



**ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
SCHOOL OF COMMERCE**

The Effect of Human Resource Development Practices and employees' Satisfaction. The Case of Commercial Bank of Ethiopia Addis Ababa district

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Research Submitted to the School of Graduate Studies of Addis Ababa University College of business and economics school of commerce in Partial Fulfillment of the Requirements for the Degree of Masters of HRM.

Advisor

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ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
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MA PROGRAM

The Effect of Human Resource Development practices on enhancing employees' Satisfaction. The Case of Commercial Bank of Ethiopia South Addis Ababa district

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DECLARATION

This is my research title “The effect of human resource development practices enhancing on employee satisfaction: The case of Commercial Bank of Ethiopia, south Addis Ababa district.” this is my own work which is prepared by the guidance and leading of my advisor Mr. Fiseha A , and has not been presented in Addis Ababa and other University. It is prepared for the partial fulfillment Masters in Human Resource Management.

Genet Girma

Signature _____

Date _____

STATEMENT OF CERTIFICATE

This is to certify that GENET GIRMA has carried out this thesis work on the topic entitled, “The effect of HRD practices enhancing on employee satisfaction in case of commercial bank of Ethiopia: in south Addis Ababa district ” for the partial fulfillment of Masters of Art in Human Resources Management at Addis Ababa University-School of Commerce. This is my own and original work submission for partial fulfillment of the requirement for the award of Masters in Human Resource Management.

Advisor: **Dr. Fesseha Afework**

Signature: _____

Date: _____

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Abbreviations

TD - Training and Development

HRD - Human Resources Development

CBE - Commercial Bank of Ethiopia

SPSS - Statistical Package for Social Science

OE- Organizational effectiveness

BPR – Business process re-engineering

BSC – Balanced score card

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Abstract

Human Resource Development (HRD) is a planned and systematic approach to development of

Employees for both organizations' and employees' benefit Emphasis on HRD results into several positive individual and organizational outcomes. This study tried to assess the effect of HRD practices and its effect: The case of commercial bank of Ethiopia south Addis Ababa District and the specific case area was at Bshoftu town branches. The researcher has been used questionnaire to get information for this research. Simple random sampling technique was used. The researcher used descriptive analysis with the help of frequency tables and percentages to analyze the data. *Primary data were collected using five Point Likert-Scale questionnaires 187 responses were properly filled and returned., SPSS was used to analyze empirical data collected through the close ended questionnaire. The independent variables are Training and educational opportunities, Employee motivation, Work safety, Career opportunities whereas the dependent variable is Service quality, productivity, employee performance and loyalty.*

CHAPTER ONE

1. INTRODUCTION

1.1. The Study's Background

Human Resource Development (HRD) is a structured learning process that aims to connect an organization's human resource needs with an individual's desire for professional growth and

development. Today's corporate environment necessitates competitiveness in order to maintain their effectiveness. Excellence in all areas, including leadership, productivity, change adaption, process improvement, and capability enhancement, is becoming increasingly important. Improvement in organizational effectiveness (OE) is without a doubt the only method to ensure corporate success (Mahapatro, 2010).

At all levels of an organization, training and educational development are the main areas of human resource development practices. These practices improve human resource development and lead to a variety of positive individual and organizational outcomes, including increased performance, high-quality individual and organizational problem solving, improved career plans and employability, long-term competitive advantage, higher organizational commitment, and improved organizational retention. Organizations will need to invest resources to improve employees' knowledge, skills, and competences in order to do this task (Mahapatro, 2010). Ineffective HRD techniques, on the other hand, can lead to a variety of issues, including lower employee and organizational productivity, lower job satisfaction, lower employee morale to apply new knowledge and skills, and more employee turnover. (2005, Fiona Edgar) It's challenging to develop an effective HRD practice since it entails evaluating employee needs and ensuring that practices are aligned with both company and employee needs (Fiona Edgar, 2005). If a company wants to boost employee happiness and retention, it should concentrate on increasing employees' abilities, knowledge, attitudes, and conduct in the workplace for the benefit of both employees and the company. According to Ford and Noe (1987), as referenced by Eddie W.L Cheng and Danny C.K. (1998), an HRD system must be regarded positively by employees in order to be effective and result in employee satisfaction and retention. Employee satisfaction with training and development is very important for successful HRD practices, according to H.L.Wan (2007). Opportunities for growth and development inside the organization, as well as management's supervision and guidance, are very vital for successful HRD practices. Employee satisfaction with the organization's HRD procedures can only be expected if the practices take into account the demands of the employees (Hooi Lai Wan, 2007).

As a result, the level of employee satisfaction with existing processes should be addressed while evaluating and enhancing them. Commercial banks in Ethiopia, as we all know, give good service, thus efficiency and effectiveness are crucial in giving quality service to consumers. Human resource training and development is managed by an Ethiopian commercial bank's human resource training and development department, which is also in charge of operating the bank's training and

development institution. And the efficiency and efficacy of a bank's staff have a significant impact on the kind of service it provides. CBE promotes human resource development by offering chances for further education and training to its employees in order to improve their knowledge, skills, and attitudes.

Organizations must identify, evaluate, and improve critical personnel competencies in order to obtain a competitive advantage. Organizations aspire for success by providing one-of-a-kind programs, services, skills, and goods. However, in order to imagine, develop, execute, and maintain such aspects, well-trained professionals are required. Businesses can benefit from training and development programs to stay competitive in the market. Employees must be subjected to ongoing training and development in order to achieve this. In general, the goal of this research is to analyze employee satisfaction with Ethiopian commercial bank HRD procedures.

1.2. Back ground of the Organization

The Commercial Bank of Ethiopia (CBE) is Ethiopia's largest commercial bank, having been established in 1942. It is the country's first modern banking institution. By supplying digital banking industry and giving service excellence to its customers, CBE aspires to become a world-class bank and one of Africa's strongest and most recognized central banks. The public is at the center of the bank's business initiatives. They were able to grow their distribution outlets across the county thanks to an ambitious expansion strategy developed and implemented in 2009/10. The CBE has CBE has over 1600 branches distributed across the country, over 29 million account holders, and over 44,000 employees who are considered its assets as of December 20, 2021.

Because CBE has a vision to become a world-class commercial bank by 2025 and a mission to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities by deploying highly motivated, skilled, and disciplined employees as well as cutting-edge technology, the Commercial Bank of Ethiopia has good relationships with many internationally acclaimed banks all over the world. It is unmistakable that obtaining public trust is critical to their success.

Commercial Bank of Ethiopia is Ethiopia's largest commercial bank, with assets of 945 billion Birr as of June 30, 2021, and plays a key role in the country's economic development. CBE continues to dominate the market in terms of assets, deposits, capital, customer base, and branch network, despite

increased competition from private banks over the last 20 years. As a result, it is one of the country's most reliable and powerful commercial banks. www.combanketh.com

1.3. Statement of the Problem

Organizations rarely find employees who are entire masters of their unique skill, need, attitude, and potential requirements at the moment of employment, as Odor (2017) pointed out. The majority of the time, the job requirements and the employee's talents and expertise are incompatible. As a result, human resource development (HRD) methods like as training, development, and education are the primary instruments for closing the gap between employee knowledge and job requirements. Ineffective HRD procedures in the workplace have a detrimental influence on a variety of issues, including lower individual and organizational productivity, lower employee job satisfaction, low motivation, and lower employee knowledge and ability to apply new skills.

Employees must regularly improve their abilities and build a mentality that allows them to adapt to change as a result of the human resource program. The possibility for professional growth and career development is critical for employee efficiency and effectiveness, which necessitates receiving training and development, educational opportunities, and enhancing knowledge, skill, and ability. As a result, an effective human resource program benefits both employee satisfaction and corporate success. (Odor,2017).

Most organizations in underdeveloped nations, according to H.L.Wan (2007), focus less attention on employees' requirements in HRD programs. Employee dissatisfaction is exacerbated by insufficient need assessment, outdated training and development methods, limited educational opportunities, unequal access to training opportunities, insufficient opportunity to improve employees' chances of promotion, insufficient opportunities for career growth, and poor supervisory guidance or ineffective HRD practices. These problems eventually result in a lack of appropriate man-task linkages, employee reluctance to new assignments, a drop in productivity, an increase in operational error, a drop in employee morale and commitment, and an increase in employee turnover (Hooi Lai Wan, 2007). According to Odor (2017), a training and development program should be capable of increasing organizational productivity and profit. It's a critical tool for improving work performance and organizational efficiency. An effective HRD program is critical for employee satisfaction and organizational competitiveness because it allows employees to gain good knowledge, skills, abilities, and educational opportunities, as well as competitiveness, organizational success, high productivity and

performance, and reduced employee turnover. The Commercial Bank of Ethiopia's main goal is to become one of Africa's strongest and most reputable central banks, and the bank's strategies are digitalization and service excellence, which is this study, was conducted. In order to meet its short and long-term goals, which include improved overall service quality, improving HRD practices and employee training and development programs such as skills and knowledge.

During the researcher's tough interview, some employees mentioned certain issues as a rumor about HRD practices and training. Some of the practical training and development issues raised include unfair or uneven distribution of training opportunities to employees who work in the same job position and have similar performance levels, trainings given without need or potential assessment of employees, lack of willingness of employees' immediate supervisors to release for training, lack of follow up on employee performance after training by most line managers, and a lack of willingness of employees' immediate supervisors to release for training. As a result of these and other issues, the study wishes to conduct an in-depth study in the Commercial Bank of Ethiopia, evaluating HRD practices and their effect on improving employee satisfaction. The purpose of this study is to see if CBE's HRD practices are well-designed, planned, successful, and responsive in terms of filling the gap between job requirements and employee skills and motivation. There have been various studies on various banks and financial institutions, such as "The Relationship between Customer Satisfaction and Service Quality at Umea University (2010)," "The Effectiveness of Job Rotation Practices in Improving Employee Motivation, Commitment, and Job Involvement: The Case of CBE (2015), Effects of Training on Employee Performance in Uganda (2013), and so on, but only a few of them were done in CBE with similar specific topics. Similarly, the study aims to close the HRD gap in CBE by evaluating the impact of human resource development techniques on employee satisfaction. As a result, the researcher aims to evaluate HRD methods and their impact on employee satisfaction.

1.4. Basic Research Questions

Finally, the study attempted to respond to the following basic research questions:

1. What does HRD look like in CBE?
2. What are the issues in HRD practices that affect employee satisfaction in the CBE?
3. What is the relationship between human resource development practices and employee satisfaction in CBE?

1.4.1. General Objective

The general objective of this research is to assess employees' satisfaction with HRD practices of CBE the case in Bishoftu town branches.

1.4.2. Specific Objective

1. To assess what the HRD practice look like in CBE.
2. To identify the issues in HRD practices which affect employee's satisfaction in the CBE?
3. To examine the relationship between the HRD practices and employee satisfaction variables in the CBE.

1.5. Significance of the Study

This study is important for learning about how HRD practices promote employee happiness, and the findings will also contribute to the CBE by highlighting areas that need to be addressed and improved. If there are any flaws in the area of HRD practices, it must also present relevant recommendations. It may also be used as a source of data for future research on related topics.

1.6. Scope of the Study

Despite the fact that doing the census survey aids in the generalization and accuracy of the subject under study, the researcher wishes to limit the scope of the study to Bishoftu town branches due to time, financial, and data access constraints. It also solely collects data from primary data sources using questionnaire and interview approaches.

1.7. Organization of the Study

There are five chapters in this research. The backdrop of the study, statement of the problem, purpose of the investigation, research question, definition of terms, significance of the study, and scope of the study are all included in the first chapter. The study's empirical and theoretical literature is reviewed

in the second chapter. The study methods component is in the third chapter, while the data presentation, analysis, and discussion section is in the fourth chapter. The last and final chapter summarizes the major findings, conclusions, and recommendations of the study.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1. Introduction

Employees, or human resources, are the most dynamic and, in most cases, the most expensive of an organization's resources (Itika, 2011). To achieve their greatest potential, both for themselves and for the business, they must be encouraged and fostered. In a changing environment, employees and managers with appropriate skills and abilities can help increase organizational competitiveness and adaptation (Mathis & Jackson, 2011). You are accountable for all of your employees' performance as a manager/administrator, and you should be actively involved in identifying and seeking to meet their training needs (Itika, 2011). HR development (HRD) is the process of increasing employee performance by growing staff knowledge, skills, and abilities (KSAs) as well as competences through training and development (T&D), organizational learning (OL), and knowledge management (KM) (Rowley & Jackson, 2011).

Human resource development refers to the process of enhancing and managing individuals' abilities beyond those required by their current employment as they progress and take on new or different responsibilities (Mathis & Jackson, 2011). The HRD process must be ongoing in order to ensure the systematic and planned growth of employee capabilities, dynamism, motivation, and effectiveness (Mahapatro, 2010). HRD is a process that involves a structured set of learning activities aimed at causing behavioral changes in human resources so that they can achieve the appropriate level of competence for current and future positions (Ibid). HRD, in other words, promotes people's 'all-round development' so that they can give their full potential to the organization, society, and nation. T.V. Rao, as stated by Mahapatro (2010), defines HRD as "a continual planned process through which employees are assisted to:

- Acquiring or honing the skills needed to fulfill various functions related to their current or anticipated future employment;
- Developing their general capacities as individuals, as well as discovering and exploiting their own inner potentials for personal or organizational development;
- Develop an organizational culture in which good supervisor-subordinate relationships, teamwork, and sub-unit collaboration contribute to employees' professional well-being, motivation, and pride.

2.2. Objectives of HRD

Human Resources Development is multipurpose, according to Mahapatro (2010). Its goals are to: - Provide an opportunity and comprehensive framework for the full expression of human resources' talents and manifest potentials in the organization, - Develop the constructive mind and overall personality of each employee, - Strengthen superior-subordinate relationships, - Develop each individual's capabilities to perform current jobs and handle future roles, - Develop and maintain high employee motivation levels.

The connections between the aforementioned objectives will eventually contribute to organizational effectiveness, which will be reflected in higher quality, higher productivity, cost reduction, more revenues, and a better public image. This explains why human resource development has become increasingly crucial for modern businesses working in a volatile social, political, economic, technological, and international context.

Development refers to activities that lead to the acquisition of new skills or information for the purpose of personal development (Aguinis&Kraiger, 2009). It's a process that allows people to move from a current state of knowledge and capability to a future state that requires higher-level skills, knowledge, and competences (Armstrong, 2009). Training programs assist employees in improving their performance and abilities on the job, which is critical for the organization's productivity and competitiveness (Jie and Roger, 2005.) As a result, excellent HRD procedures are critical for a company's ability to improve employee happiness and gain a competitive advantage. (Kraiger&Aguinis ,2009).

Education

Education is the act of conveying general knowledge, improving reasoning and judgment powers, and intellectually preparing oneself or others for mature life, as well as the act of obtaining specific knowledge or skills, as for a vocation Itika (2011).

Learning

Learning is a constant process that not only improves current abilities but also leads to the development of skills, information, and attitudes that prepare people for future tasks that are broader or higher in scope (Armstrong, 2006).

Development

Development is the process of increasing human potential and performance through growth and positive change in economic, social, and demographic systems. (Ibid).

Management development

The systematic process of developing effective managers is known as management development. The important role of managers is to translate leadership and shareholder objectives (or to invent them on their own if none come from above) into lawful and effective measures to attain those goals (Aguinis&Kraiger, 2009).

2.3. Benefits from Employee Training and Development

According to Mahapatro (2010), employee training and development efforts can alter businesses by delivering additional skills to your staff, which not only increases safety and efficiency, but also leads to increased job satisfaction, which translates to better corporate performance. Situational training, for example, provides employees with the knowledge and skills they need to make timely, well-informed decisions that benefit both the client and the organization (Ibid).

Employees usually develop a deeper sense of self-worth, dignity, and well-being as their contribution to the firm and society develops. In general, they will receive a higher portion of the material gains provided by their improved production. These variables provide individuals with a sense of accomplishment by enabling them to meet personal and organizational objectives. Workplace learning is influenced by the rate of change. If you think about your current job, you've probably had to enhance your change management, fund-raising, diversity management, and other abilities. To put it another

way, you've had to consciously develop your skills as a worker. Many studies have demonstrated that strong HRD practices have numerous advantages, including:-

- ✚ Staff productivity has increased, while employee churn has decreased.
- ✚ Boost the capability of your company. Firm performance has improved.
- ✚ Employee job satisfaction should be improved.
- ✚ Make a tidy working environment.
- ✚ Increase productivity and effectiveness while improving workplace safety.
- ✚ Improve the quality of your service.

2.4. The Human Resource Development

Human Resource Development (HRD) is a set of systematic and planned activities designed by an organization or HR department to provide its members with necessary skills to meet current and future job demands. It is frameworks for helping employees develop their personal and organizational skills, knowledge, and abilities. (1990) (Mondy and Noe) the progression to HRD is seen below;-

1. Apprenticeship programs for young people
2. Programs for early vocational education.
3. Factory schools in the beginning.
4. Pre-employment training for semi-skilled and unskilled workers.
5. The evolution of human relationships
6. The profession of training was established.
7. The emergence of human resource development

Human resource development

1. According to Mahapatro, the year 2010 was An organization's human resource development is an asset of planned and systematic operations meant to give opportunity for its members to obtain skills needed for current and future work requirements. HRD is the process of an employee's expertise being developed through organizational development, training, and development.

2. HRD Functions;-there are three primary HRD functions;-there are three main HRD functions;-there are three main HRD functions;-there are three key HRD functions;-there are three main HRD functions;

- Education and training
- Development of the organization
- Professional advancement

1, Training and development;-Employee knowledge, skills, and attitudes are improved or changed through training and development. Employee development focuses on preparing individuals for future job responsibilities by strengthening an employee's capabilities, which also helps him execute his current job better. When a new employee joins an organization, these activities begin with orientation and skill training. After the employee has gained proficiency, HR activities concentrate on the employee's development through approaches such as coaching and counseling.

2, career planning;-involves the activity to be performed by the employee, often with the help counselor and others, to assess his capabilities and skills in order to frame realistic career plan.

Career management;-generally focus more on steps that an organization can take to foster the career development of the employees.

HRM; - the human resource management category include compensation, payroll issues, benefits management and day-to-day employee relations.

HRD; - Human resource development, on the other hand, is concerned with strategic workforce planning. As a result, HRD would be in charge of training needs, industrial psychology, and generating productivity advances. Professionals in this field are sometimes concerned with individual requirements inside an organization, but they are more commonly concerned with the company's overall workforce needs.

2.5. Organizational effectiveness and HRD

Organizational effectiveness, according to Mahapatro (2010), refers to how an organization has attained full self-awareness as a result of leaders creating well-defined goals for employees and describing

strategies to effectively execute those goals. Clear decision-making processes and communication pipelines are being implemented by today's management. Companies want to provide high-quality products that are better, faster, and less expensive than ever before. Simultaneously, in the high-tech environment of the twenty-first century, practically all firms have found themselves developing increasingly complicated products. It is uncommon nowadays for a single company to manufacture all of the components that make up a product. Some components are typically built in-house, while others are purchased, and then all of the components are incorporated into the finished product. Organizations must manage and regulate this complicated product creation and upkeep.

The HRD can play effective role in

- Optimizing the usage of people for the organization's growth.
- Providing opportunities for people to advance inside the organization.
- assisting in the alignment of individual goals with organizational objectives
- Increasing the efficiency of personnel and the company.
- Having an engaged, committed, and highly motivated team of managers maximizes managerial effectiveness.
- Developing and obtaining the abilities required to meet current and long-term organizational requirements.
- The capacity to predict competition reactions to strategy responses as well as employee reactions.
- Possibilities for progress and growth for employees.
- The need of planning, training, and support is emphasized.
- Lean manufacturing with a focus on efficiency and effective processes.

2.6. HRD and organizational Performance

Because it is difficult for competitors to replicate, Luthans F.et al. (2010) emphasized a resource-based approach to HRD practices, i.e. optimal use of human resources as a key to achieving competitive advantage; this resource-based approach has resulted in significant attention being paid to HRD and organizational performance. HRD's effects on organizational performance have recently been widely investigated, with a favorable correlation between HRD and firm performance being discovered (Rizov&Croucher, 2008). However, implementing effective HRD initiatives to improve performance

has been one of the most difficult tasks in management (Bhatti and Qureshi, 2007). HRD, according to Chalofsky (1992), is the study and practice of increasing individuals', groups', collectives', and organizations' learning capacity through the development and application of learning-based interventions for the purpose of optimizing human and organizational growth and effectiveness. Evidence on the impact of training on productivity was discovered by Ballot, Fakhfakh, and Taymaz (2006).

2.7. Empirical Review

Different researches have studied and assessed what factors affect employees' job satisfaction in various organizations in order to be aware of the issues and responsibilities expected of them. The majority of the time, they focused on demographic factors such as age, experience, marital status, and other factors that have an impact on employee satisfaction. We can group all of the individual components into three categories: personal factors, work-related aspects, and organizational factors. As a result, the researcher attempts to evaluate some particular aspects that have a numerical result of relationship and effects on employee work satisfaction in this section. Farooq and Aslam (2011) found a positive association between HRD and employee satisfaction of $r=.233$ $sig=.000$ in their study. As a result of this finding, we can predict that without the best utilization of its human resource development practices, the organization will not be able to achieve higher employee motivation, job satisfaction, or productivity, and that it will only be able to achieve when organizations are able to meet their employees' needs on time.

Furthermore, according to the results of Sultana's (2012) study in the telecom Pakistan service industry, the R^2 is 0.501, implying that the R^2 is responsible for 50.1 percent of the variation in employee satisfaction. The T-value was also 8.58, indicating that HRD practices are a good predictor of employee satisfaction. According to Harrison (2000), employee happiness has an impact on corporate goals and is stated to be a vital factor in achieving them. Implementing HRD practices, on the other hand, is the most effective way of closing the gap between HRD practices and an effective manner of increasing employee happiness (Swart, 2005).

2.8. Conceptual Framework

The conceptual framework model is designed to demonstrate the link between human resource development and job satisfaction. Both dependent and independent variables are present. Staff

satisfaction is a dependent variable in this study, and it can be demonstrated by good productivity, employee performance, employee loyalty, and service quality. Workplace safety, training and educational opportunities, neat workplace safety, employee motivation, employment position, compensation and other benefits, and career chances are all independent elements in human resource development. HRD is a section of human resource management that increases employee skill sets through training and education by expanding knowledge, abilities, and skills. HRD is frameworks for helping employees grow their personal and organizational skills, knowledge, and abilities. Swanson and Holton (Swanson & Holton, 2001). Human resource development's effects on employee satisfaction have been thoroughly researched in recent years, with a positive correlation shown between HRD and business performance (Rizov & Croucher, 2008). Positive intentions for increasing the competence and performance of individuals, work groups, work processes, and the whole organization dominate HRD practice. As a result, here is a summary of the conceptual framework:

**EMPLOYEE
Satisfaction-**

- Service quality
- Employee loyalty
- Employee performance
- Increase productivity

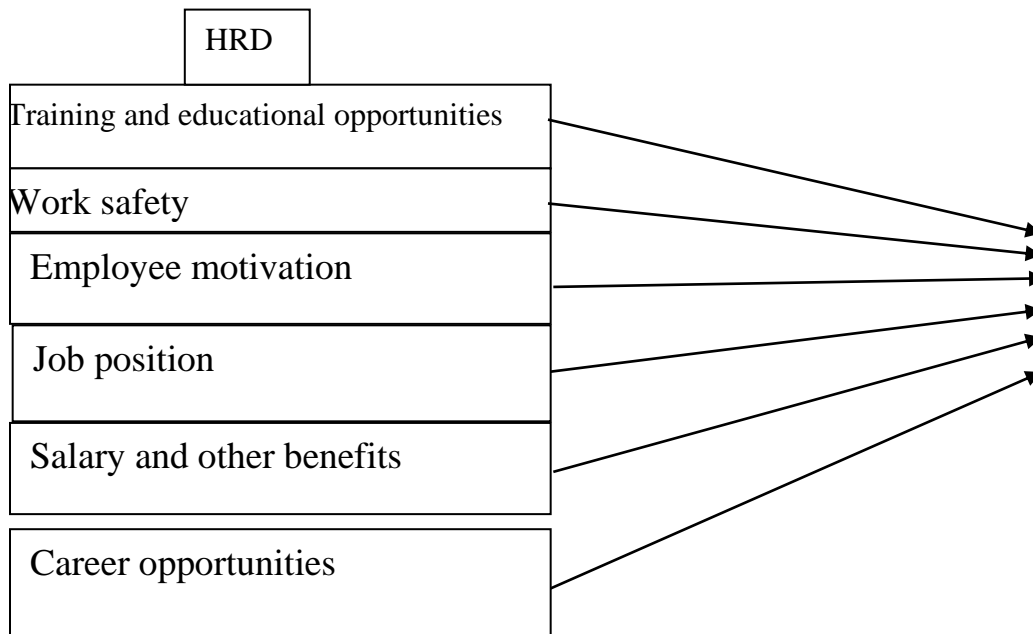


Figure 1.1: Conceptual Framework, adapted and modified from Swanson and Holton III.F (2001,P-210).

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Description of the Study Area

The study was conducted in the CBE branches of Bishoftu town, which is located 47.9 kilometers from Ethiopia's capital in the South East section of Addis Ababa in the East Shewa Zone of Oromia Regional state. CBE has 11 branches in Bishoftu and serves a vast number of consumers. CBE aspires to become

a world-class bank and one of Africa's strongest and most recognized central banks by delivering digital banking services and providing service excellence to its customers, as well as providing credit and other modern and technology-based bank products and services.

3.2. Research Approach

I employed a mixed research technique in this study. According to Edmonds and Kennedy (2017), researchers use this strategy to gather and analyze both qualitative and quantitative data in order to gain a deeper knowledge of a study problem by merging numerical values from quantitative research with qualitative research information. Primary data should be acquired from respondents and presented statistically before being examined and interpreted subjectively, according to Creswell (2012).

3.3. Research Design

The data received from CBE employees was analyzed and discussed using descriptive research. A descriptive study, according to Kumar (2011), is one that methodically describes, explains, and validates a situation, population, problem, or phenomenon. Primary and secondary data gathering approaches were employed to obtain accurate data. Questionnaires and document reviews were the main tools used. A closed-ended questionnaire was used to collect the data from the respondents. In order to generalize the ultimate outcome, the obtained data was descriptively analyzed and debated.

3.4. Population and Sample

3.4.1. Population

As of January 2020, the Commercial Bank of Ethiopia has 33,000 (thirty-three thousand) employees spread throughout 30 districts and 1,500 branches around the country. Employees of CBE in the Bishoftu area branches make up the study's population.

3.4.2. Target population

The target populations in this study are CBE personnel from various branches in Bishoftu town. Currently, 350 people work in Bishoftu as Branch Managers, Business Managers, Operation Managers (BOM), Internal Control Managers, Customer Service Manager sales (CSM), Customer Service Manager service (CSM), Customer Relation Officers (CRO), Digital Channel Officers, senior Customer Service Officers, Internal Control Officers, Banking Operation Officers (BOO), Banking Business Officers (BBO). The branches are classified as:-

- CBE Grade-1,
- Grade-2,

- Grade-3, and
- Grade-4, depending on the number of customers, deposit level, number of digital banking users, transaction capacity, and other factors.

3.4.3. Sampling Method and Sampling Technique

Taro Yemane's (1967) formula was used to calculate the sample size. And the researcher drew data from the predicted responses using simple random sampling techniques.

Choosing the right sample size

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

Where:

n = Sample Size

N = Total Population Size

e = Acceptable Level of Error (5%)

Source: Yamane (1967)

As a result, the aforementioned technique was used to choose a sample of 187 employees from the target demographic. In the town of Bishoftu, there are eleven branches of the study. Simple random sampling was chosen as a sampling approach in this study because it is a sort of probability sampling in which the researcher selects a selection of participants from a population at random (Edmonds & Kennedy, 2017).

3.4.4. Data Sources and Types

Data was gathered from both primary and secondary sources for this investigation. Primary data was gathered from selected Bishoftu area branches using pre-designed questionnaires and structured interview guides. Secondary data was also gathered from scientific papers, publications, and other pertinent documents.

3.4.5. Data Collection Procedures

For validity, clarity, and trustworthiness of the data, the researcher collected data from CBE workers currently working at Bishoftu town branches and drafted on the basis of the researched literature. In order to maximize the rate of return, the questionnaire was distributed at a time that was convenient for

responders. The researcher distributed questionnaires and collected data from CBE employees working at Bishoftu town branches for this study.

3.5. Reliability and Validity

3.5.1 Reliability

Internal uniformity the dependability of a test is a measure of how well it handles various constructs and produces consistent results. (Bhattacharjee, 2012; Bhattacharjee, 2012; Cronbach's alpha is a reliability measure developed by Lee Cronbach in 1951 that takes scale size into account when estimating reliability (Ibid). The test retest approach entails giving the same test again after a certain amount of time has passed and comparing the results. Cronbach's alpha was calculated to test the reliability of the research instrument and to test the reliability of the data instrument.

Table 3.1 reliability statistic

variables	Cronbach's Alpha	N of Items
variables related to HRD practices looks like in the CBE	0.84	6
variables related to the major issues of HRD practice and the relationship between HRD practices and employee satisfaction	0.928	26

3.5.2. Validity

The accuracy with which a method measures what it is supposed to measure is referred to as validity. When research has high validity, it delivers results that match real traits, characteristics, and changes in the physical or social reality. One is by carefully defining the research through a review of the literature and, if applicable, prior consultation with others (Saunders, Lewis, & Thornhill, 2009). The research validity in surveys refers to the extent, to which the survey measures the correct elements, and in order to validate the study free of bias, questionnaires were developed and distributed to respondents based on my advisor's comments on the study, and the measurements included were valid.

3.5.3. Ethical Consideration

The ethical case had gotten a lot of attention from the researcher. The CBE staff was assured of a respectful and honest response. The researcher accepted personal responsibility for the research that was undertaken, paying close respect to the time schedule that had been agreed upon with the staff and

management. When communicating with CBE workers, the researcher was dependable, upfront, and honest.

3.5.4. Data Analysis

Content analysis was used to contextualize or qualitatively examine the data collected through closed-ended questions in questionnaires. Meaning, the results of the analysis were merged to substantiate the study's conclusion by summarizing on the basis of their similarities.

The quantitative data from the questionnaire, which was collected using five-point Likert scales, was entered into the statistical program known as a statistical package for social Science (SPSS) for analysis. The data was measured and described using both frequencies and percentages.

Conclusions and recommendations will be drawn based on the data presentation, analysis, and assessment of the literature.

CHAPTER FOUR

4. RESULTS AND DISCUSSION

The Statistical Package for Social Science (SPSS) was used to create the results and discussion, and the data acquired through a closed ended questionnaire was presented, analyzed, and interpreted. To collect pertinent data, 187 questionnaires were sent to workers of the Commercial Bank of Ethiopia in Bishoftu town. The researcher received 187 completed surveys from the employees. The first half of this chapter covered the respondents' characteristics, while the second section dealt with the analysis and interpretation of the study's findings, which were related to the basic research questions.

4.1 Characteristics of the Respondents

Based on the responses to the request for personal data in the first section of the questionnaires obtained from employees, the characteristics of the respondents were examined in terms of sex, age,

qualification, and years of service. The analysis and interpretation of the data are presented in the table below.

Table 4.1

No	Item	Category of item	Respondents		
			N	%	Cumulative Percent
1	Gender	Female	81	43.3	43.3
		Male	106	56.7	100.0
		Total	187	100.0	
2	Age	26-35	158	84.5	84.5
		36-45	19	10.2	94.7
		46-55	10	5.3	100.0
		Total	187	100.0	
3	Educational level	degree	120	64.2	64.2
		masters	67	35.8	100.0
		Total	187	100.0	
4	Work experience	1-5	86	46.0	46.0
		6-10	62	33.2	79.1
		11-15	20	10.7	89.8
		above 15	19	10.2	100.0
		Total	187	100.0	

Source: Data collected from the questionnaire respondents

The above Table indicates about the characteristics of respondents (CBE employees), 106(56.7%) were males and 81(43.3%) were females. The number of male is greater than female employees. 84.5 percent of CBE employees were between the ages of 26 and 35, 10.2 percent were between the ages of 36 and 45, and 5.3 percent were between the ages of 46 and 55 this implies that more than half employees 43.% young so this is a good opportunity to the bank to be productive.

Employees with a bachelor's degree holder were 64.2 percent of the workforce, while master's degree holders were 35.8%. This shows that all CBE employees had educated. 46.0 percent of respondents had work experience ranging from one to five years, 33.2 percent had work experience ranging from six to ten years, 10.7 percent had work experience ranging from eleven to fifteen years, and 10.2 percent had service over fifteen years. This implied that the majority of employees have less than ten years of experience, and that effective HRD procedures are critical for such personnel.

Table 4.2 Questions related to training and development

No	Respondents
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	Items	No	%	Cumulative Percent
1	The training given by the CBE increases employee satisfaction than the other similar banking industries			
	Strongly disagree	16	8.6	8.6
	Disagree	9	4.8	13.4
	No opinion	22	11.6	25.1
	Agree	124	66.3	91.4
	Strongly agree	16	8.3	100.0
2	Training and development document is well organized.			
	Strongly disagree	24	12.8	12.8
	Disagree	40	21.4	34.2
	Agree	67	35.8	70.1
	Strongly agree	56	29.9	100.0
3	Training and development process is participatory			
	Strongly disagree	24	12.8	12.8
	Disagree	47	25.1	38.0
	No opinion	7	3.7	41.7
	Agree	93	49.7	91.4
	Strongly agree	16	8.6	100.0
4	CBE employees are satisfied at HRD practices because of the training program it designs			
	Strongly disagree	9	4.8	4.8
	Disagree	124	66.3	71.1
	No opinion	15	8.0	79.1
	Agree	30	16.0	95.2
	Strongly agree	9	4.8	100

5	The training given by CBE enables employees to provide high service quality			
	Strongly disagree	9	4.8	4.8
	Disagree	18	9.6	14.4
	No opinion	38	20.3	34.8
	Agree	94	50.3	85.0
	Strongly agree	28	15.0	100.0
6	The training given by CBE increases employee loyalty			
	Strongly disagree	9	4.8	4.8
	Disagree	18	9.6	14.4
	No opinion	33	17.6	32.1
	Agree	98	52.4	84.5
	Strongly agree	29	15.5	100.0
7	The training given by CBE to their employees increases employee performance			
	Strongly disagree	18	9.6	9.6
	Disagree	36	19.3	28.9
	No opinion	32	17.1	46.0
	Agree	70	37.4	83.4
	Strongly agree	91	16.6	100.0
8	The training and educational opportunity provided by the CBE enable employees to increase productivity			
	Strongly disagree	20	10.7	10.7
	Disagree	48	25.7	36.4
	No opinion	63	33.7	70.1
	Agree	56	29.9	100.0

Source: Data collected from the questionnaire respondents

The above table illustrates that CBE training improves employee satisfaction more than training provided by other similar banking businesses, with 66.35 percent of respondents agreed. The majority of respondents agreed with the CBE's training enhance employee satisfaction more than other similar banking businesses, with 4.8 percent disagreeing and 11.8 percent having no opinion, respectively. The training and development requirement assessment materials were properly arranged, according to CBE employees. According to the table, 35% of respondents agreed, while 21.4 percent disagreed. As can be seen from the table, the majority of respondents agreed with the statement, implying that the training need assessment materials were well-organized.

Concerning the subject of whether or not the training and development need assessment procedure was participative, 49.7% of CBE employees agreed, 25.1 percent disagreed, and the remaining 3.7 percent had no opinion. As can be observed from the response, 49.7% agree, indicating that the training and development need assessment method was participative, indicating that appropriate HRD practices were used.

For the topic of whether CBE employees are satisfied at HRD practices because of the training program it designs, the above table shows that 66.3 percent disagreed, 16.0 percent agreed, and 8.0 percent had no opinion. The majority of employees disagree, and the Bank is required to do a lot of work to rectify this situation. 50.3 percent of respondents believed that CBE training allows employees to provide high-quality service. Employees at CBE disagree 9.6% of the time and have no view 20.3 percent of the time. Because the majority agrees, this is a favorable situation for the organization.

The training provided by CBE promotes employee loyalty, as seen in Table 4.3. 52.4 percent of CBE employees agree, while 9.6 percent disagree and 17.6 percent have no opinion.

When asked if CBE's training improves employee performance, 37.4 percent agreed, 9.6 percent disagreed, and the remaining 19.3 percent had no opinion. The vast majority of CBE workers or respondents agreed that the CBE's training improved staff performance.

Employees can boost productivity by taking advantage of the CBE's training and educational programs, according to the poll. CBE employees agree 29.9% of the time, disagree 25.7 percent of the time, and have no view 33.7 percent of the time. As stated in the table, 29.9% of respondents believe the CBE's training and educational programs help employees become more productive. This

suggests that the bank places a premium on employee training and educational opportunities in order to take advantage of better employee productivity.

4.3 Questions related to HRD practices looks like in the CBE

No	Items	Respondents		
		No	%	Cumulative Percent
1	The HRD practices given by the CBE increases quality of work			
	Strongly disagree	16	8.6	8.6
	Disagree	40	21.4	29.9
	No opinion	17	9.1	39.0
	Agree	90	48.1	87.2
	Strongly agree	24	12.8	100.0
2	The CBE HRD practices brought higher job satisfaction.			
	Strongly disagree	24	12.8	12.8
	Disagree	48	25.7	38.5
	No opinion	43	23.0	61.5
	Agree	63	33.7	95.2
	Strongly agree	9	4.8	100.0
3	CBE employees are satisfied at the HRD career and educational opportunities than the other similar banking industries			
	Strongly disagree	47	25.1	25.1
	Disagree	56	29.9	55.1
	No opinion	15	8.0	63.1
	Agree	62	33.2	96.3
	Strongly agree	7	3.7	100.0
4	CBE employees are satisfied at HRD practices because of its work safety and neat working environment			
	Strongly disagree	28	15.0	15.0
	Disagree	105	56.1	71.1
	No opinion	17	9.1	80.2
	Agree	37	19.8	100.0

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Source: Data collected from the questionnaire respondents

According to the above table, 48.1 percent of respondents agreed that CBE's HRD policies improve work quality, 21.4 percent disagreed, and the other 9.1 percent had no opinion on the subject.

According to Table above, 33.7 percent of employees (63) believed that CBE HRD practices improved job satisfaction. 25.7 percent disagree, while 23.0 percent are undecided. The majority of CBE employees agreed that CBE HRD procedures improved job satisfaction, based on this response. Good HRD procedures, according to this respondent, are crucial to enhancing job satisfaction. Because it has a favorable impact on job satisfaction in the bank, this replay aids the bank in devoting more attention to the human resource development program.

According to table 4.3, CBE employees are more happy with HRD career and educational prospects than employees in other similar banking businesses. 33.2 percent, 29.9%, and 8% agreed, disagreed, and had no view, respectively. This resulted in 33.2 percent of employees agreeing. As a result, this is an excellent strategy for fostering a positive workplace environment. As we can observe from the previous research question, CBE employees are satisfied with HRD practices because of the work environment's safety and cleanliness. According to the data, 19.8% agreed, 56.1 percent opposed, and 9.1 percent had no opinion. As shown in the table, 56.1 percent disagree. Many efforts are expected from the Bank to rectify this situation.

4.4 Questions related to service quality and employee loyalty

No	Items	Respondents		
		No	%	Cumulative Percent

1	Employees provide high service quality because of availability of better work safety given by the CBE. Strongly disagree Disagree No opinion Agree Strongly agree	17 39 16 89 26	9.09 20.9 8.6 47.6 13.9	9.09 29.95 38.5 86.09 99.99
2	Due to different motivation mechanisms given by the CBE employees provide high service quality. Strongly disagree Disagree No opinion Agree Strongly agree	25 47 43 63 9	13.4 25.1 23.0 33.56 4.8	13.4 38.5 61.5 95.2 100.0
3	Due to available better job positions employees are initiated to provide better service quality. Strongly disagree Disagree No opinion Agree Strongly agree	47 56 15 62 7	25.1 29.9 8.0 33.2 3.7	25.1 55.1 63.1 96.3 100.0
4	Since employees are paid better salary and benefit, they provide better service quality Strongly disagree Disagree No opinion Agree Strongly agree	40 49 41 36 21	21.4 26.2 21.9 19.3 11.2	21.4 47.6 69.5 88.8 100.0
5	Due to better career opportunities CBE employees provide better service quality Strongly disagree Disagree No opinion Agree Strongly agree	21 83 30 53	11.22 44.4 16.04 28.3	11.22 55.6 72.2 100.54
6	Due to a good work safety provided by CBE employees are loyal Strongly disagree Disagree	19 80	10.2 42.8	10.2 52.9

	No opinion	43	22.9	75.4
	Agree	36	19.25	95.2
	Strongly agree	9	4.8	100.0
7	There is a good employee motivation in the CBE so they are loyal			
	Strongly disagree	34	18.2	18.2
	Disagree	28	15.0	33.2
	No opinion	32	17.1	50.3
	Agree	82	43.9	94.1
	Strongly agree	11	5.9	100.0
8	There is a better career opportunity in the CBE so employees are loyal			
	Strongly disagree	35	19.3	18.7
	Disagree	78	41.7	60.6
	No opinion	26	13.9	74.5
	Agree	38	20.3	94.8
	Strongly agree	9	4.8	99.9

Source: Data collected from the questionnaire respondents

Employees of CBE were voted on whether they provide high-quality service as a result of better workplace safety provided by CBE. 41.1 percent agreed, 20.9 percent disagreed, and 8.6 percent indicated they didn't have an opinion. The majority of CBE employees stated that the company provides better work safety and service quality. We may draw from the above table that CBE employees give excellent service quality as a result of the company's numerous motivator techniques. 33.56 percent said they agreed, 25.1 percent said they disagreed, and 23.1 percent said didn't know. This indicates that the majority of CBE employees believe the company's motivational strategy increases employee service quality.

The next question was about motivating employees to provide better quality of service as a result of better job opportunities. Employees tended to agree (33.2 percent of the time) or disagree (25.2 percent of the time) with each other. About 8 percent of the time, they had no opinion. Looking at the data above, it appears that there are more open jobs available. This is the main issue facing employees in the CBE, as results. Higher salaries and benefits lead to better service quality. Employees disagree with each other 26.2% of the time. Agree with each other 19.3% of the time, and have no opinion 21.9% of the time. Most CBE personnel believe that their salary and benefits are not as good as those of other organizations, which has a negative impact on the quality of CBE's services. Table 4.4 looks at how having better career options improves service quality for CBE personnel. Employees disagree on a 44.4 percent basis; About 27.3% of people surveyed said they agreed with the statement, while 16.5% said they had no opinion. A majority of employees believe that there are better career opportunities available elsewhere, and this situation has a negative impact on the organization's service quality. The good safety record of CBE is a major factor in employee devotion to the company. 42.8% disagree, 19.8 agree, and 22.9% are undecided.

.4.5 Questions related to employee performance and productivity

No	Items	Respondents		
		No	%	Cumulative Percent
1	The availability of better work safety at CBE increase employee's performance			
	Strongly disagree	26	13.9	13.9
	Disagree	37	19.8	33.7
	No opinion	48	25.7	59.4
	Agree	76	40.6	100.0
2	The motivation mechanisms in the CBE increase employee's performance.			
	Strongly disagree	25	13.4	13.4
	Disagree	73	39.0	52.4
	No opinion	28	15.0	67.4
	Agree	31	16.6	84.0
3	The availability of good job position in the CBE increases employee performance.			
	Strongly disagree	26	13.9	13.9
	Disagree	84	44.9	58.8
	No opinion	20	10.7	69.5
	Agree	57	30.5	100.0
4	There is a good salary and benefit in the CBE so it initiates employees to increase their performance			
	Strongly disagree	59	31.6	31.6
	Disagree	40	21.39	52.99
	No opinion	31	16.57	69.56
	Agree	45	24.06	93.6
	Strongly agree	12	6.4	101.1

The training given by the CBE increases employee satisfaction than the other similar banking industries

5	The good career opportunities provided by the CBE increases employee performance			
	Strongly disagree	30	16.04	16.04
	Disagree	69	36.9	52.9
	No opinion	49	26.2	78.6
	Agree	20	10.7	89.3
	Strongly agree	19	10.16	99.96
6	Availability of better work safety in the CBE initiates employees to be productive			
	Strongly disagree	28	14.9	14.9
	Disagree	50	26.7	41.6
	No opinion	42	22.5	64.1
	Agree	46	24.6	88.7
	Strongly agree	21	11.2	100.02
7	There is a good employee motivation in the CBE so employees are productive			
	Strongly disagree	37	19.8	19.8
	Disagree	75	40.1	59.9
	No opinion	45	24.06	83.9
	Agree	21	11.23	95.1
	Strongly agree	11	5.8	99.98

8	Due to a good job position employees are productive			
	Strongly disagree	37	19.78	19.78
	Disagree	88	47.05	66.8
	No opinion	42	22.45	89.3
	Agree	20	10.7	99.5

9	CBE employees are productive because there is a good salary and benefit			
	Strongly disagree	35	18.7	18.7
	Disagree	72	38.5	57.2
	No opinion	31	16.6	73.8
	Agree	39	20.9	94.7
	Strongly agree	10	5.3	100.04
10	Due to a good career and opportunities CBE employees are productive			
	Strongly disagree	66	35.3	35.3
	Disagree	79	42.2	77.5
	No opinion	6	3.2	80.7
	Agree	36	19.3	100.0

Source: Data collected from the questionnaire respondents

In response to the topic of whether improving work safety at CBE improves employee performance. The data in Table 4.5 determines the answer to this question. 19.8% of respondents disagreed, while 40.6 percent of CBE employees agreed and 25.7 percent had no opinion. Based on the responses of the employees, the majority of them agreed on the issue, indicating that having greater work safety at

CBE improves employee performance. Employee performance is improved by relying on the CBE's motivating processes. 39.0 percent of respondents disagreed with the question, 16.6 percent agreed with the question, and 15.0 percent had no opinion. According to the responses, the majority of CBE employees disagree that the CBE's motivating mechanism is insufficient, which has an impact on employee performance. When it comes to the subject of whether or not having a strong employment position in the CBE improves employee performance, the answer is yes. 13.9 percent of respondents agreed with the issue, while 44.9 percent disapproved, and 10.7% of the workforce had no opinion. We can see from the table that the majority of responses were divided on the subject, implying that the availability of decent job positions in the CBE does not meet the Bank's expectations. As I can see from the data, the CBE offers a competitive wage and benefits package, which encourages staff to improve their performance. 31.0 percent of respondents strongly disagreed with the statement, while 24.6 percent agreed with the statement and 17.1 percent had no opinion. As evidenced by the statistics, the majority of respondents disagreed on the topic. In this scenario, there is no good compensation and benefit in CBE, and this condition has a negative impact on employee performance and organizational success, necessitating a great deal of work on the part of the organization. According to the above table, 11.2 percent, 37.4 percent, and 25.7 percent of respondents agreed, disagreed, or had no opinion about job opportunities. Because the majority of respondents disagreed that good career possibilities provided by the CBE promote employee performance, the table explains that the organization must support a good career opportunity in order to increase employee performance.

The third criterion reviewed by the researcher was whether the availability of greater work safety in the CBE encourages employees to be productive. According to the aforementioned statistics, 27.3 percent of CBE employees disagreed with the question, while 25.1 percent agreed and 21.9 percent had no opinion. According to the table, 27.3 percent of respondents disagreed that the firm needed to put in a lot of effort to improve workplace safety and motivate employees to be more productive. I posed the question based on whether or not there is sufficient employee motivation in the CBE to ensure that employees are productive. 40.6 percent disagree 10.7 percent agree 23.5 percent have no view, indicating that the majority of respondents in the CBE disagreed with good employee motivation, implying that the firm must push people to be productive. In response to the query Employees are productive as a result of a good job position, as seen in table 4.4. 11.2 percent of CBE

employees agreed, 46.5 percent opposed, and the rest employees had no opinion. CBE employees are productive, according to the researcher's inquiry, since they are paid well and have benefits. 39.0 percent disagreed, 20.3% agreed, and 16.0% had no opinion. As a result of the majority of the employees' dissatisfaction with the CBE's good income and benefits, the bank took extra efforts to boost employee productivity. In response to the researcher's query CBE employees are productive due to a strong profession and chances, as shown in Table 4.5, which shows that 42.2.8 percent of employees disagree, 19.3 percent agree, and 3.2 percent have no view. We may deduce from the data that the majority of respondents were divided on the availability of a good career and opportunities in CBE, as well as the amount of work necessary by the company to boost productivity.

CHAPTER FIVE

5. FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

I conclusion, summary of significant findings, and recommendations were presented in this chapter was discussed.

5.1 Summary of major findings

The following summary, conclusion, and suggestions were developed based on the data evaluated and presented.

I stated what HRD practices in the CBE look like in this study as follows: The study's respondents were asked whether CBE training improves employee satisfaction more than training provided by other similar banking businesses, and as shown in Table 4.1, the majority of the respondents agreed that CBE HRD practices improve the quality of work.

The training and development need evaluation documents were effectively arranged by more than half of CBE employees who gave a positive answer. According to the table 4.5, 35 percent of the employees agree, while 21.4 percent disagree. As shown in the table 4.5, the majority of the employees were in agreement on the issue, which explains why the training need assessment documents were well organized. The majority of the employees (49.7%) gave a positive response to the fact that the training and development need assessment process was participatory, but the majority of employees (25.1%) expressed their dissatisfaction that trainees were not effectively invited to attend training because the training and development need assessment process was not participatory.

I summarized the major issues and the relationship between HRD practices and employee satisfaction as follows:-as shown in table 4.1, there is a negative response (66.3 percent) on employees being satisfied by CBE HRD practices and the training it designs, implying that the bank's training program is not well-designed and that there is a lot of work to be done. Regarding CBE's good HRD practices, which invite employees to provide high service quality, increase employee loyalty, increase employee performance, and productivity, there is a positive response on all major issues agreed on training provided by CBE enable employees to provide high service quality agreed 52.4 percent, increase employee loyalty 52.4 percent, increase employee performance 37.4 percent, and productivity 29.9 percent, indicating that the training is effective. In this scenario, the bank should improve its HRD procedures, training, and educational opportunities in order to enable employees to do better job and increase production.

According to table 4.3, the majority of respondents (48.1%) agreed that CBE HRD practices improve work quality and (33.7%) agreed that HRD practices increase job satisfaction. In this case, the majority of employees believed that HRD practices were the key factor for higher job satisfaction and quality of work in the Bank. As shown in table 4.4, the majority of respondents feel that CBE can deliver high service quality and employee loyalty through the provision of greater work safety, varied motivator mechanisms, better employment positions, provided better salary and benefits, and better career opportunities. All of these conditions are major issues in the bank in order to provide high service quality and increase employee loyalty, but the majority of respondents gave negative responses, which has a negative impact on the organization's service quality and employee loyalty. As a result, the bank is expected to do a lot of work.

As shown in table 4.5, the majority of respondents have a negative response to the CBE's motivation mechanisms, the availability of better job positions, good salary and benefits, and the availability of better work safety, all of which are major issues for increasing employee satisfaction and organizational success. As a result, the bank must focus on these issues and put forth significant effort to increase employee satisfaction and implement.

5.2 Conclusions

The following conclusions were drawn based on the studies above findings.

I concludes that HRD practices in CBE increase quality of work, bring high job satisfaction, increase employee performance, and so on, but CBE did not implement us far as need the HRD practices. The main reason for improving a good HRD practice is to increase productivity, better service quality, increase employee loyalty, and increase employee performance, but the HRD practices provided by CBE have not satisfied, and different problems were showed in the organization there is no well-designed training and educational opportunities and the training program was not participatory, there are no different motivation mechanisms, there are no better career opportunities and good job position.

Employees were not chosen equitably for training and educational opportunities, which is a major impediment to implementing excellent HRD practices such as step order of training and learning opportunities, a lack of attention after training, and a failure to collect feedback after training. I deduce that the firm was unable to provide full HRD practices that invite employees to be capable

and create radical change in the implementation of good HRD practices and employee happiness as a result of this.

Employees of CBE says that in the relationship between HRD practices and employee satisfaction in the CBE, HRD practices are unsatisfactory because there is a need of better work safety, alternative motivator mechanisms, higher wage and benefits, better career options, and educational chances. As a result of this, the researcher concludes that the CBE lacks excellent HRD practices, which has a detrimental impact on employee happiness, productivity, loyalty, service quality, and organizational success.

I realize that major difficulties in HRD practices such as greater career prospects, improved workplace safety, various motivating mechanisms, and strong training and educational opportunities help employees to conduct better job and innovate good HRD practices with high employee satisfaction.

Good HRD practices are required in the business in order to perform tasks effectively and efficiently in a professional manner. HRD practices are critical for employee satisfaction and organizational success.

6. RECOMMENDATIONS

Based on the primary findings, i propose that effective HRD practices be used in order to improve job conditions. I recognize the relevance of HRD practices in increasing productivity, employee satisfaction, service quality, employee loyalty, and the efficiency, skills, and productivity of the organization's workforce. CBE should adopt the following recommendations at the organization in order to attain HRD practices.

In order to improve employee satisfaction and build strong HRD practices in the CBE, educational and career development options must be offered. When the Bank implements educational opportunities and training programs, proper assessment is required, the HRD issue must be addressed equally for all employees, the training and development document must be well-structured, and the training and educational programs must be implemented in a sequential manner.

To increase employee satisfaction, productivity, and loyalty, the CBE should approve good and effective HRD practices by facilitating a good working environment, a good job position, availability of better work safety, various motivation mechanisms, better salary and benefit, availability of better career opportunities, availability of educational opportunities, promotion, and better salary and benefit.

As we can see, all of the above statements are major concerns about HRD practices and the relationship between HRD practices and employee satisfaction. As a result, both of them are cause and effect for the bank; if the CBE has good HRD practices, the employees will be satisfied, and the organization will produce good results.

As we all know, employees are an asset for any organization. In this case, as a service provider, the Bank must provide excellent service to its millions of customers. As a result, the Bank's service is highly dependent on the efficiency and effectiveness of its employees. As a result, CBE should practice meeting employee needs and encouraging employees through various HRD mechanisms.

To promote employee satisfaction and organizational success, as well as CBE commitment to HRD assistance, higher-level departments' contributions are critical to achieving a positive HRD outcome. Higher-level personnel must support HRD departments and build an effective HRD strategy that views employees as the Bank's most valuable asset.

Only by consistently acquiring, sharpening, and retaining staff can the bank become active and grow. The bank can achieve its objectives while also satisfying and retaining personnel by using complete HRD procedures.

The CBE should facilitate or program and implement well-designed, methodical, periodic, and impartial HRD processes to identify employee knowledge, skill, and attitude gaps in order to gain a competitive advantage and improved results, including increased employee satisfaction.

7. REFERENCES

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Appendix-A**Addis Ababa University****School of Commerce****Masters of Arts program in Human Resource Management*****Questionnaire for employees of Commercial Bank of Ethiopia***

Dear respondents;

The purpose of this questionnaire is to collect data regarding the Contribution of Human resource development to bank performance: The case of Commercial Bank of Ethiopia, south Addis Ababa district. The researcher is conducting this study for partial fulfillment of MA degree in Human Resource Management.

Your genuine response for the following questions is extremely important for the successful completion of this study. The information you provided will be used only for academic purpose and will be kept highly confidential.

Directions for filling the questionnaires

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

Part I: Background Information

1. Sex?

Female Male

2. Educational level:

Below Diploma Diploma Degree
 Masters PHD Other (Specify) _____

3. In which age group are you?

25 and below 26-35 36-45
 46-55 56 & above

4. How long have you been working for your current organization?

Below 1 year 1-5 6-10
 11-15

Above 15

Part I: Questions related to HRD practices looks like in the CBE

No	Items	Rating scale				
		Strongly disagree	Disagree	No opinion	Agree	Strongly agree
1.1	The training given by the CBE increases employee satisfaction than the other similar banking industries					
1.2	The HRD practices given by CBE increases quality of work					
1.3	The CBE HRD practices brought higher job satisfaction					
1.4	CBE employees are satisfied at the HRD career and educational opportunities than the other similar banking industries					
1.5	Training and development document is well organized.					
1.6	Training and development process was participatory					

Part II questions related to the major issues HRD practice and the relationship between HRD practices and employee satisfaction

no	item	Strongly disagree	Disagree	No opinion	Agree	Strongly agree
2.1	CBE employees are satisfied at HRD practices because of its work safety and neat working environment					
2.2	CBE employees are satisfied at HRD practices because of the training program it designs					
2.3	The training given by CBE enables employees to provide high service quality					
2.4	Employees provide high service quality because of availability of better work safety given by the CBE					
2.5	Due to different motivation mechanisms given by CBE employees provide high service quality					
2.6	Due to available better job positions employees are initiated to provide better service quality					
2.7	Since employees are paid better salary and benefit they provide better service quality					
2.8	Due better career opportunities CBE employees provide better service quality					
2.9	The training given by CBE increases employee loyalty					

2.10	Due to a good work safety employees are loyal					
2.11	There is a good employee motivation in the CBE so they are loyal					
2.12	There is a good job position in the CBE so employees are loyal					
2.13	The training given by CBE to their employees increase employee performance					
2.14	The availability of better work safety at CBE increase employee's performance					
2.15	The motivation mechanisms in the CBE increases employee performance					
2.16	The availability of good job position in the CBE increases employee performance					
2.17	There is a good salary and benefit in the CBE so it initiates employees to increase their performance					
2.18	The good career opportunities provide by the CBE increases employee performance					
2.19	The training and educational opportunity provide by the CBE enable employees to increase productivity					

2.20	Availability of better work safety in the Bank initiates employees to be productive					
2.21	There is a good employee motivation in the CBE so employees are productive					
2.20	Due to a good job position employees are productive					
2.21	There is a good career opportunities in the CBE so employees are loyal					
2.21	CBE employees are productive because there is a good salary and benefit					
2.22	CBE employees are productive because there is a good salary and benefit					
2.23	Due to a good career and opportunities CBE employees are productive					

