

**THE EFFECT OF TRAINING ON EMPLOYEES
PERFORMANCE: CASE STUDY OF AWASH BANK S.C. AND
COMMERCIAL BANK OF ETHIOPIA.**

By:

SOLOMON HAILEGNAW GETACHEW

A THESIS SUBMITTED TO THE DEPARTMENT OF MANAGEMENT,
COLLEGE OF BUSINESS AND ECONOMICS, SCHOOL OF
GRADUATE STUDIES WOLKITE UNIVERSITY IN PARTIALS
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER
OF BUSINESS ADMINISTRATION

JUNE, 2019

WOLKITE, ETHIOPIA



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**WOLKITE UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

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Declaration

I, **Solomon Hailgnaw Getachew**, declare that this thesis entitled: *“The effect of training on employee’s performance: Case study of Awash Bank S.C. and Commercial Bank of Ethiopia”* is outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged.

To the best of my knowledge, this study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment of the degree of Masters of Business Administration.

By: Solomon Hailgnaw Getachew

Signature_____

Date

EXAMINERS' APPROVAL SHEET

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We, the undersigned, members of the Board of Examiners of the final open defense by Solomon Hailegnaw Getachew have read and evaluated his/her thesis entitled, *“The effect of training on employee’s performance: Case study of Awash Bank S.C. and Commercial Bank of Ethiopia”*, and examined the candidate. This is, therefore, to certify that the thesis has been accepted in partial fulfillment of the requirements for the degree Master's with specialization in Business Administration

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Final approval and acceptance of the thesis is contingent upon the submission of the final copy of the thesis to the School of Graduate Studies (SGS) through the Department/School Graduate Committee (DGC/SGC) of the candidate’s department.

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List of Acronyms

CBE	Commercial Bank of Ethiopia
AB	Awash Bank S.C.
SPSS	Statistical Packing for Social Science
TO	Training Objective
TD	Training Delivery
TE	Training Evaluation
EP	Employee performance
S. C.	Share Company

Abstract

Human resource is the most valuable assets of any organization, with the machines, materials and even the money; nothing gets done without man-power. A human being is dynamic in nature. Due to this Staff training is a necessity to keep them in track with the current competitive situation. The objective of this study was to investigate the effect of training on employee performance case of Commercial bank of Ethiopia and Awash bank S.C. because Employee performance is the important factor and the building block which increases the overall performance of an organization. This study has been a quantitative type. It is also a descriptive study in the form of cross sectional design in which data has been collected across a population of the two banks through purposive sampling technique. The sources of data for this study have been primary data collection method. These primary data have been being collected by using questionnaire. After collecting the data, the quantitative data analysis has been used to process by using of SPSS software and also by using descriptive statistics. The findings of the study show that mean score of training objective (design) indicates moderate mean score which means design of the training program of both CBE & AB is satisfactory. The mean of delivery style and training selection also implies moderate mean score. This result implies employees of commercial bank of Ethiopia have an average performance level since they were not satisfied with the present Training objective(design), training selection and training delivery modes. This study has also investigated on training strategies of both Awash Bank S.C and Commercial bank of Ethiopia. Finally, the study has recommended that both banks managements should have to extemporize their training programs & also both banks should have to develop detailed and relevant training policies and programs systematically so that the employees will be exposed to all the necessary areas related to bank training.

Key Words: employee performance, Training, Commercial Bank of Ethiopia, Awash Bank

CHAPTER ONE

1. INTRODUCTION

In this chapter background of the organization, background of the study, statement of the problem, research question, objectives of the study, significance of the study, scope of the study, limitation of the study, definition of terms, and organization of the study were treated.

1.1. Background of the study

Human resource is the most valuable assets of any organization, with the machines, materials and even the money; nothing gets done without man-power. Human Resource have played a significant role in the economic development in most developed countries such as United States of America, Britain and Japan among others (Hill and Stewart, 2000). A human being is dynamic in nature, staff training and development is a necessity to keep them in track with the current competitive situation. Therefore, it can be concluded that if the appropriate attention is given to training of human resource, developing countries like Ethiopia can achieve such economic success (Tazebachew, 2011).

A Training program consists of planned programs designed to improve performance at the individual, group, and/or organizational levels (Casio 2006). Organizations are spending increasing amounts of money to make sure that they have employees that are well qualified. A good training and development system ensure employees in every organization to understand what business the company is in what condition and keeps updated on the skills they need to possess to perform their day to day job so it brings in confidence and improves performance. Training programs enhances job satisfaction and productivity for organizations because the employees know what is expected of them as they are also equipped with the knowledge and tools to perform their jobs efficiently (Saleem 2011).

Employee performance is the other important factor and the building block which increases the Performance of overall organization. Performance is the quality of accomplishing a given job with the standard of the job. Therefore, Organizations should make training of their employees a

continuous activity. Training is an important tool that equips workers of an organization with various skills and knowledge for effective execution of tasks. Training programs have a tremendous impact on employee's performance, the business company and the total global business environment (Obisi 2011).

Training programs are continuous efforts which are designed to improve employees' competence and performance as a goal to improve on the organization capacity and profitability. And also the programs have a power to make a change on the transforming the way of organizing production, marketing, product knowledge, new product innovation, technological change, service and sales skills. Therefore, this thesis has chooses the Commercial banking sector to detect the effect as representative due to its role in the finance sector of any country. And Training is also becoming the most crucial component for rendering quality service and to keep employees' knowledge and competencies because of the current banking industry competition occurring in a developing nation like Ethiopia. The thesis has been conducted in the case of Awash Bank S.C. South Addis district and Commercial Bank of Ethiopia West Addis District to assess the effect of training programs on employee's performance.

1.2 Statement of the problem

Every employee of banks needs to be trained to meet and overcome the challenges and competitions of the banking industry. So, considering the preceding basis, the study is carried out to examine the effect of training on employees' performance. So, form above discussion the statement of problem of this research can be observed as follows:

The environment of Banking industry has been experiencing a rapid changes reflected by the intense growth of competition between banks. As various studies indicate, organizational goals and objectives can be effectively achieved with an active and responsible contribution of its employees. (Falola, 2014) asserts that employees are the indispensable asset and key element of gaining competitive advantage of any organization, and training is essential tool for its actualization. That is, training is believed to be indispensable strategic tools for effective individual and organization's performance. For this reason, organizations have been spending

money on it with confidence that it will earn them a competitive advantage in the world of business (ibid).

Globally, enormous amount of changes has taken place in banking industry in terms of its products and services. The quality of work and productivity has also become of vital concern in the competitive environment of the banking sector. If training function is to be considered an integral part of organizational management, it certainly has to move with the changes taking place in the organizational activities and the training profile of the employees (Sims, 2006).

In this regard, commitment of managers to the enhancement of capabilities to professional development of their employees is critical. It is argued that professional development cannot itself take effect unless supported by the immediate managers and possibly the higher management skills and experience (Armstrong, 2006; Sims, 2006).

The question remains how the giant public and the private sector banks in Ethiopia address the training programs of their employees effectively and efficiently. Many scholars have conducted research on the importance of employees training programs in both private and governmental organizations with particular reference to decisive product and service providing institutions such as banking and bank. Several researchers (e.g., Tazebachew, 2011 Abeba, Mesele, and Lemessa 2015) and many others have conducted studies on the importance of human resource development endeavors of various public as well as privately owned service providing organizations in Ethiopia. For instance, Abeba, Mesele, and Lemessa (2015) studied the impact of training and development on employee performance and effectiveness in Bole Sub-city.

They stressed on importance of training activities with particular focus on systematic identification of the training needs of employees through consistent monitoring and evaluation of managers who have to set objective tools or criteria to maximize the intended of training activities. Mengistu (2011) conducted a survey study on the effect of training on employees' performance and organizational effectiveness focusing on private banks and leather industries in Ethiopia. He examined and found out that provision of adequate training to employees is vital for the productivity and efficiency of organizations. However, he grounded his study on two quite different organizations. As a result, his findings do not depict the importance of employees on

the efficiency of competing organizations. Most of the reviewed documents assert that a continuous and dynamic program on the development of human resource is of vital importance to the very survival, competence and efficiency of any product and service providing institution (Mengistu 2011).

There is no doubt that proficiency of employees is one of the most important factors that determine the adequacy of services in banks. Quality of services provided by banks has compelled people to open accounts in more than one bank to widen their chances of getting adequate as well as instant services. Hence, one has to raise the questions on the factors that affect customers' preference, of which proficiency of bank employees that directly related to training is the most important one. The primary interest of the study is about competing institutions like banks must be undertaking a closer look into a group of characteristics shared by the better banks that might serve to predict the future success for others. That common trait is an emphasis on training (Stickler, 1992).

There are however limited studies that focus on training programs case in similar organizations in general and among banks in particular. To fill this gap, this study critically examines the overall training programs, techniques applied in training programs of employees in those two banks selected districts. Hence, this study also investigated the efficiency of Awash Bank and that of commercial bank of Ethiopia with respect to employees training programs undertaking, selection of employees for training and delivery mode of the programs, as well as the relevance of training process and training designs which are used in Awash Bank and that of Commercial bank of Ethiopia to meet their respective organizational objectives. Furthermore, the study has examines to what extent the training and development program affects employee's performance.

1.3. Research Questions

The research questions being answered in this thesis are:

1. Do the training objectives of the banks have any crucial effect on their organizational objective and employee interest?

2. Do training modes of delivery techniques has any crucial effect on employee's performance?
3. How are employees selected for training programs?
4. To what extent the training programs affect employee's performance?

1.4 Objective of the study

1.4.1. General objective

The main objective of this thesis is to examine the effect of training programs on the performance of employees in Awash Bank S.C. and Commercial Bank of Ethiopia selected Regional Districts.

1.4.2. Specific objectives

- To determine the effect of training objectives of the banks are designed consistently to their organizational and employee needs.
- To examine the effect of training modes of delivery in both awash bank S.C and commercial bank of Ethiopia employee's performance.
- To assess the banks' strategy to select their employees for training programs.
- To identify the effects of the training programs of the banks on their employee performance.

1.5 Significance of the study

The ultimate significance of this study is intended to help both banks managements to direct their attention to this highly essential component of their net worth.

And also the study has the following importance and significances: -

- The findings of this thesis will suggest a best the banks to understand the role of Training programs on their employee's performance.
- It would be aid both managements of the banks to introduce modern schemes for training to meet the challenges of globalization in the future.
- The study will suggest to develop and preserve a quality work life, which would be provided an opportunity for employee's job performance and self-confidence.

- The study will suggest a solution for the banking sector training and development programs problems and it may give them an idea of where they are presently in terms of planning & executing effective training programs and also what they should do in the future.
- Finally, the thesis will be serving as a reference for other researches which would be conducted in similar topic in the future.

1.6 Scope of the study

The scope of the study focused on Awash Bank S.C. South Addis district and commercial bank of Ethiopia west Addis district emphasizing on the effect of training programs on employee's performance. Hence, the study is delimited to the section's training objectives design, training mode of delivery style and training selection. Hence, it is intended to assess the selected employees training practices from design of training and training delivery style angle.

1.7 Structure of the Study

The study has been structured in five chapters; Chapter One gives a brief introduction to the subject of the study. It starts by presenting the background of the study and organization. It continues by providing the statement of the problem of the study, highlight the objectives of the study and a brief definition of the key concepts also includes in this chapter. Chapter two have included the review of related literature, which is related to subject matters studies, chapter three has included research methodology part briefly, and chapter four has included the findings of the thesis, data presentation, analysis and interpretation. Finally, chapter five has reveal conclusion of the study findings and recommendations. The references and appendix also presented at the end of the paper, respectively.

1.8. Limitations of the Study

The problem that encountered while conducting this study was lack of cooperation of the respondents and their commitment to complete filling the questionnaires.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. INTRODUCTION

This chapter reviews various literatures on training programs & performance that has been organized under two major separate sections namely theoretical literature and empirical literature. The theoretical literature states what different books and authors discussed about training programs, performance and the relationship between them. On the other hand, empirical literature section discusses different contemporary research findings on training and development programs, performance and the relationship. The chapter also discusses different aspects of training and its impact on employee's performance. Hereunder, first the theoretical literatures discussed and then look at what contemporary researchers find out training in worldwide and country base.

2.2. THEORETICAL LITERATURE

Human resources, are the most valuable assets of any organization, with the machines, materials and even the money, nothing gets done without man-power. One major area of the human resource management function of particular relevance to the effective use of human resources is training. Traditionally lower level employees are "trained" while higher level employees are developed, this distinction focusing on the learning of hands on skills versus interpersonal and decision making skills (Casio 2006).

2.2.1. Definitions of Training

According to world web pro dictionary, training is an activity that leads to skilled behavior or it is the result of upbringing knowledge of correct social behavior. After the new appointed employees have joined the organizations the next phase of personnel program is to impart necessary training to them to make them fit for the growth and development of its employees

(Kumar 2012). Training is equally necessary for old employees whenever new machines and equipment's are introduced. In fact, training is an ongoing process and organized activity for improving, changing, molding the employee's knowledge, skill, behavior, aptitude towards the requirements of job and organization.

De Cenzo & Robbins (2000), explain training as a "learning experience, in that, it seeks a relatively permanent change in an individual that will improve his ability to perform on the job". This mean training must be designed in such a way that, it will involve the either the changing or enhancing of skills, knowledge, attitudes, and social behavior. This change or enhancement of skills, knowledge, attitudes, and social behavior could involve what the employee knows, how he works, his relations and interactions with co-workers and supervisors. Training thus consists of planned programs designed to improve performance at the individual, group or organizational levels, Cascio (1992). Many authors define training on different way but the same concept. Hereunder, we look at some of the definitions stated in different books. On the other hand, Michael Armstrong 2006, 2010, defines training as "the systematic modification of behavior through learning which occurs as a result of education, instruction, development and planned experience." Likewise, Dessler 2004, define as "the methods used to give new or present employees the skills they need to perform their job." From the above definitions commonly we can understand that training is the planned programs or methods used to enhance employee performance to achieve organizational goal and training affects both employee and organizational performance in general (Abeba,2015).

2.2.2. Types of Training

Training programs or events are differs in their type and it could be concerned with manual skills including modern apprenticeships, IT skills, team leader or supervisory training, management training, interpersonal skills such as leadership, team building, group dynamics, personal skills such as assertiveness, coaching, communicating, time management, training in organizational procedures or practices such as induction, health and safety, performance management, equal opportunity or managing diversity policy and practice (Kempton 1995).

On the other hand, based on the need of the training we can classify training as Just in time training and Bit sized training (Armstrong 2010). Just-in-time training is training that is closely linked to the pressing and relevant needs of people by its association with immediate or

imminent work activities. It is delivered as close as possible to the time when the activity is taking place. The training is based on an identification of the latest requirements, priorities and plans of the participants, who are briefed on the live situations in which their learning has to be applied. The training program takes account of any issues concerning the transfer of learning to the job, and aims to ensure that what is taught is seen to be applicable in the current work situation. Bite-sized training involves the provision of opportunities to acquire a specific skill or a particular piece of knowledge in a short training session which is focused on one activity, such as using a particular piece of software, giving feedback or handling an enquiry about a product or service of the company. It is often carried out through e-learning and can be a useful means of developing a skill or understanding which is readily put to use in the workplace through a concentrated session or learning activity without diversions. (Armstrong, 2006).

2.2.3. The Training process

2.2.3.1. Identification of Training Need

According to Kempton 1995 a training need is an existing or anticipated shortfall or problem in performance where training is considered the most appropriate and effective solution. It can also be thought of as the 'gap' between what is happening and what should be happening. Identifying needs properly is obviously a very important part of the training cycle. According to Kempton training needs can be identified at the individual and the organization level. At the individual level; Identification will need to begin with the job description which will provide a list of the skills and knowledge required and it compared with the actual skills and knowledge that the job holder possesses. Another approach could be to look at critical incidents over the past specific time period that were particularly challenging or stressful. Managers will also be able to identify training for their subordinates through the appraisal interview, where agreed training needs can be identified. Individuals may also request training that they perceive will equip them for a change of job, either laterally or through promotion. On the other hand, training needs identified at the organization level; through the performance appraisal system. This may provide the key channel for feeding back individual needs. The information should be processed by a human resource professional in order to plan the overall needs of the organization. The management

team or a training committee may identify areas from the corporate plan that they want included in the training plans (Kumar 2012).

2.2.3.2. Plan the Training Programs

Formulating how the needs can be met can be carried out in different ways through developing systematic training policies and aims proactively converting written training procedure into the practices of an organization that develop and communicate a training policy (Kempton 1995).

The policy will reinforce the culture of the organization or the new culture if planned organization change is being implemented. The training policy is based on the belief that people enjoy learning that assumes people do not need to be cajoled or coaxed into undertaking training or development activities which they naturally seek to increase their work based knowledge and to enhance their technical skills, in order to develop themselves and to maximize job satisfaction. The Aims will be to train all staff to carry out their present job effectively and efficiently, to develop those staff that has the potential to move across jobs or to take on increased responsibility as and when required by the company, to offer all staff the opportunity to keep up-to-date on matters which affect them i.e. changes and developments within the company and the marketplace, to spend the training budget prudently to ensure maximum return in terms of company performance. Formulation of training programs also involves training interventions that needs to be designed carefully to ensure that they meet the identified needs. Objectives, Location, Level and techniques are some of the issues that need to be considered in designing training.

2.2.3.3. Implement the Training Programs

In implementing training programs, the training techniques used should be appropriate to the purpose of the course and to the characteristics of participants, their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught or motivated to learn (Andrew 20012). The approaches that can be used fall broadly into on the job and off the job training techniques. A blend of different techniques should be used where appropriate (Kempton 2009). On-the-job training includes coaching, under study, mentoring, job rotation, special assignment, and job instructional training and off the job training includes lectures, internship, conference, seminar, case study, role playing, programmed

instructions and laboratory training. And there are other techniques such as vestibule, demonstration, simulation, apprenticeship, and electronic training (Kumar 2012).

2.2.3.4. Evaluate the Training Programs

Evaluation is a difficult process of training programs and some of the reasons why it is important to evaluate training effectiveness are that evaluation enables you to see whether you have met the training needs that were identified. Feedback might be gained about the training that could be used for future training and information on the venue and the trainer might prove very useful. Evaluation can test that learning has taken place and equally importantly assess the costs/benefits of the training to the organization (Kumar 2012). The very act of going to the trouble to evaluate the training is a demonstration of how important you think it is and it can be measured by validation i.e. the assessment of whether training has achieved its prescribed objectives and evaluation. The intention of evaluation is to improve the training provided by assessing which methods are successful (Hameed and Waheed, 2011).

2.2.4. Contemporary techniques of training delivery

There is a wide range of training method and techniques that have been developed over the years by training organizations and training experts which are suitable for different categories of employees in the organization like managerial and non-managerial, technical, administrative, skilled, unskilled, senior and junior, and so on. The major technique includes on-the-job training and off the job training technique.

I. On the job training

This type of training is most effective for operative personnel and given training at the work place under the supervision and guidance of a trained worker or instructor. It includes coaching which the supervisor imparts job knowledge and skills to his subordinates by giving a more emphasis on “*learning by doing*” and it involves direct personal instruction and guidance, usually with extensive demonstration and continuous appraisal and correlation, understudy is the superior gives training to his subordinates who are under his study (assistant) and its purpose is to prepare someone to fill the vacancy caused by death, retirement, promotion or transfer of superior, in mentoring senior person in the organization act as a teacher, guide, supporter and

facilitator and assume the responsibility for training as well as grooming of a junior person, job rotation is the type of training that involves the movement of trainee from on job to another at a certain time interval, and the final technique is special assignment that includes committee assignment, group of trainers are assigned and trainees are asked to solve an actual organizational problem (Andrew (2012).

II. Off the job training

In this technique of training the trainees have to leave their work place and devote their entire time to the training and the trainee can place his entire concentration on learning rather than spending his time on performing it. The first one is Lectures that basic facts, concepts and principles, attitudes, theories and problem solving abilities are to be taught, the second one is Internship training, here selected candidates carry on regular studies for the prescribed period and it helps to provide a good balance between theories and practice, the conference method another method that is a group meeting conducted according to an organized plan, in which the members participate in oral discussion on a particular problem and thus develop their knowledge and understanding. It is an executive training device for conference members and conference leaders, similarly Seminar or group discussion (GD) is an established method for training conducted in many ways, such as paper presentation, statement made by someone in charge of seminar, a material distributed for the seminar in charge of it and valuable working materials provided to the trainees by actual files, the other method is case studies generally used to teach law, business management, human relations, marketing management, etc to let the trainee understand that there may be different solutions to a particular problem and finally Role playing, under this a conflicting situation is artificially created and two or more trainees are assigned different role to play. Here no dialogues are given in hand, the role player before playing provided a written or oral description of the situation and the role they have to play and they must then act their part spontaneously before the class (Tyson and York, 2000).

2.2.5. Performance management

Performance management is essentially about the management of expectations. It creates a shared understanding of what is required to improve performance and how this will be achieved by clarifying and agreeing what people are expected to do and how they are expected to behave. It uses these agreements as the basis for measurement and review, and the preparation of plans for performance improvement and development. One of the most fundamental purposes of

performance management is to align individual and organizational objectives. This means that everything people do at work leads to outcomes that further the achievement of organizational goals.

Four levels of training evaluation have been suggested by Kirkpatrick Kirkpatrick's four-level model (1994).

Level 1. Reaction

Level one measures the reactions of the participants toward the training and answers questions about whether the participants liked the training; felt they achieved their learning goals; how much they liked the trainers; and any suggestions they have for improving the training. At this level, evaluation measures how those who participated in the training have reacted to it. In a sense, it is a measure of immediate customer satisfaction (DeCenzo , 2010).

Level 2. Evaluating learning

This level obtains information on the extent to which learning objectives have been attained. It will aim to find how much knowledge was acquired, what skills were developed or improved, and the extent to which attitudes have changed in the desired direction. So far as possible, the evaluation of learning should involve the use of tests before and after the program – paper and pencil, oral or performance tests (Nassazi, 2013).

Level 3. Evaluating behavior

This level evaluates the extent to which behavior has changed as required when people attending the program have returned to their jobs. The question to be answered is the extent to which knowledge, skills and attitudes have been transferred from the classroom to the workplace. Ideally, the evaluation should take place both before and after the training. Time should be allowed for the change in behavior to take place. The evaluation needs to assess the extent to which specific learning objectives relating to changes in behavior and the application of knowledge and skills have been achieved (DeCenzo , 2010).

Level 4. Evaluating results

This is the ultimate level of evaluation and provides the basis for assessing the benefits of the training against its costs. The objective is to determine the added value of learning and development programs how they contribute to raising organizational performance significantly above its previous level. The evaluation has to be based on ‘before and after’ measures and has to determine the extent to which the fundamental objectives of the training have been achieved in

areas such as increasing sales, raising productivity, reducing accidents or increasing customer satisfaction. Evaluating results is obviously easier when they can be quantified. However, it is not always easy to prove the contribution to improved results made by training as distinct from other factors and, as Kirkpatrick says: ‘Be satisfied with evidence, because proof is usually impossible to get.’ Perhaps the most powerful method of demonstrating that learning programs pay is to measure the return on investment, as discussed below (DeCenzo 2010).

2.2.5.1 Methods of evaluation include the following:

Questionnaires (feedback forms) or ‘happiness sheets’ are a common way of

- i. Eliciting trainees’ responses to courses and programs.

- ii. Tests or examinations are common on formal courses that provide a certificate, such as a diploma in word-processing skills, and end-of-course tests can be provided after short courses to check the progress of trainees.

- iii. Projects are initially seen as learning methods, but they can also provide valuable information for instructors.

- iv. Structured exercises and case studies are opportunities to apply learned skills and techniques under the observation of tutors and evaluators.

- v. It is important to have the opinions of those who deliver the training. Tutor reports give a valuable assessment from a different perspective.

with an approach to creating a shared vision of the purpose and aims of the organization, helping each employee understand and recognize their part in contributing to them, and in so doing, manage and enhance the performance of both individuals and the organization. Alignment can be attained by a cascading process so that objectives flow down from the top and at each level team or individual objectives are defined in the light of higher-level goals. But it should also be a bottom-up process, individuals and teams being given the opportunity to formulate their own goals within the framework provided by the defined overall purpose, strategy and values of the organization.

2.2.6. Training and Employee Performance Improvement

Training increases personnel efficiency, professional growth, reduced lateness and absenteeism, smooth and more effective organization's operations. Akintayo (1996) stated that after having a successful training, employee can increase productivity improve the quality of work and raise morale, develop new skills, knowledge, understanding and attitudes. They use correctly new tools, machines, processes, methods or modifications thereof. Reduce waste, accidents, turnover, lateness, absenteeism, and other overhead costs, implement new or changed policies or regulations, Fight obsolescence in skills, technologies, methods, products, markets, capital management, bring incumbents to that level of performance which meets the standard of performance for the job, develop replacements, prepare people for advancement, improve manpower deployment and ensure continuity of leadership, Ensure the survival and growth of the organization. The objectives of training and development are the same. Both enhance the individual's capacity to contribute optimally to the development of the organization (Oguntimehin, 2001). The quality of service can be maintained by continuous development of employees. One of the ways to develop employees is giving them a continuous training in their respective fields as according to Michael Armstrong (2000) employees can perform better and maximize their natural abilities after following a successful training sessions. Training enhance employee's ability to adopt new technologies. Build a more efficient, effective and highly motivated team, which enhances the company's competitive position and improves employee morale. Ensure adequate human resources for expansion into new programs (Heras, 2006). Training is an ideal way to learn a job and it helps employees to improve their skills to do their duties better than before, and employee development will likely grow in the future (Noe, 1999). The benefits of employee development extend beyond the actual skills gained and their contribution to an individual's happiness (Bates, Reid, 2004).

Oguntimehin, (2001) identified the effects of employee training are as follows: increase Employee productivity, improves the quality of their work; and improve skills, knowledge, understanding, satisfaction, motivation and their attitudes. In the eighties, training programs were designed to improve the adaptability and flexibility of the work force and increasing their

happiness and responsiveness to innovation. Training can improve the performance of employees and the capacity to answer consumer needs.

(Armstrong 2006) found that employees committed to learning showed a higher level of job satisfaction with a positive effect on their performance. Job satisfaction has been defined as “pleasurable or positive emotional state resulting from an appraisal of one’s job or job experiences” Tsai further refutes that employees who are ready to learn showed a higher level of job satisfaction which has a positive effect on their performance. This view is supported by Qureshi (2007). Another addition to the assumption is that employees who perceive their training beneficial will be more satisfied than those who were not. Omole (1999) noted that the purpose of training includes the improvement of the present or future competence of the individual with a view to improving the competence of the team, group or organization, thereby serving a dual purpose. He went further to say that the rapid changes taking place in the field of technology all over the world demand that workers must be trained to catch up with the changes. The overall aim of training and retraining workers is to improve the efficiency or performance of the work force and to increase the productivity of the organization. The findings of Collins (2008) on the effect of on-the-job training on Intercontinental bank workers revealed that training programs brings greater confidence on workers, enriches employee’s knowledge and increased performance skill, creates greater efficiency and effectiveness, increases productivity and leads to higher profitability. The study further revealed that there exists a direct relationship between manpower training and productivity of Bank workers. Training improves the productivity of employees and that of the organization and increases profitability arising from staff efficiency.

According to Bramley (2003) the effects of training on employee’s performance can often encourage growth within the worker and the organization itself. Training can lead to self-fulfilling prophecy of enhanced output by employee and employee development equals decrease in operational costs, leads to greater loyalty to the organization and as well enhanced job satisfaction. He further said that the effects of training on employee performance include meeting and exceeding expectations, cross training of staff, preparing employees for promotion, maintaining a safe environment and reduction of errors.

Indicators of Employee Performance Improvement

According to the review of the literature above, the following researchers have searched on areas of training as systematic and planned, training on conflict reduction, motivation, error reduction and improving performance. The researcher therefore lists the researchers on various performance indicators as follows: The improved performance of employees is reflected in one way or the other up on certain parameters. It is generally believed that employee performance will be improved after Training sessions. T.Rajeswari and Palanichamy (2015) are of the view that training is a systematic process. Nwachukwu (2001), Waheed (2011 and Gordon (1992) support the argument that training is a systematic and planned process. They say that systematic and planned training process will improve employee performance. Mondy (2012), Caroline and Charles (2000), Cohen et.al (2001), Obisi (2001) and Muzaffar et al (2012 believe that training brings forward motivation up on trainees and hence improve performance both to the employee and the organization. Cole (2002), Saqub et.al (2014), Oguntimehin (2001), Tsai et.al (2007) and Nickels (2009) are of the opinion that training reduces or eliminates error and hence improve performance. For them, after training, trainees are not prone to error creation; they would rather eliminate errors to the eventual employee performance improvement.

Akintayo (1996), Armstrong (2000), Oguntimehin (2001), Omole, (1999), Collins (2008) Campathes (2006), Jackson and Schuler (2003), Armstrong (2006) and many more researchers believe that employee performance is improved through training either by inspiration, satisfaction, confidence, error reduction and strategic implementation. The final outcome is reflected in organizational productivity or performance which is reflected by the volume of its revenue. The indicators are not isolated from each other and hence the effect of one leads to the other. For example, motivated employees will perform better and hence increase productivity and the same is true in error reduction. Training affects error reduction which bi-implication lead to cost saving and in turn lead to employee performance and finally organizational performance and profitability.

2.7. EMPIRICAL LITERATURE

2.7.1 Empirical Findings on Effect of Training on Performance

Researches related to the effect of training has currently received a good attention from Human resource oriented researchers and the companies them self. Some studies have been conducted to assess the correlation and relationship of training programs with the employees' job performance. Some of the studies and important issues are selected and reviewed here under.

The first work is by (Tazebachew, 2011) a master's thesis for Addis Ababa University with the title of'' *The Impact of Training on Worker Performance in Public Sector Organizations: A Case of Ethiopia Ministry of Health.* '' the study was conducted to determine the impact of training on worker performance in public sector organizations using Federal Democratic Republic of Ethiopia Ministry of Health. The objective of the study was to investigate the actual training practice and its effect in improving the performance of employees by collecting data through interview and questionnaire augmented by different literatures found in the organization. The researcher key findings indicated that employees training positively and significantly correlate and influence employees work effectiveness, efficiency and commitment collectively employee performance. Thus, there is a higher impact of training on employee performance. These results are also supported by (Hwang 2003). Hwang suggests that it is top who view future to build competencies must develop ways to develop employees and he further discusses his strategies to training to increasing competencies and organizational members can develop the required know how and expertise.

In other related work (Khan, 2011), on his study on Global Journal of Management and Business Research "The Impact of Training on Organizational Performance" the study mainly tries to understand the effect of training, on the Job training, training design and delivery style on organizational performance. The back bone of this study is the secondary data comprised of comprehensive literature review. Four hypotheses are developed to see the impact of all the independent variables on the overall organizational performance. Results show that training and development, on the job training, training design and delivery style have significant effect on

organizational performance and all these have positively affect the organizational performance. People learn from their practical experience much better as compare to bookish knowledge and it is better for the organizations to give their employees on the job training because it is cost effective and time saving. Here we can point out that organizational performance emanates from employee's performance and employee performance emanates from effective training i.e. training affect employee performance as a result organizational performance affected. So that training directly affects both employee performance and organizational performance in general. (Sultana 2006), on his study "Impact of Training on Employee Performance: A Study of Telecommunication Sector in Pakistan" the study was examined to determine the 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. Other researcher (Schmidt ,2007), on his study the relationship between satisfaction with workplace training and overall job satisfaction titled as "The Relationship between Satisfaction with Workplace Training and Overall Job Satisfaction "the study had examined that whether or not there was a relationship between satisfaction with job training and overall job satisfaction. He examined three factors that may affect satisfaction with job training: methodology, type of training, and amount of time spent in training. The study found a high correlation between job training satisfaction and overall job satisfaction among employees in customer contact positions. Given the significant relationship between job training satisfaction and overall job satisfaction, a logical second step was to disseminate study results further and delve into the components of job training that may constitute job training satisfaction. Three variables examined in this study relating to the job training experience were time spent in training, training methodology, and content. All three together were significant in their

relationship with job training satisfaction. When in training, it was important that the methodology used be one that employees believe effective in helping them learn. There were differences between the training methodologies preferred by employees and those used in their training. Instructor-led training was the methodology most often received by respondents in training, as well as the methodology most preferred. Organizations that offer effective job training may find they have better trained more satisfied employees.

Generally, a number of other researchers also conduct a study regarding training and its effect on employees and organizational performance as a whole which are not fully discussed here. Their empirical findings almost show that training variables positively and significantly correlated with employee as well as organizational. In general, speaking every organization has some expectations from the employees with respect to their performance. Efficiency and effectiveness are some of the ingredients of performance apart from competitiveness and productivity and training is a way of increasing individual's performance. And when they perform up to the set standards and meet organizational expectations they are believed good performers. Functioning and presentation of employees is also termed as employee performance. This means that effective administration and presentation of employee's tasks which reflect the quality desired by the organization can also be termed as performance. In the development of organizations, 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 i.e. that there is a significant difference between the organizations that train their employees and organizations that do not, so that there exists a positive association between training and employee performance (Sultana, 2012).

There is a positive relationship between training and employee performance. Training generates benefits for the employee as well as the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior (Benedicta 2010). A researcher on judicial service of Ghana conclude that training and development in the Judicial Service of Ghana were mainly concerned with offering learning and development opportunities for staff and improvement of knowledge and skills at all levels in the organization (Kennedy 2009). This implies that organizational performance is the result of employee's performance that also supported by (Sultana 2012), training generates benefits for the employee as well as for the organization by positively influencing employee performance

through the development of employee knowledge, skills, ability, competencies and behavior. Likewise, other researchers support training and development improves the organizational performance and it has positive effect on Organizational Performance (Benedicta, 2010). Training, On the Job Training, Training Design and Delivery style have significant effect on Organizational Performance and all these have positively affect the Organizational Performance i.e. It increases the overall organizational performance (Khan 2011). It is better for the organizations to give their employees on the job training because it is cost effective and time saving (Ruth Taylor 2004). It is good for organization to give their employees on the job training so that their employees learnt in a practical way (Khan 2011).

2.8. Conceptual Framework of the Study

The theoretical framework as resented on **Figure 1** has been formulated to depict a relationship between training and employee performance. In the literature review, it has been observed that training has an impact on Employee Performance. Organizational performance ultimately depends upon employee performance and training is a tool to improve employee performance.

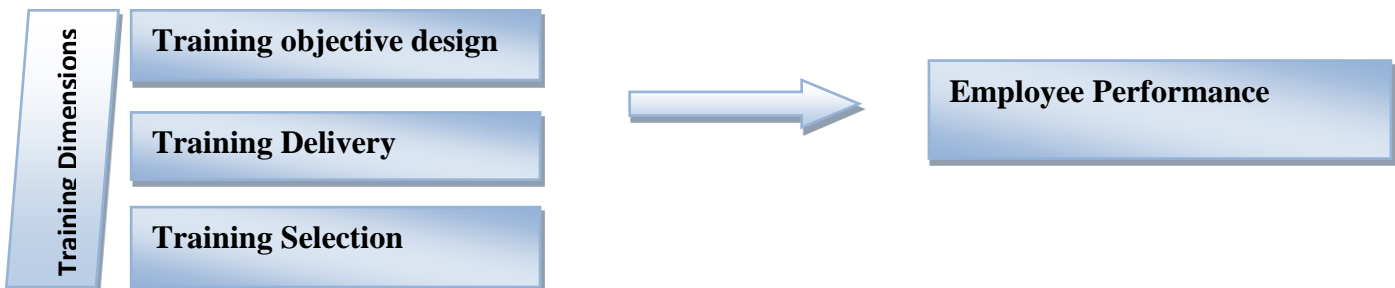


Figure 2.1: Conceptual Framework of the study

Source: adopted from Cathalina (2010)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. INTRODUCTION

Research methodology deals with a systematic and scientific methods that can be adopted to solve research problems. Methodology is a crucial step in any research because it directly influences the whole research and its findings. The present study was carried out to gain an insight into the effect of training programs and its relationship with the employees' performance: case study of Awash Bank S.C. and Commercial bank of Ethiopia south Addis district and west Addis districts respectively.

While the study primary aim is to assess the effect of training programs on employee's performance. Therefore, the research design and methodology section were clearly defining the research design, the sample and sampling techniques, sources and instruments that have been utilized in collecting data, the procedure of data collection and finally the method of data analysis were intensively presented.

3.2 Description of the study area

This section described the banking environment in Ethiopia with respect to the policy and legal framework under which the banking industry operates. The banking industry in Ethiopia is controlled by the National bank of Ethiopia (NBE) acting as the central bank of the country. There are 18 commercial banks registered under the NBE up to 2019(Access Capital 2018), these comprises 2 state owned banks and 16 other private commercial banks.

Commercial Bank of Ethiopia (CBE) is the largest bank in the country. It is the first bank in Ethiopia to introduce ATM service for local user. Currently CBE has more than 1160 branches stretched across the country. CBE combines a wide capital base with more than 27,000 employees.

Awash Bank S.C. (AB) is also the first pioneer private bank in Ethiopia established in 1994 after the downfall of derg regime post socialism era. The bank established by 463 shareholders with an initial capital of over birr 24 million. Currently awash bank has more the 340 branches in the all over the country and with gross paid up capital above 2.6 billion etb.

3.3 Research Design

The research is a descriptive study designed by using quantitative approach to analyze data collection from employees of both banks. The reason behind using descriptive study design is because the researcher is interested in describing the existing situation under study. The study uses descriptive analysis that describes the training dimensions that lead to employee performance.

The study also uses explanatory study to explaining, understanding, predicting and controlling the relationship between variables. The research was conducted by using different methods, techniques and guidelines. However, the most appropriate approach of conducting a research is qualitative and quantitative.

3.5. Population of the study

A population is the whole group that the research focuses on. A population consists of all elements- individuals, item or objects whose characteristics are being studied Sample is the segment of the population that is selected for investigation (Bryman and Bell, 2003).

The population for the study consisted of employees of both Commercial bank of Ethiopia and Awash Bank S.C. and the target populations for the study were those who are employees of commercial bank of Ethiopia west Addis district and awash bank S.C south Addis district.

3.6. Sample size and Sampling technique

From the variety of sampling techniques, the research has used simple random sampling method for the target population of the study. The simple random sampling method used to select

respondents who are deemed to be knowledgeable about training trend of the bank and could provide important perspectives on training development programs and policies of both banks.

Commercial bank of Ethiopia (CBE) has 1160 branches that are distributed across the country. Currently it has more than 13.3 million customers in Ethiopia. As per the bank data as of June 2018, there are 27,000 staffs. Out of 27,000 thousand branch staffs 4000 clerical staffs are employed in the West Addis district of the bank. And, Awash Bank S.C. has also 370 branches that are distributed across the country. Currently it has more than 1.8 million customers in Ethiopia. As per the bank data as of JAN 2018, there are 8000 staffs. Out of them **2250** staffs are employed in the South Addis district of the bank. The total target population for this study is as follows:

Table 3.1 Target population & distribution of the banks

Banks name	Number of staff on target district
Awash bank S.C.	2250
Commercial bank of Ethiopia	4000
TOTAL	6250

This thesis has selected the population frame by the job distribution and position of the staffs. The study has selected a sample and finally questionnaires were also distributed for selected clerical staffs of the bank.

It is calculated as follows.

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

$$n = \frac{6250}{1 + 6,250 (.05)^2} = 376$$

Where; n is the sample size

N is the population size (6,250)

e is sampling error (0.05)

Using Yamane taro formula considering 5 percent margin of error, 95 percent level of precision and a proportion of 95 percent for the maximum possible degree of variability the sample size taken from the target population is 376 respondents from both banks.

The sample for the study has made up of 376 clerical staffs of both banks. The questionnaires were distributed to the clerical staffs to get a good response rate. The purposive sampling method was used to select 376 customers within the individual segment from 6,250 Non - managerial clerical staffs of Commercial bank of Ethiopia west Addis district and Awash Bank South Addis district employees.

Therefore, the total number of respondents from both awash banks south Addis district and Commercial bank of Ethiopia West Addis districts were 376.

3.7. Data Source and Collection Method

To comply with the research objectives, the researcher focuses on primary data collection by using questionnaires. Questionnaires were distributed to the employees of both banks in the selected districts. The variables are attitudinal and measured using Likert scale with five response categories (strongly disagrees, disagree, Neutral, and agree, strongly agree).

The Likert scale method is preferred to make questions interesting to respondents and thereby enhance their cooperation, ultimately to ensure maximum response rate (Robson Colin, 2002). The questionnaire was distributed to 376 employees of both banks. Where, (60%) 225 of commercial bank of Ethiopia west Addis district employees and (40%) 151 Awash Bank S.C. South Addis district employees were requested to complete the questionnaire at the queue.

3.8. Method of data processing and analysis

The collected data were changed and interpreted in to meaningful information, figure and statement. So it was analyzed, processed and interpreted according to the nature of data. Statistical Package for Social Science (SPSS) software was employed to analyze and present the

data through the statistical tools used for this study, namely descriptive analysis, correlation and multiple regression analysis.

Descriptive analysis

The descriptive statistical results were presented in tabular method of data presentation. Like frequency distributions and percentages to give a condensed picture of the data. This was achieved through summary statistics, which includes the means, standard deviations values which are computed for each variable in this study.

Inferential statistics analysis

Regarding inferential statistics, correlation analysis is used to show the degree of the relationship between independents and dependent variable. Regression analysis is also used to show the impact of independent variables on dependent variable.

Multiple Regression Analysis

Multiple regression analysis was used to investigate the effect of training and development program dimensions (Training objectives, training selection and training delivery techniques) and employee's performance.

Regression functions

The equation of multiple regressions on this study is generally built around two sets of variable, namely dependent variables (Employee performance) and independent variables (Training objectives, training selection, and training delivery techniques). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

Independent variables

Dependent variables

Training objectives design

Employee performance

Training delivery style

Trainee selection

Multiple regressions is used to regress employee performance on the training and development programs effect dimension

= $\beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3$ Where Y is the dependent variable- employee performance. Training objectives =X1, Trainee selection =X2 and Training delivery =X3, are the explanatory variables (or the regresses). B0 is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_1 , β_2 and β_3 refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

3.9. Data validity and reliability

Sound measurement must meet the tests of validity, reliability and practicality. In fact, these are the three major considerations one should use in evaluating a measurement tool. Validity refers to the extent to which a test measures what we actually wish to measure. Reliability has to do with the accuracy and precision of a measurement procedure. Practicality is concerned with wide range of factors of economy, convenience, and interpretability. Therefore, this paper has briefly taken up the relevant details concerning these tests of sound measurement.

To ascertain the data quality and reliability the questionnaire was developed by using English language as much as possible the research has used easy words in order to make respondents comfortable in understanding the essence of the questionnaire. In the questionnaire to test the reliability of the data some technical methods were used like asking the same questions in different ways and analyze the answer. In order to test the reliability of data collection instrument, the response obtained were used for calculating the Cronbach alpha. As a result, the Cronbach alpha value of 0.88 was obtained after inputting the data into SPSS application. Tavako (2011) indicated that the acceptable values of alpha ranges from 0.70 to 0.95. Thus, the

result was show the reliability of the questionnaire. Therefore, the validity, reliability and practicality of this study are ascertained. A 95% confidence level is applied for this research

3.10. Ethical Consideration

The researcher treated all the information given by respondents confidentially without disclosing the respondents 'identity and would not be used for any personal interest. Furthermore, all materials were duly acknowledged for their ownership rights on reference.

CHAPTER FOUR

Data Presentation, Analysis and Discussion

In this chapter, presentation, analysis and discussion of the results from data collected. The data obtained is presented in the form of tables with the aid of Statistical Product for Social Solutions (SPSS). The data is presented in the form of tables and descriptive explanation of could not be quantified is explained. Presentation of findings has been organized in accordance with the study objectives. As noted earlier, a total of 376 questionnaires are distributed where 60% (225) questioners are distributed across various branches of Commercial Bank of Ethiopia west Addis distract and 40% (151) questionnaires are distributed across various branches of awash bank S.C. south Addis district. The information is now presented in the subsequent pages.

4.2. Data Analysis

4.2.1. Demographic characteristics Analysis of the Respondents

In this section, the general background the respondents of the study are summarized by focusing their gender, age group, educational status, years of service (Bank experience).

376 questionnaires were distributed to the respondents and out of the 376 questionnaires 358 of them were collected with a response rate of 95%. Where 210 questioners are collected from various branches of Commercial Bank of Ethiopia and 148 questionnaires were collected from various branches of Awash bank S.C.

Table 4.1 Profiles of the Respondents

4.1.1 The Gender Composition of Respondents

Source: Own Survey, 2019

Table 4.1 presents the gender composition of the respondents. Of the total 358 respondents 213 (58.8%) are male and the remaining 145(41.2%) are female. Of the total 213 male respondents, 132 (62.5 %) are from Commercial bank of Ethiopia and 81 (55%) are from Awash bank S.C. The female respondents are 78 (37.5%) and 67(45 %) respectively from Commercial bank of Ethiopia and Awash bank S.C.

4.1.2. Age Composition of Respondents (employees)

The study needed to know the age distribution of respondents to help categorize employees and assess whether ages of employees were taken into consideration in selection of employees in both banks. The table below summarizes the data obtained on the ages of respondents.

Table 4.2: Age distribution of respondents

Name of the bank	Male		Female		Total	
	Frequency	%	Frequency	%	Frequency	%
CBE	132	62.5	78	37.5	210	100
AIB	81	55	67	45	148	100
Total	213	58.8	145	41.2	358	100

Source: Own Survey, 2019

As Table 4.2 one fourth (25 %) of the respondents are of below 26 years of age, nearly half (50 %) are between 26 and 35 years of age, one fifth (24.4 %) are between 36 and 45 years of age and

	CBE	AB	Total
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the remaining 8 (1.9 %) are of 51 years or more. Of the 210 respondents from Commercial bank

AGE	CBE		AB		Total	
	Frequency	%	Frequency	%	Frequency	%
under 26	34	16.3	50	33.8	89	25
26 to 35	113	53.8	65	43.8	174	48.7
36 to 45	60	28.8	30	20.0	87	24.4
above 51	3	1.3	4	2.5	8	1.9
Total	210	100.0	148	100.0	358	100

of Ethiopia 16.3 per cent are below 26 years of age. In the case of Awash Bank S.C. is 33.8 percent of the respondents are in the same category. In case Commercial bank of Ethiopia 53.8 percent of the employees are between 26 and 35 years of age where as 43 per cent the employees in Awash Bank S.C. are under this category. Concerning age of the respondents, the result shows that most of the sampled respondents in both Commercial bank of Ethiopia and Awash Bank S.C. are young. Hence, it is reasonable to conclude that both banks employ young applicants most of whom are recent graduates.

4.1.3 Educational Levels of Respondents

Table 4.3: Educational Qualification of the Respondents

EDUCATION	Frequency	%	Frequency	%	Frequency	%
WORK EXPERIENCE	3	CBE 1.3	1	AB 1	2	Total 0.6
	Frequency	%	Frequency	%	Frequency	%
DEGREE	150	71.3	117	78.8	268	75
MASTERS	15	7.5	11	8.7	29	8.1
TOTAL	210	100	148	100	358	100

Source: Own Survey, 2019

Table 4.3 presents the education status of the respondents of the study. About 93 per cent of the respondents are having either a degree level education or more in both banks. In the case of, out of the total respondents from Commercial bank of Ethiopia 45 (21.3%) attained pre-degree education 150 (71.3 %) are qualified with first degree education and 15 (7.5 %) are have Maters degree. In the case of Awash Bank S.C. 19 (12.5%) respondents have diplomas and about 87.5 percent of have a relatively higher levels of qualification i.e, first degree (78.8%) and Master's Degree (8.7%). 1 (one) of Awash Bank S.C. respondents has a certificate. This implies that absence of certificate level might be associated with procurement criteria required by the bank. Generally, employees of Awash Bank S.C. have higher level of qualifications than those in Commercial bank of Ethiopia regardless of the relevance of their qualifications to the specific duties to which they are assigned in the respective banks. The above data can serve as a preliminary indicator for the general training needs that each bank is supposed to provide to employees in the deferent levels of qualifications mentioned above.

4.1.4 Work Experience of the Respondents

Respondents were asked to indicate their work experience in their carrier. Accordingly, the results are presented in the table below.

Table 4.4: Total Work experience in banks of the Respondents

BELOW 1 YEARS	5	2.5	13	8.8	20	5.6
1-5 YEARS	142	67.5	94	63.8	235	65.6
6-10 YERARS	40	18.8	28	18.8	67	18.7
11-15 YERARS	16	7.5	13	8.8	29	8.1
16 & ABOVE	7	3.8		-	7	1.9
TOTAL	210	100	148	100	358	100

Source: Own Survey, 2019

In the above table 4.4, the majority of respondents in both banks (65.6%) a relatively lower work experience that is below five years. Surprisingly the percentage of employees with a relatively average work experience (from 6-10 years), is the same - 18.8%. In other words, 18.8 percent of respondents from each category have average work experience in banks regardless of the positions they currently occupy. The remaining respondents (11.1%) have above 11 years work experience. In the case of Commercial bank of Ethiopia, the majority of respondents (67.5%) have a total of work experience in banks between 1-5 years, and 7.5 percent of the respondents are having a total of work experience that ranges from 11 to 15 in. Only 2 (2.5 %) respondents from Commercial bank of Ethiopia and 7 (8.8%) from Awash Bank S.C. have work experience in banks below one year. above 16 years respectively. On the other hand, regarding work experience in banks of respondents of Awash Bank S.C, 63.8% are have a total work experience in banks that ranges from 1-5 years, and 18.8% have experiences within a range of 6 to10 years. This indicates that the majority of the respondents have worked in bank for six years or less. However, none of Awash Bank S.C. respondents have work experience in banks that exceeds 16 years but in the case of Commercial bank of Ethiopia, some of the respondents have above 16 years of experience. Perhaps this might be linked with the difference in the establishment period between the two banks. Nevertheless, the above data indicates that the experiences of most of the employees in both banks below average. Although it is uncountable that training and capacity development must constitute and go hand in hand throughout the entire work span of each and every employee, the work experiences of the majority of employees calls for adequate and consistent training in all forms.

4.2. Descriptive Statistics Analysis

4.2.1. Training Programs Attended by the Respondents during Service

Participants read a statement to indicate the Training Programs they attended during their service years. Their responses are provided in Table 5 below.

Table 4.5:- Distribution of The Number of Training Attended by the Respondents During their service years

Training attended	CBE		Awash		Total	Frequency
	Frequency	%	Frequency	%	Frequency	%
1 to 3	105	50	102	68.8	207	59.4
4 to 6	89	42.5	35	23.8	124	33.1
7 to 9	3	1.2	4	2.5	7	1.9
10 to 12	10	5	5	3.8	15	4.3
13 to 15	3	1.2	2	1.2	5	1.3
Total	210	100	148	100	358	100

Source: Own Survey, 2019

As can be seen in Table 5, out of the total 358 respondents most of 59.9% (207) respondents have got 1-3 trainings during their service. In the case of commercial bank of Ethiopia, it is 50% (105) and in the case of Awash Bank it is 68.8 % (207).

In the other hand 42.5% (89) of the respondents from commercial bank of Ethiopia have 4-6 trainings during their service but in the case of awash bank only 23.8% (124) of the respondents having 4-6 trainings during their service. Over all from the table it can be concluded respondents that from Awash bank are provided or attended less number of training program than commercial bank of Ethiopia respondents.

4.3. Training Objectives

Table 4.6 Training Objectives and design

NO	ITEM	CBE		AB	
		Mean	SD	Mean	SD
1	I was given sufficient information on the objectives of the Training course before my arrival.	3.37	0.051	3.37	0.50
2	The training course encouraged exchange of information and expression of ideas successfully.	3.49	0.119	3.46	0.126
3	The objectives of the training were coherent with my needs.	3.55	0.124	3.60	0.121
4	The objectives of the course were achieved	3.39	0.119	3.51	0.108

Source: own survey Result (2019).

According to Zaidaton&Bagheri,2009 the mean score below 3.39 was considered as low; the mean score from 3.40 up to 3.79 was considered as moderate and mean score above 3.8 was considers as high as illustrated by Comparison bases of mean of score of five point.

Standing from this, in the above table the mean of item 1 “I was given sufficient information on the objectives of the Training course before my arrival “shows low mean score (3.37) in the case of both banks. These shows, as respondents’ response: the employees of Commercial bank Ethiopia and Awash bank sampled respondents didn’t get sufficient information regarding to the objectives of training provided to them. All the other items show slightly a mean above 3.39 this means the objectives of the training were positively coherent with the needs of employees and the objectives of the training courses were achieved.

On the other hand, the independent sample t test presented in the table generally it means that testing if there exists significant difference between the responses of the two banks employees in relation to the objectives of' training. In the case of only one aspect there is significant difference between the two categories of respondents i.e. “the objectives of the training were coherent with my needs.'

4.4. The training selection

Table 4.7 Employees response on selection of trainees and trainer

NO	ITEM	CBE		AB	
		Mean	SD	Mean	SD
1	Trainees are recruited without bias.	3.5545	1.00514	3.4977	0.95347
2	The trainer was capable and knowledgeable about the subject matter.	3.3915	1.39737	3.5751	1.36423
3	The trainers in my organizations select by their skills, knowledge's about the subject.	3.1620	1.39819	3.0909	1.42912
4	The trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.	3.4145	1.33256	3.4060	1.31379

Source: Survey Result (2019).

In the above table 4.7 employees response on selection of trainees and trainers is analyzed. The mean of both banks employees' response on the 3rd question in the category "The trainers in my organizations select by their skills, knowledge's about the subject" shows low mean score. These means, the employees of Commercial bank Ethiopia and Awash bank sampled respondents judge that both banks are not selecting the trainers regarding to their skills and knowledge's about the training course.

On the other hand, in the 4th question the response of the employees of both CBE and AB shows a mean score more than 3.9 this is a positive mean score. And it means that the trainers of both banks have a good subject matter expertise and ability to communicate. Item question 1st & 2nd shows slightly average mean that shows the trainer was capable and knowledgeable about the subject matter and the trainees are recruited without bias.

4.5. The mode of training delivery style of the banks

Table 4.8 Training Delivery styles of the banks

NO		CBE	AB
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	ITEM	Mean	SD	Mean	SD
1	The training exercises best help trainees learn and apply different types of knowledge or skill.	3.2570	1.41095	3.3566	1.42014
2	I consider that duration of training is appropriate to keep me motivated for learning.	3.4237	1.14616	3.4638	1.10319
3	The trainer provided clear instructions for all activities.	3.3271	1.45629	3.2919	1.4309
4	The trainer clearly described what to expect from the presentation.	3.3961	1.53194	3.990	1.48325

Source: Own Survey (2019).

As table 4.8 on the 1st question indicates that, the respondents are unsatisfied with the training exercise best help them to apply different types of knowledge and skills. When employee’s response the 2nd questions “consider that duration of training is appropriate to keep them motivated for learning” organization is best in providing training programs that motivates employee for better productivity on gaps identified. They don’t think for learning motivation. This indicates that there are employees who are unsatisfied with the training program that is provided by commercial bank of Ethiopia and awash bank frequently. With regards to how the trainer deliver clear instruction for the trainees during the training, according to the response of sample selected randomly for commercial bank of Ethiopia employees and awash bank the mentioned, the table indicate that the trainers did not uses a clear instruction for all activities and method to transfer the required knowledge and skills through training specially in commercial bank Ethiopia. Finally, the 4th question item “the employee trainee clearly described what to expect from the presentation” shows moderate mean score in both banks scenario and it implies that the employee respondents of both banks case the trainers satisfactory described what expected.

4.6 Training effect on employee effectiveness and efficiency.

Table 4.9 Training effect on employee effectiveness and efficiency.

NO		CBE	AB

	ITEM	Mean	SD	Mean	SD
1	The training provided by bank helped me to perform my work quickly and efficiently	3.4611	1.32023	3.9367	3.4611
2	Because of the knowledge, skills and attitude that I received from the training I can accomplish activities h without waste for learning.	3.9866	1.42262	3.9481	3.2866
3	Training are enabling me to perform my work with greater accuracy and precision.	3.3703	1.31346	3.4061	2.7103
4	I carried out tasks in group during training because it enables me more effective than individually.	3.2065	1.07993	3.2182	3.9065

Source: Own Survey (2019).

According to the above table 4.9, the response of the employees in the question item 1st and 2nd The training provided by the bank helps employees to perform their work quickly and efficiently this shows a positive mean which shows that the training courses provided by both commercial bank of Ethiopia and awash bank helps trainees to perform their work more effectively and quickly. And also the training provided by the banks helps them to accomplish activities without waste for learning.” On the other hand, the responses for the question item 4th “I carried out works in group after training because it enables me more effective than individually.” shows low mean score relative to the other items. This indicated that on both banks trainee employees are not effectively carried out group tasks during training. They are more of undertaking individual tasks than group tasks.

4.8. Results of Inferential Statistics

4.8.1 Regression Analysis

The effects of training on employee performance in simple regression, we have three variables, one variable defined as independent is the cause of the behavior of another one defined as dependent variable. Since the result provides only the direction and significance of relationship

between variables. Multiple regression analysis was employed to examine the effect of training dimensions (training objective, training delivery style and training selection) on employee performance.

4.8.2 Multiple Regressions

In order to determine the extent to which the explanatory variables explain the variance in the explained variable, multiple regression analysis was performed. To assess the statistical significance of the result it is necessary to look in to **Table 4.13** ANOVA.

Table 4.10: Regress training dimensions (training objective, training delivery style and training selection) as independent variable on employee performance as dependent variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.887a	.787	.785	.464

a. Predictors: (Constant), Training Objective, training delivery and training selection

ANOVA a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	149.669	2	74.834	347.237	.000b
Residual	40.517	188	.216		
Total	190.185	190			

a. Dependent Variable: Performance

b. Independent variables: Training Objective, training delivery and training selection

Coefficients a

Model	Un-standardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	.261	.124		2.105	.037
Training objective	.400	.091	.388	4.408	.000
Training Delivery	.521	.089	.516	5.856	.000
Training selection	.527	.091	.521	5.936	.000

a. Dependent Variable: Employee Performance

The result of multiple regression analysis shows that the value of F statistics 347.237 at 2 and 188 degrees of freedom is statistically significant at 99% confidence which means that model is statistically significant. The R² of the model is .787, which shows that approximately 78.7% of variance in dependent variable (employee performance) can be explained by the linear combination of the independent variables training (training objective, training delivery style and training selection

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes and concludes the findings of the study that have emerged from the data presentation and analysis presented in chapter four.

5.1. Summary of Findings

- The average mean score of training objective and design (3.43), (3.47) indicates moderate mean score which means objective and design of the training program of both commercial bank of Ethiopia and Awash bank respectively is satisfactory.
- The average mean of Training delivery style (3.39) in commercial bank of Ethiopia is implies moderate mean score. On the other hand, the average mean score of awash bank shows slightly more positive mean score which is (3.41), this implies that respondents of awash bank are more satisfactory by the techniques of training delivery by the bank.
- The average mean score of training selection shows low mean score (3.33) in awash bank, this implies that the employees of the banks expects more knowledge, skills and attitude based trainee selection for the training course and on the other hand the average mean score of trainee selection in commercial bank also shows low mean score (3.37) this implies the bank trainee selection policy for training is also not satisfactory.
- Finally, the average mean score of Employees performance was 3.43 which, is moderate mean score. This result implies employees of commercial bank of Ethiopia have an average performance level since they were not satisfied with the present Training objective(design), training selection and training delivery modes.
- Based on the results in **Table**4.12,4.13 and 4.14, the correlation coefficient (P) between employee performance and training design and delivery were found to be 0.848 and 0.869 at (P=0.000) respectively. The findings of this study therefore, indicate that there was a highly significant linear correlation between the variables (Training and employee performance). This implies that the two pairs of variables are very closely related. This supports the argument by Miller (2002) who indicates that there is a strong relationship between training and performance. They argue that employees who are skilled tend to be more productive than those who are not. Becker (2001) indicates that organizations should invest in their employees through training in order to boost their performance since this is the only way for

organizations to improve on their portfolio. This indicates that the trainees will reach at the desired level of performance if the training objective is well designed, trainees are selected with accurate criteria's and well delivered.

- The other finding of the study shows that training delivery style also has a positive and significant relationship with employee performance. This study also confirmed by the study of (Naveed, 2014). This indicates that if employees are satisfied with the delivery style of the training program their performance will enhance. to deliver training in effective manner organization should understand adult learning principle, follow different and interesting learning style, and fulfill the needed material adequately. In addition to this, the dimensions of training (training design and delivery style) significantly explain the variations in employee performance by 89% and 84.8% respectively.
- Therefore, this study finding asserts that both Commercial bank of Ethiopia and Awash bank training providers should consider these three important dimensions so as to increase employee's performance. However, the result shows moderate concern is given to those important dimensions by both banks training providers. Therefore, it is advisable for them to give a special consideration when designing the objective, selection and delivering training so as to make employee's motivated, committed, productive, and well performers.

5.2. Conclusions

The primary objective of this study was to assess the effect of training programs on employee performance case study of Commercial bank of Ethiopia and Awash bank S.C. case. The study has been successfully accomplished the four research objectives. Thus, based on the finding of the study the following conclusions are drawn:

Accordingly, the study has been carried out 357 employees from CBE and AB.

Training contributes in such a way that employees can enhance their skill on different banking products and service areas, there is a causal relationship between training objective and employee performance. Good training objective design also helps organizations in achieving their strategic plans and gives organizations a competitive edge. The findings of the study imply that employees of both Commercial bank of Ethiopia and Awash bank are satisfactory (average) with the present design.

Regarding to training modes of delivery, a training method is the instrument or process or technique or approach which a trainer uses in training to facilitate learning process. training modes of delivery is not an end itself, but a means to achieve predetermined objectives.

Therefore, the study has concluded as this implies that respondents of AB are more satisfactory by the techniques of training delivery by the bank. Training delivery includes the concepts of adult learning principle methods, learning style and training material of the training program.

Training modes of delivery are not given the expected credit by commercial bank of Ethiopia. The findings of this research indicated that both Commercial bank of Ethiopia and Awash bank S.C. nature of work depend mainly on high banking technologies, modernized banking product and services and a variety of detailed customer service procedures, NBE laws and regulation, etc.

The study finding shows both banks should have to facilitate more training chances due to training plays crucial and vital role in human resource development. Both Training objective design, training delivery and training selection has a positive and significant relationship with employee performance from the results of the study, it can be concluded that both Commercial

bank of Ethiopia and Awash bank S.C. are certainly had a well-established performance in the to invest in the training of employees', however the processes involved are not being duly followed.

It also organizes training programs from time to time for its employees to update their knowledge and skills and to ensure that maximum efficiency exist in CBE and AB. Both the employees of CBE and AB have an average performance level since they are not well satisfied with the present training objective design, selection and delivery of training program.

Finally, the study can be concluded that effectiveness of training programs significantly depends on, training objective design, training selection, training delivery style, trainer performance and trainee performance.

5.3. Recommendations

Based on the finding the following recommendations are suggested:

The banks should develop detailed and relevant training policies and the training programs should be systematically planned so that the employees are exposed to all the necessary areas related to banking. Separate plans based on the requirement of each and every individual has to be developed. Sufficient follow-up training, re-training has to be provided. In order to reap the full benefits of a training initiative, both CBE and AB. should ensure that the following measures are instituted at the work place.

Regarding to training objectives taking into consideration the rapid technological advancement, customer needs, policies, rules and regulation. In order to reap the full benefits of a training initiative, both CBE and AB. should ensure that the following measures:

Both banks have to develop need assessment tests. In order to cop up with the training objective need of both banks employees.

Both banks should have to set clear and measurable objectives. And the banks also should have to Provide Specific information to employees.

Training Objectives should be “SMART

- Specific: What exactly do you want to achieve?
- Measurable: break goal down into measurable elements.
- Attainable: effort, time and other costs your goal will take against other options
(Achievable, action-oriented)
- Relevant: Is reaching the goal relevant to you/trainees?
- Time bound: Time is money! Keep the timeline realistic and flexible.

Regarding to Training mode of delivery the study has recommended that the delivery methods chosen will motivate participants to learn, retain, transfer (what they have learned) and enhance performance.

- Both CBE and AB should develop their employees through formal educations which will give employees the opportunity to attend short courses offered by consultants or an executive MBA and university programs which normally involve lectures by experts.

- Both Commercial banks of Ethiopia and Awash bank S.C. managements will need to take action to correct its training activities, and make sure the processes involved are duly followed. As the nature of work depend mainly on high banking technologies, modernized banking product and services and a variety of detailed customer service procedures, NBE laws and regulation, etc.

- The training materials are relatively enough and adequate, and it isn't good as it is expected and the administration must do on training need assessment issues, on objective of the training, the language used, and on the training material with that of the trainer, this helps the training program to be effective besides the performance of employees will arise. In order to position both CBE and AB for success, the banks management and board must empower departments in the various branches to engage in training programs.

- Both CBE and AB managements should ensure that the training offered to employees should be relevant to their needs. All cadres of employees should be given equal. In order to achieve this, training needs analysis should be conducted to ascertain the possible gaps.

- Identification of training needs should be done more professionally in conjunction with the districts, branches and branch managers as well as the non-managerial staffs involved together with the HR personnel. These will help to exactly to what the trainees are lacking, for instance what skill is needed, and what attitudes need to be changed toward work performance.

- The needs identified should emanate from the banks strategic plan, which also cover departmental/sectional/teams and individual plans. Both CBE and AB. should see learning, training as well as training's objectives, plan, implementation and evaluation as a continuous process for organizational development and survival.

□ Motivation generally seeks to boost employees' morale to work hard and thus increase productivity. It is against this fact that the researcher wishes to recommend that in instituting proper training programs, CBE and AB should initiate a policy for motivation attached to training. Motivation include both extrinsic, such as more pay, allowance, fringe benefits, and intrinsic such as recognition, appreciation, acceptance by fellow workers, opportunities for promotion, career development and consultation for important matters. Morale on the other hand increases productivity indirectly by reducing absenteeism, accidents, employee turnover and grievances. This means that the workforce can never develop in an organization where there is low morale and lack of motivation because motivation and morale leads to job satisfaction, which in turn leads to development.

□ Most employee development occurs through job experiences. Development is most likely to occur when there is a mismatch between the employee's skills and past experiences, and the skills required for the job. To be successful in their job, employees in both CBE and AB must stretch their skills. There are several ways that job experiences can be used for employee development in both CBE and AB and these include the enlargement of current job, job rotation, transfers and promotion to positions with greater challenge.

□ the study also recommended that in both CBE and AB it is vital to evaluate trainings in order to assess their effectiveness in producing the learning outcomes specified when the training is planned, and to indicate where improvements or changes are required to make the training even more effective. The basis upon which each category of training is to be evaluated should be determined at the planning stage while considering how the information required to evaluate learning events would be obtained and analyzed.

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Certificate Diploma Degree

MBA/MA PHD

4. How long have you worked in this Bank?

1 - 5Years 6-10Years

11-15years 16 And Above years

SECTION B.

Training objective and design, trainee selection and Delivery Style - Please tick (√) the number that you feel most appropriate, using the scale from 1 to 5 (Where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree).

No.	Training Dimensions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Training objective of the training course of the bank					
1.1	I was given sufficient information on the objectives of the training course before my arrival.					
1.2	The training course encouraged exchange of information and expression of ideas successfully.					

1.3	The objectives of the training were coherent with my needs.					
1.4	The objectives of the course were achieved					
2	Training selection of the bank					
2.1	Trainees are recruited without bias					
2.2	The trainer was capable and knowledgeable about the subject matter.					
2.3	The trainers in my organizations select by their skills, knowledge's about the subject..					
2.4	The trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others.					
3	Training delivery mode of the bank					
3.1	The training exercise best help trainees learn and apply different					

	types of knowledge or skill.					
3.2	I consider that duration of training is appropriate to keep me motivated for learning					
3.3	The trainer clearly described what to expect from the presentation					
3.4	The trainer provided clear instructions for all activities.					
4	Training effect on employee performance					
4.1	The training provided by bank helped me to perform my work quickly and efficiently					
4.2	Because of the knowledge, skills and attitude that I received from the trainings I can accomplish activities without waste.					
4.3	Trainings are enabling me to perform my work with greater accuracy and precision..					
4.4	I carried out works in group after training because it enables me more effective than individually.					

APPENDIX 2

Data analysis out put

Reliability and Validity Analysis of the Questionnaires

CRONBACH'S ALPHA

Training objective

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha	N of Items
	Based on Standardized Items	
.881	.881	4

Training selection

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha	N of Items
	Based on Standardized Items	
.881	.881	4

Training Delivery

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha	N of Items
	Based on Standardized Items	
.871	.871	4