Training practice is at ($r=0.529^{**}$ $p<0.01$), on the job training is at ($r=0.725^{**}$, $p<0.01$), off the job training is at ($r=722^{**}$, $p<0.01$) and training content is at ($r=484^{**}$, $p<0.01$). Comparing amongst the four variables, training content is a little bit lesser than the other three. It can be concluded that there is strong relationship between the independent and the dependent variable.

4.7 Regression Analysis

The researcher conducted the two test that have to be fulfilled before testing multiple linear regression which otherwise be impossible to run the regression. The tests for the two tests of multiple regressions are presented below:

4.7.1 Multicollinearity Test

According to Raykov and Marcoulides (2006) state that in a regression analysis the presence of multicollinearity implies that one is using redundant information in the model, which can easily lead to unstable regression coefficient estimates.

The most common approach to evaluating multicollinearity is by examining the tolerance score and the variance inflation factor (VIF). Fritz and Morris (2012) stated that multicollinearity exists when Tolerance is below .10 and VIF is greater than 10. In this case, all of the tolerance values are greater than .10 and the VIF is less than 10. So, we can conclude that multicollinearity is not a problem.

Table 4.7. 1 Multicollinearity Test

Coefficients ^a								
Model				Standardized Coefficients	t	Sig.	Collinearity Statistics	
				Beta			Tolerance	VIF
1	(Constant)	4.219	1.030		4.097	0.000		
	Training Practice	0.110	0.030	0.205	3.607	0.000	0.578	1.729
	On the Job training	0.129	0.025	0.236	5.119	0.000	0.878	1.139
	Off the Job training	0.540	0.051	0.573	10.597	0.000	0.637	1.570
	Training Content	0.006	0.049	0.007	0.122	0.903	0.568	1.759

a. Dependent Variable: Employee Performance

4.7.2 Autocorrelation

The test statistics of the Durbin-Watson statistic ranges from 0 to 4. As a general rule, the residuals are independent (not correlated) if the Durbin-Watson statistic is approximately 2, and an acceptable range is 1.50 - 2.50. A value greater than 2 indicates a negative correlation and a value less than 2 explains a positive correlation (Field, 2006).

Table 4.7. 2 Durbin-Watson Autocorrection Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.665 ^a	0.443	0.432	0.40438	1.596
a. Predictors: (Constant), Training Content, On the Job training, Off the Job training, Training Practice					
b. Dependent Variable: Employee Performance					

For this particular study, the Durbin-Watson value is 1.596, and within the acceptable range and hence, we assumed independence of residuals assumption exists.

4.7.3 Normality Test

The assumption of normality shows the distribution of the errors for any given combination of values on the predictor variables (independent variables) (Matt N, Carlos A, and Deson K, 2013). One way of measuring the normality of distribution is through checking the level of skewness and kurtosis. Usually the value of skewness and kurtosis for normal distribution is varied from 1 to -1.

Table 4.7. 3 Table Test of Normality

Descriptive Statistics					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Employee performance	212	0.412	0.279	-0.755	0.552
Training Practice	212	0.084	0.279	-0.587	0.552
On the Job Training	212	-0.549	0.279	0.082	0.552
Off the Job training	212	0.410	0.279	-0.797	0.552
Training Content	212	0.977	0.279	0.115	0.552
Valid N (list wise)	212				

Source: Own Survey

As showed in above table, the results of skewness in construct dimensions of employees' performance, against the training practices were within the acceptable range of normality (-1 to +1). Hence the normality assumptions are satisfied for the obtained data.

4.7.4 Heteroscedasticity Test

For homoscedasticity to exist, at each level of the predictor variable (s), the variance of the residual terms should be constant (Field, 2006). That means the model errors are generally assumed to have an unknown but finite variance that is constant across all levels of the

predictor variables. This assumption is also known as the homogeneity of variance assumption (Field, 2006) and (Weisberg, 2005), as cited by, Matt N, Carlos A, and Deson K (2013).

Table 4.7. 4 Breusch-Pagan and Koenker test Heteroscedasticity Test

Breusch-Pagan and Koenker test statistics and sig-values		
	LM	Sig
Breusch-Pagan	5.389	0.145
Koenker	5.434	0.143

Source: Own Survey

Since the p-value of Breusch- Pagan and Koenker is greater than 0.05, then hetroscedasticity is not present (Koenker 1981).

4.7.5 Regression Analysis

Multiple Regressions analysis helps in order to measure the relative strength of independent variables on dependent variables i.e. to determine the effect of Training practice, on the job training, off the job training and training content on employee performance at CBE.

Table 4.7. 5 Regression analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.730	0.797		2.170	0.031
	Training Practice	-0.031	0.022	-0.063	-1.418	0.158
	On the Job training	0.347	0.020	0.562	17.088	0.000
	Off the Job training	0.558	0.048	0.541	11.714	0.000
	Training Content	0.064	0.033	0.079	1.919	0.056

a. Dependent Variable: Employee Performance

With Beta-value of 0.562 at 95% confidence level on the job training significantly and positively affected employee performance. Moreover, with Beta of 0.541 and 95 percent

confidence interval, off the job training positively and significantly affected employee performance at the bank. However, at 95% confidence level with Beta of 0.079, training content does not have significant effect on employee performance. Moreover, training practice does not have significant effect on job performance (beta = -0.063, P value > 0.05)

4.7.6. Summary of Research Hypothesis

The study finds that with Beta-value of 0.562 at 95% confidence level on the job training significantly and positively affected employee performance. Moreover, with Beta of 0.541 and 95 percent confidence interval, off the job training positively and significantly affected employee performance at the bank. However, at 95% confidence level with Beta of 0.079, training content does not have significant effect on employee performance. Moreover, training practice does not have significant effect on job performance (beta = -0.063, P value > 0.05)

Table 4.7.6 Summary of Research Hypothesis

S.N	Research Hypothesis	Result	Decision
1	Training Practice	-0.063	Rejected
2	On the Job training	0.562	Accepted
3	Off the Job training	0.541	Accepted
4	Training Content	0.079	Rejected

4.8. Discussion

The researcher found that the training content is very easy to comprehend and has depth in content.

According to Assefa Gidey (2016), the effect of training and development on employee's performance in the case of Commercial Bank of Ethiopia indicated that independent variable (employee training) is significantly correlated with the dependent variable (employee performance). Thus, the study found out that the effect of training on employee performance is generally significant.

In addition, Sultana et.al. (2012) as cited by Negasa Nigusa on their study on Training practices of Telecommunication Sector in Pakistan were examined to determine their impact on Employee performance. Based on a combination of literature review and questionnaire surveys, this paper explores that for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. It has been observed

that most organizations meet their needs for training in an ad hoc and haphazard way while others set about identifying their training needs, then design training activities in a rational manner and finally assess the results of training. The study concludes that if organizations invest in right type of employee training it can enhance employee performance as well as competencies and skills. In addition, training is seen as a useful means of coping with changes fostered by technological innovation; market competition, organizational structuring and most importantly it plays a key role to enhance employee performance.

As of Wendewosen Ajema 2017 study, Clearly also, majority of employees supervisors and training experts do believe that on-the-job training given for employees brought a positive effect on their banks employee performance. In addition, the results indicate that on-the-job training has positive effect not only on employees' performance but also on organizational performance.

Training effect on employee performance is found encouraging as it enhances employee effectiveness and efficiency. Due to the trainings provided employees able to improve quantity of output and quality of output that indicates effectiveness in doing their job. Moreover, training enables employees to reduce task operating cost that indicates efficiency. This indicates training affect employee performance positively.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Findings and Summary

The researcher found that the respondents are significantly composed of bank tellers which mostly categorized between the ages thirty one to forty; in turn, the bank have active age group who can take responsibilities and discharge duties efficiently and effectively as indicated in Table 4.1.1.

On the other hand, the bank has both on the job and off the job training practices. According to table 4.2.1, there is on the job training for the development of skill in the branch ($M=4.17$, $SD=0.762$). In like manner, ($M=4.29$, $SD=0.600$) there is off-job training for the development of skill in the branch.

In addition to that, the researcher found out that 87% agreed that on the job training focuses on practice than theory. For the item that ($M=4.08$ $SD=0.994$) on job trainees can retain more for they learned by doing the job. Besides, 83% agreed the job training is better to be given by experienced line manager or senior staff than hired expert stated in the table 4.3.1.

Significantly, Experience sharing is very helpful at the off-job training sessions ($M=4.65$ $SD=0.625$). Off job training also help to maintain the standard of knowledge between ($M=4.48$ $SD=0.537$). (Table 4.4.1)

Finally, the researcher found that 97.2% agree that the training is easy to comprehend and share to fellow staff. The content of training ($M=3.40$ $SD=0.966$) is selected after gap analysis or assessment as table 4.5.1 depiction.

5.2 Conclusion

In the bank, the researcher found that there is training practice for newly employed workers as induction. In addition, there are training practices as on-the-job and off-the-job trainings. The respondents of this research have indicated that there are good efforts of on-the-job training. Regardless of the availability of training practices, there are reservations in view of training content relevance and trainer competency.

The researcher found also that there is on the job and off the job training which on-the-job training is helping employees to be good at job performance and off-the-job training is being given for capacitating employee performance. Though the off-thejob training arrangements are made seldom, they are vital due to enhanced nature in terms of depth and

detail as compared to other types of training. Respondents indicated that off-the-job training is critical for the bank to create better work atmosphere with motivated and committed employees. It is also important for employees too, not only to keep them up-to-date with the latest technologies, but to make them feel like a valuable member of the team. Off-the-job training occurs when employees are taken away from their place of work to be trained. Common methods of off-the-job training include: Day release (employee takes time off work to attend a local college or training centre). Training for employees is given based on various initiatives. The causes for training arrangements include orientation, induction, work dynamics, and training needs assessment from workers. For instance, when new banking and working systems (including marketing) emerge, training is given.

5.3. Recommendations

In line with the findings of the research, here are the ways forwarded to concerned bodies who take part in the activities that are related with the thematic area studied. Managers should establish employee need based training system alongside with the bank's issues prioritized.

- The management bodies should evaluate trainers' capability and periodical follow up as well as updated promotion frame should be there.

Training and Development Office/Trainers

- Training can also help in inculcating positive organizational culture and create conducive environment for performance. Hence, psychological and employee self-development skills related themes should be added.
- Trainers should familiarize themselves with contemporary training models and contents that can fit in to the status and need of employees.
- Be well aware of employees' interest, motivation, and commitment for effective training.
- There should be comparative analysis of changes on employees after training sessions.
- Trainers should use diversified methods of training to make training sessions more effective.

Employees

- Should be motivated and committed for attentive attendance of training sessions.

- Employees can use training sessions as a means to energize the inner self for loving what they do as well. Because along with other positive organizational cultures the passion and liking of the job can be brought by wellbeing and self-development trainings.

Stakeholder

- Should urge budget allocation for training, empowering, and capacitating employees as profitability of the bank mainly depends on workers efficiency and effectiveness.

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Appendix

Appendix: I

Questionnaires ST. Mary's university

School of Graduate Studies

Masters of Business Administration (MBA)

Questionnaires to be filled by employees of Commercial Bank of Ethiopia

The purpose of this questionnaire is to collect data for the study on the effects of employee training on employee's performance. It is known that the study may have a great contribution to the organization's successful training delivery so that your cooperation in providing the relevant information is highly important, be frank and accurate as much as possible in your response.

Thank you in advance for taking the time to fill the questionnaires.

Part I General Information

1. What is your position at the bank?
 - A. Banking Business officer
 - B. Digital banking officer
 - C. Banking operation officer
 - D. SBBO or SBOO
 - E. CRO
 - F. Manager branch control
 - G. Manager banking operation
 - H. Manager banking business
 - I. Branch Manager
2. Gender
 - A. Male
 - B. Female
3. Age: _____
4. Service year
 - A. Below one year

- B. 1 to 5
 - C. 6 to 10
 - D. Above 10 years
5. Educational Background
- A. Level III or IV
 - B. Diploma
 - C. BA/BSC
 - D. MA/MSC
 - E. PhD

Part II

I. Choose the correct answer

Based on the questions below you can choose numbers from 1 to 5 using the criteria below: please tick (√) the number you feel most appropriate.

1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree

Description	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The following questions are about employee training practices in the commercial bank of Ethiopia.	5	4	3	2	1
1. The bank gives timely and frequent training.					
2. I get objective and meaningful training for my job and performance					
3. The training given by the bank is well planned.					
4. I was given sufficient					

information on the objectives of the training before my arrival					
5. There is on the job training for the development of skills in the branch.					
6. There is off-job training for the development of skills in the branch.					
7. Training is very important to enable employees to grasp the skill of the new system.					
8. Training is periodical and need-based.					
9. Training is more tasks oriented than general knowledge.					
10. Training is given to the new employee as well as the seniors.					
11. Training is given on both off the job and on-job methods.					
12. The innovative employee is highly appreciated.					
13. The bank hire lecturer who works in the service area to boost the performance of employees.					
14. The bank encourages zoom training by providing the necessary tools.					
The following questions are about the influence of on-job training on employee					

performance.					
15. On job training enhance job performance.					
16. On job training enhance knowledge and awareness of the job-related issue.					
17. Job performance is not affected by on job training.					
18. On the job training will help to build a positive attitude to the job.					
19. On the job training create good coordination among staff.					
20. On the job training is a very effective and efficient method of training.					
21. On the job training focused on practise than theory.					
22. On the job training retain in the mind of the employee for I learned by doing the job.					
23. On the job training is better to be given by experienced line managers and senior staff than hired experts.					
24. On the job training is better than off-job training.					
25. I have acquired a deeper understanding of job training methods.					

26. My performance level is rise higher by the on-job training method.					
The following questions are about the influence of off the job training on employee performance.					
27. Off the job training build the capacity of the employee's skill.					
28. Off the job training increase the high rate of performance than on the job training.					
29. Off the job training is important to build a positive attitude on organizational culture.					
30. Off the job training is important to build a positive attitude toward employee's job performance.					
31. Off the job training helps to achieve organizational goals.					
32. Off the job training is given by an expert on their area of competence.					
33. Off the job training facilities and equipped with standard quality.					
34. Off the job training helps me to perform better at my job.					
35. Off the job training help me to work without supervision.					

36. After off the job training, my competence is in line with branch goals and targets.					
37. Experience sharing is very helpful at the off-job training sessions.					
38. Off the job training is well organized and very formal.					
39. Off the job training is advised to maintain the standard of knowledge between performers.					
40. The training content is need-based for the employees.					
41. The training content is departmental work-related.					
42. The training content helps to fill the skill gap between employees performance.					
43. The training content is periodically revised.					
44. The training content is interesting and attractive for employee advancement.					
45. The training content of on the job and off the job is different in their importance.					
46. There are no unnecessary repetitions on training content.					

47. The training content lack topics that are supposed to be.					
48. The training content is easy to comprehend and share with fellow staff.					
49. The training content is in-depth enough.					
50. The content of the training is selected after the result of assessed research on specific knowledge gaps or employee weaknesses.					
51. In general, training is vital to the performance of employees in the bank.					