



**Assessment of Training and Development Practices in
Commercial Bank of Ethiopia.**

By - Fiseha Kidane

**A Research project submitted to Addis Ababa University,
School of Commerce in fulfilling the Master's Degree in
Business Leadership.**

Advisor: Adane Atara (Ph.D)

Addis Ababa, Ethiopia

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Approval Sheet
Addis Ababa University
School of Commerce
Department of Business Leadership
Office of Graduate Studies

**Assessment of Training and Development Practice in Commercial Bank
of Ethiopia.**

(Approval Sheet)

By: Fiseha Kidane

Approval Board Committee

Research Advisor

External Examiner

Internal Examiner

Signature

Signature

Signature

Statement of Certification

This is to certify that Fiseha Kidane Abreha has undertaken the research project on “Assessment of Training and Development Practice in Commercial Bank of Ethiopia” which is his original work and is fit for the award of a Master of Arts Degree in Business Leadership.

Adane Atara (Ph.D)

(Advisor)

June, 2024

Declaration

To the best of my knowledge, this research project is original and has not been submitted for degree at any university.

Fiseha kidane Abreha

Signature: _____

Date: _____

Acknowledgment

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Acronyms

CBE – Commercial Bank of Ethiopia

HR- Human Resource

HRD- Human Resource Development

KSA - Knowledge, Skill and Abilities

SPSS - Statistical Package for Social Science

T & D – Training and Development

TNA - Training Need Analysis

Abstract

The main objective of this study is to assess the training and development practices of commercial banks of Ethiopia. The study mainly adopted a quantitative research approach and to address some of the research questions qualitative research approach was also used. The primary data was collected from 332 branches located in Addis Ababa through questionnaires and from managers and senior officers of the learning and development department of the bank through interviews. The study participant branches were selected through purposive sampling and respondents were selected using a simple random sampling method. The collected quantitative data was analyzed by using SPSS version 26 software and the qualitative data was analyzed through content analysis. Descriptive statistics like percentage, frequency, and mean were used to properly describe the demographic and main variables of the study. The study's finding shows that the training needs assessments checklists are not properly filled, individual employees' knowledge and skill gaps are not considered in selecting trainees, employees do not sufficiently participate in the preparation of training plans, and plans are not well communicated with employees and relevant stakeholders. Training delivery methods are not tailored to the needs of individual trainees. In most of the training programs trainings are not evaluated before and in the process of delivery. In addition, the bank has no specific evaluation mechanism to assess the behavioral changes and the real impact of the training program on performance improvements. Finally, lack of management support, high trainee absenteeism and insufficient time allocation for training programs are identified problems and challenges. Hence the investigator recommended that the bank should familiarize employees and their supervisors to need assessment checklists and encourage and follow up the authenticity of filled need assessment checklist. Knowledge and skill gaps should be properly assessed and considered in selecting trainees. Various trainee centered delivery methods should be used to handle trainees' needs and trainees level of knowledge must be measured through pretest or other method before and after the training,

Keywords: *Training and development, Training need assessment, Training design and development, Training evaluation, Commercial Bank of Ethiopia.*

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the study

In today's business environment organizations' success and survival highly depends on the skill, knowledge, and capability of the workforce (Jackson et al., 2003). Especially when the talents and skills are rare, valuable, and difficult to imitate organizations can maximize their competitive advantage through employees (Porter, 1985).

Recruiting and selecting the best employees doesn't guarantee their effectiveness and efficiency in the real work environment (Dessler, 2009). In most cases, there is a gap between knowledge gained in formal education and what is required by the business organization. To fill this gap continuous training and development programs are required (Rafiq, 2015).

Training and development have enormous benefits for the employees and the organizations they work (Mcdowall and Saunders, 2010). It improves performance, increases profitability, and reduces turnover. (Arthur et al.2003). Besides it also helps employees to accomplish tasks efficiently, boost motivation, and widen the opportunity to grow and advance in their career both internally and externally.

A comprehensive training and development program helps elevate the knowledge, skills, and capabilities necessary to achieve organizational goals and to create sustainable competitive advantage (Naizi, 2011).

Currently, the existence of stiff competition and frequent technological change poses many challenges to organizations' sustainable survival and success. Especially in the banking industry, there is high competition not only between firms within the sector but also from other sector firms that offer financial services usually rendered by banks. (Langley, 2016, Sutton and Jenkins, 2007).

Survival in a competitive business environment highly depends on an organization's ability to train and develop its employees in a manner that contributes to the competitiveness of

the organization. In this regard, the Commercial Bank of Ethiopia invests a huge amount of resources in the training and development of employees every year. However, investing in employees by itself does not guarantee the effectiveness of the training program. Effective training programs should start with a thorough training needs assessment to properly identify what type of training is necessary and who requires the training. Then objectives of the training must be articulated and communicated to the trainees. Training should be delivered through appropriate mediums and finally, the overall training must be evaluated to assess whether the training was successful or not. (Noe and Colquitt, 2002 Arthur et al. 2003)

In this regard, the study attempts to assess the various aspects of training and development practices in the context of the Commercial Bank of Ethiopia and forward practical recommendations that could be helpful for the Commercial Bank of Ethiopia and the local banking industry in general.

1.2. Statement of the problem

The current business environment is characterized by high competition resulting from frequent changes in technology, business environment, and globalization (Evans, Pucik, and Basoux, 2002). Consequently, resources like finance, natural resources, and technology can't create competitive advantages in the long run. To gain a competitive advantage and survive sustainably in the volatile environment organizations must concentrate on human and intellectual capital (Nordhaug, 1993.)

Organizations must raise the knowledge, skills, and abilities of their employees through continuous training and development (Stiles & Kulvisaechana, 2003). A well-organized training and development system is the cornerstone for organizational success (Othman et al.2019). It has a lot of benefits for both the organizations and employees. It improves the competency, agility, and morale of employees, and increases productivity, profitability, and overall competitiveness of the organization as a whole (Arthur et al, 2003). Without effective training, employees can't perform their duties and responsibilities efficiently and effectively. (Anwar and Surarchith, 2015)

This research thus is initiated to assess the training and development practices of the Commercial Bank of Ethiopia. Based on annual reports CBE is an industry leader in most performance indexes, however currently the business landscape has been changed dramatically due to an increasing number of banks, the involvement of non-banking firms in the sector like Ethio telecom, Safaricom, and the prospect entry of foreign banks soon. These existing and potential challenges entail the need to have an adaptable and vibrant workforce that makes the bank continue competitive in the market. The main way to make employees adaptable and vibrant is through continuous training and development. However, the information collected from managers and employees of some selected branches of CBE shows that the bank mainly focuses on recruiting a large number of new employees to fill the vacant positions in stretched branches while neglecting the continuous improvement of employees' knowledge and skills. Mostly new employees learn the banking operation from their senior colleagues informally and trainings are not given timely when technological and procedural changes are made. While working in similar job positions some employees attend the same training programs more than three times while others are not taking once. Moreover, the management of the bank mainly focuses on day-to-day operations while ignoring the development of employees strategically for future higher roles. In this regard, some research has been conducted but most of them have done their investigation with a very limited scope at district and branch level. So this study tries to assess the training and development practices of CBE by including a large number of employees and branches from various districts.

1.3. Research Questions

The study addressed the following specific research question

- 1- How does CBE conduct training and development needs assessment?
- 2- How training and development programs are designed in CBE?
- 3- How training and development programs are implemented in CBE?
- 4- How training and development activities are evaluated in CBE?
- 5- What are the problems of training and development practice in CBE?

1.4. Research Objectives

The study's general objective is to assess the training and development practices of the Commercial Bank of Ethiopia.

The specific objectives of this study include:

- To assess the training and development needs assessment activities in CBE.
- To evaluate training and development program designing activities in CBE.
- To examine the implementation of a training and development program in CBE.
- To assess the training and development evaluation activities in CBE.
- To identify the problems related to training and development practice in CBE.

1.5. Significance of the study

The completion of the study provides the following benefits for the Commercial Bank of Ethiopia and future researchers. It points out the weaknesses of the bank regarding training and development of the workforce and provides possible practical solutions for the weaknesses. It gives insight to all banks on how to conduct effective training and development programs and to look inside the process of training and development for any employee's performance deficiencies. Finally, the study might serve as a benchmark for other researchers who have an interest in training and development areas for further detailed study

1.6. Scope of the study

To cope with time constraints the study focus on systematically describing the different aspects of training and development practice of the Commercial Bank of Ethiopia by emphasizing the four phases of the process of training. Though collecting data from all branches is mandatory to get representative data, the existence large number of employees is unmanageable with the time frame and the geographical limitations forced the study to be limited to Grade four and special branches that are located in Addis Ababa.

1.7. Limitations of the study

The study is limited to employees of grade four and special branches located in Addis Ababa. Due to this limited scope, the findings of the study couldn't represent the perception of all employees of the Commercial Bank of Ethiopia. Especially the exclusion of training and development experience of employees who work in remote areas of the country may have a significant impact on the findings of the study. In addition, the study is limited conceptually to the processes of training and development so future researchers should include the strategic issues of training and development.

1.8. Organization of the study

The report of the study is organized into five chapters. The first chapter includes the background of the study, a statement of the problem, research objectives, significance, scope, and limitations of the study. The second chapter deals with theoretical and empirical literature review. The third chapter is about the research methodology used in the study. Chapter four deals with data analysis and interpretation and major findings and recommendations were presented in chapter five.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Theoretical Review

2.1.1. Overview of Training and Development

Training and development is the systematic method instigated by the organization that results in relatively long-lasting changes in the knowledge, skills, and attitudes of employees (Noe, 2002).

Training and development is the subsystem of an organization function that derives from two closely interrelated words training and development. Though used interchangeably training and development have some differences (Salas et al, 2012).

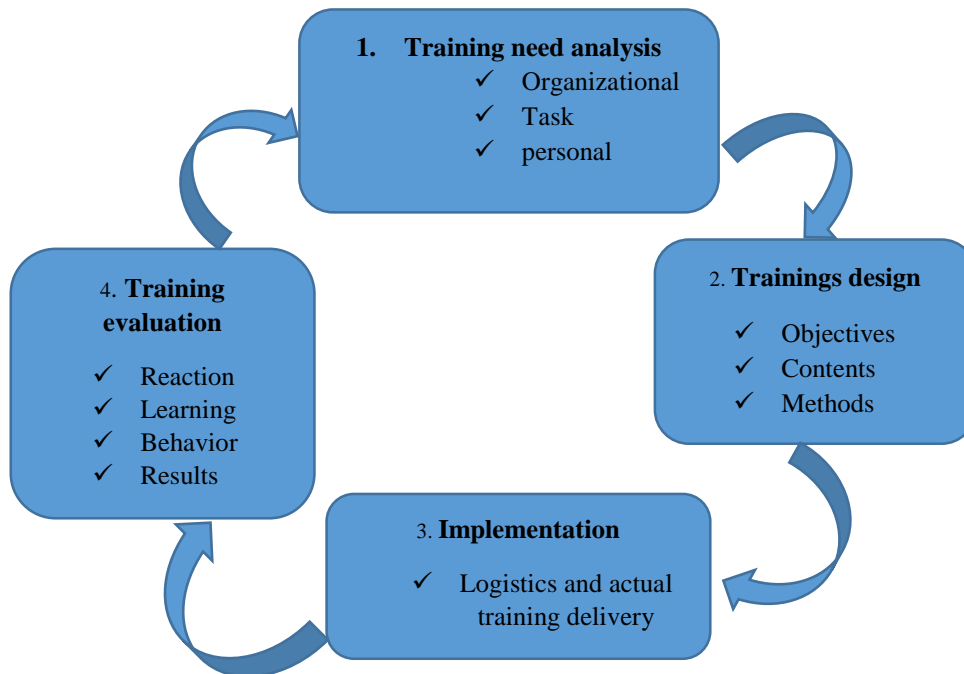
Training is a systematic approach to improving employee's skills, abilities, and knowledge to enhance individual, group, and organizational effectiveness (Aguinis and Kraiger, 2009). It is primarily concerned with enhancing an employee's existing skills and is both focused on and evaluated against the job that an individual currently working on (Learner, 1986).

On the other hand, development is cultivating individual skills, abilities, and attitudes in the present and preparing them for future roles (Armstrong, 2001). It aims to develop strategic competencies that will make employees ready for future roles and responsibilities (Noe et al.2014). Development is the systematic attempt to improve individual skills and abilities for personal development and future roles. (Aguinis and kraiger, 2009)

Development is often seen as a wide-ranging, continuous, and multi-dimensional set of activities to get someone or an organization to another level of performance. Development often contains different areas of continuous on-the-job training, education, mentoring, and other forms of employee development (Nadler, Leonard, 1984). Generally, training entails the activities focused on the gaining of knowledge, skills, and attitudes that have an immediate application, however, development stands for the acquirement of attributes or capabilities that don't have a direct usage (Noe, 2002).

2.1.2. Training and development process

Besides being an HRM practice, training and development is a process that comprises four steps: Need assessment, Design and development, implementation, and Evaluation (Vidal-Salazar M. Hurtads-Torres N. Matis-Reche. F, 2012). The first step is a systematic identification of training needs by conducting organizational, task, and person analysis. After assembling the results of the analysis goals for the training program can be derived. The second step is about preparing the instructional design and program content. The third step is delivering the training to the target employees and the final is the evaluation step by which the management assesses the success or failure of the overall program about predetermined standards (Dessler, 2004).



Source: Martin and Jackson (2000)

2.1.2.1. Training Need Assessment

Training needs assessment refers to an organization's data collection process that helps to locate and compare the actual performance with the desired level of performance. It is the process of identifying training needs to determine the ways to be used to meet the needs. Training need analysis is used when there is a gap between the actual and desired performance of employees, departments, and the organization, and the discrepancy in performance can be rectified by improving the skills and knowledge of individuals through training and development programs (Jackson, 1989).

Training need arises when there is a gap between what an employee needs to accomplish the job and their knowledge level. Training need analysis is an approach to determine the type of training needed to fill the skill and knowledge gap (Sundari, 2022). It helps decision-making mainly about whether training can increase performance, who should receive training, and training contents (Clarke, 2003). It is the basis for the designing of the training program. If need assessment is not done properly the training programs' relevance, effectiveness and validity can be jeopardized. In addition, need assessment provides database support or justifies resource allocation for other human resource functions (Goldstein, 2001).

Training need analysis is the most critical element of a training system because it is the source of data to determine who needs training, the type of training needed, and how training can be conducted and evaluated (Goldstein, 1986, Hinrichs, 1976).

Training needs assessment is a continuing process to collect data related to the existing need for training to enhance employee performance and to understand the mission and objective of the organization. Therefore training needs assessment is the most critical segment to carry out the needed training successfully (Brown, 2002). During the process of planning and conducting a training program TNA helps to evaluate the skills, knowledge, and abilities possessed by employees and to prioritize needs to be emphasized.

To ensure that training is appropriate and focused on significant issues, managers should approach need assessment systematically by applying the three different levels of analysis

i.e. organizational, task, and individual level analysis. (Bohlander et al.2001 and Mathis & Jackson, 2000).

Accordingly, training needs analysis requires assessing the organizational objectives, the activities to achieve them, and the skills required in those activities and then determining whether employees have the skills or not (Torrington and Huat, 1994).

2.1.2.1.1. Organizational Analysis

Organizational analysis is the process of analyzing the relevance of training and development programs in line with the organization's business strategies. It considers the context of the organization and where the training and development can be applied (Noe et al. 2008). It analyzes the knowledge, skills, and abilities that are required by the organization for the present and future (Mathis and Jackson, 2010). Analyzing the organization's existing position aids in pinpointing what it does, how it does and the abilities of employees to do the tasks. Organizational analysis involves determining the appropriateness of training and development programs in light of the business strategy, its resources, availability of trainers, and support of supervisors and colleagues for the activities. According to Goldstein organizational analysis includes organizational goals, organizational resources, organizational climate, and environmental constraints. The results of the analysis help in determining or locating the area of the organization that needs training and development activities. Besides it can also serve as the benchmark to evaluate the effectiveness of the training and development program (Mahapatra, 2010).

2.1.2.1.2. Task Analysis

Task analysis is an assessment of different tasks and responsibilities to determine the skills and abilities needed to accomplish the given job effectively and efficiently (Mathis & Jackson, 2008). It provides a detailed study of the job and the required skills of the job employees are performing (Gray, 2011).

This level of analysis tries to identify the skills, abilities, and knowledge that are necessary to undertake certain jobs and tasks. It is concerned with what the employees must know and the training types that are needed to perform the job well (Goldstein and Ford, 2002).

Job description and job specification are important during this level of assessment as well as the environment and conditions the employees are performing will not be ignored (Noe et al, 2008).

2.1.2.1.3- Person Analysis

The personal analysis pinpoints which employees need training programs, their readiness, and the skill, knowledge, and attitude that is required (Noe et al.2008).

According to Mathis and Jackson (2008), individual analysis requires a focus on individuals and how they perform their jobs. The individual analysis evaluates an employee's current capability level with the standard or projected need of the organization. The difference between the two may require training programs (Mathspare, 2008). It tries to identify employees that need to be trained and the type of training required by employees (Goldstein and Ford, 2002).

2.1.2.2. Training Design and Development

Noe (2013) states that training and development design focuses on the factors or activities included in the training program that are important to increase the degree of knowledge transfer. Training design deals with articulating the objectives and scope, methods and media to be adopted to deliver the training program. The objectives of the training program are derived from the training need analysis results which involves what is to be done and be achieved. It should be aligned with the mission and vision of the organization and be specific, measurable, attainable, relevant, and time-bounded (SMART) (Boudreau, Boswell, and Judge, 2001). The design of the training and development should be done with the views and full involvement of management, supervisors, and employees (Brown & Harvey, 2000).

Once training needs have been identified using various analysis levels then training objectives and priorities must be established. Training design is the process of developing a plan of instruction for each training program to be offered to meet training objectives (Goldstein & Ford, 2007). The training design process should be well organized and

flexible enough to adjust to changes in the business environment. (Noe, Hollen Beak & Wright, 2008).

Effective training design considers the learner's characteristics, instructional strategies, and how best to get the training from class to the job to prepare for learning. (Mathis & Jackson, 2014)

According to Chow et al. (2016), training design aspects play crucial roles in crafting the architecture of a training program.

Content design refers to the training perspectives, materials, and practices. (Burke & Hutchins, 2007). According to Lim and Morris (2006), the training content should be relevant to the transfer task as well as the job context.

Instructional design refers to the application of instructional strategies and practices during the training. Designing and providing effective training experiences were significantly associated with the training quality. (Burke & Hutchins, 2007). Nafuklo et al (2017) identified that in addition to the content relevance, specific training strategies such as practice and feedback, behavioral modeling, and error-based examples were strongly associated with training transfer.

Tonhauser & Buker (2016), further identified effective training strategies and practices for the positive transfer of learning such as the instruction of error management, real-world examples, and practice-oriented tasks.

2.1.2.3. Training Implementation

Training implementation is the third stage of the training and development process that refers to the transformation of training programs into preferred outcomes using a particular method (Milhem et al.2014). It is the most difficult stage of the training process because any error in the implementation may lead to overall training program failure (Carey, 2017).

The training can be delivered by using various methods including classroom lectures, coaching, mentoring, and other on-the-job and off-the-job training methods. The delivery methods selection should be based on learning objectives, and characteristics of trainees

like age, educational level, and the availability of resources. The organization must make sure that the trainers and the trainees have reported and are ready to deliver and learn respectively. The program should also start on time as agreed upon. Resources such as money, vehicles, teaching aids, and learning materials are available to be used.

The facilities such as classrooms, furniture, lighting system the physical and the general environment should also be conducive to learning. In delivering the training and development program contents the responsibility of implementing the program largely depends on the trainer. The trainer has to make appropriate decisions in arranging the training environments and seating conditions to make the training comfortable and concentrate on learning (Harris, 1994). The trainer's experience and behavior have also an influence on the success of training implementation and learning (Al-Mughairi, 2018).

2.1.2.4. Training Evaluation

Training evaluation refers to the systematic collection of data to answer the questions of whether the learning objectives were achieved and or whether accomplishments of those objectives resulted in enhanced performance on the job. (Virmani & Seth, 1985) It allows organizations to continue conducting training and development programs that work or modify or discontinue training and development that doesn't work well.

Approaches to evaluation may range from those that adopt an objective and scientific approach to those that are subjective and interpretative in orientation (Garavan et al.1999)

Donald Kirkpatrick's (1959) model is one of the most comprehensive and widely used models of training evaluation to date. (Blanchard et al, 2001).

Kirkpatrick's model contains four interconnected levels: Reaction, learning, Behavior, and results.

Reaction stands for how well the trainees like a particular training program. Reaction is an important input in deciding the continuation of a training program (Mann and Robertson, 1996), yet using only reaction evaluation is a misleading and a poor determinant of whole

training effectiveness. Preferably reaction measures should be used in combination with other more objective levels of evaluation.

Learning level evaluation is focused on the knowledge, skills, and abilities learned and absorbed by the participants. Due to the complex and multi-dimensional nature of learning activity organizations fail to evaluate it properly and they focus on a single-dimensional aspect of the training for evaluation. According to Kirkpatrick learning level evaluation uses measuring changes in skill, ability, and knowledge as a method of assessing the success of training. It is an essential stage as it measures the extent of the achievement of training objectives and the use of pre and post-tests are an important way to evaluate the successful absorption of knowledge by the trainees. (Bee and Bee, 1999).

Behavioral evaluation is concerned with the application or transfer of learning to the work environment. Since training mainly targets changes in behavior its effectiveness must be evaluated by measuring the behavioral changes that happen in the workplace due to the training program (Burden and Proctar, 2000). For successful training transfer to occur, the learned behavior and principles must be contextualized to the job and retained over time (Mann and Robertson, 1996).

To properly evaluate behavioral changes objectives must be defined in concrete terms through initial observation and planning (McClelland, 1994). Questionnaires, interviews, and observations are the most commonly used techniques to measure behavioral level evaluation (Endres and Kleiner, 1990).

The **result level** focuses on the accomplishment of end goals and anticipated performance results. The result is the most complex and least evaluated level due to the difficulty in obtaining concrete measures of training impact on achieved performance level. (Warr et al, 1999) However, Alliger et al (1997) stress the importance of evaluation at this level by stating organizational results criteria are the most distal from training and are often perceived as the most fundamental to judging training success.

2.1.3. Methods of training and development

According to Anwar and Louis (2017), training methods are divided into two: On-the-job and Off-the-job training methods.

2.1.3.1. On-the-job training

On-the-job training is a method where the trainee gains the skill in the actual work environment by using the materials physically during the training (Tennant et al, 2002). It is usually held by superiors or skilled staff to enhance the skills and abilities of junior staff or newcomers. This type of training is an effective method because the trainees apply the skills and knowledge they get from the training in real-time without forgetting the skills learned like classroom training. (Coles, 2000). On-the-job training is also less expensive because there is no cost of organizing the formal training program like other off-the-job training methods. According to Van der Klink and Streamer (2002), these types of training methods are useful when there is a need to train employees just in time and to facilitate the transfer of the skill learned to the work situation. The on-the-job method includes the following types of training:

- **Apprentice ship:** Apprenticeship refers to a system of training where a skillful individual trains someone unskilled (Olanyan and Ojo, 2008). It is a learning-by-doing mechanism in which one works and learns at the same time. In general, the apprentice works with the trainer who is a senior employee, and learns the skills, knowledge, and abilities of the senior employee. Its key importance includes getting paid while in training and there is a high possibility of getting a job after the completion of training. Since the training is tailored to the needs of the organization there is a high degree of getting a skilled workforce (Noe, 2010).
- **Job Rotation:** This method entails the movement of employees from one function to another within the organization periodically where the employee is exposed to different types of jobs and experiences (Adeley et al. 2014). According to Adela and Dunning (2005), job rotation refers to the assigning of an employee to various tasks or positions laterally or within a definite period based on employee skill,

knowledge, and abilities. It enables the employee to become a generalist and multi-skilled employee who knows a little bit about each task. Which in turn improves productivity and job satisfaction (Saravani and Abbasi, 2013).

- **Induction (Orientation):** Induction refers to giving training to new employees to enable them to be familiar with the work and the whole organization's rules, regulations, and values (Olanyan and Ojo, 2008). Orientation is given to new employees to acquaint them with job procedures, to orient them on how to interact with other employees, and to make them easily attached to the organization (Milkovich and Boudreau, 2004). Generally, orientation is very important for new employees to get an insight into the organization's structure, objectives, and policies (Malaolu and Ogbuabor, 2013)

2.1.3.2. Off-the-job training

It is a training delivered away from the work environment by arranging a special environment suitable for training purposes. (Anwar & Surarchith, 2015). Conducting off-the-job training permits controlling the learning environment to reduce distractions and create a conducive climate for trainees. It includes the following types of training.

- **Classroom/Lecture:** A lecture is the dissemination of training content by a trainer to a group of learners, using oral tutoring (Zhang, Zhao, Zhou & Nunamaker, 2004). This method is a widely used training method because it can accommodate a large size of participants, needs less time to design, easy to transfer the training content, and gives assurance that the learners finish the training (Thiagarajan, 2005). Though it has many advantages this method is criticized as a lack of interaction due to one-way communication, passive and detached from real practice. According to Ahammad, 2013, this method is useful when the content of the training is voluminous. This method can be successful when it is reinforced with other training methods like case studies or role-playing.
- **Case Study:** It is a training method usually used to solve problems by giving the trainees different issues to analyze, synthesize, and solve (Cole, 2002). It is an

important method when the organization needs to equip the trainees with critical thinking, analytical, and problem-solving skills. It is also used when the training process needs the active participation of the trainees (Bohlander, Snell, and Sharman, 2001).

- **Role play:** This method comprises the learner acting and adopting the manners and attitudes of the other person (Bohlander et.al, 2001). The participants of this training adopt the role of imaginary characters. The content of the role play can be known or new, easy or elegant whilst the context can be explained in detail or ambiguous to provide participants the chance to use their imagination to act. This method allows the learners to better understand others as well as guide others. It is used by supervisors when there is high conflict, low performance, and chronic absenteeism (Chan, 2011).
- **Simulation:** In the simulation, the employee is trained in an artificial environment that is near to a real work situation (Cole, 2002). It is a kind of training that mirrors the real work situations. Simulation helps employees test their knowledge of situations that may happen in their real work environment and reduces the happening of training accidents (Salas, Wildman, and Piccolo, 2009).

2.1.4. Benefits of Training and Development

Training and development have the following objectives: first, imparting awareness in the individual, second to enhance the skills of an employee in one or more areas of expertise and third increase the motivation of an employee to carry out their work better. It aims to provide its employees with learning and skills to increase their knowledge, abilities, and attitudes in their work in the period immediately and in the future (Aguinis and Kraiger, 2009).

Training and development help an organization to adapt to changes in the tastes and preferences of customers. It also improves employees' skills and boosts their morale by making them efficient, minimizing waste, and increasing productivity. In addition, training and development bring about a reduction in turnover and result in minimal supervision. It

reduces the time for learning by new employees, lessens costs, and inspires employees to be dedicated to the organization (Armstrong, 2003).

The planned staff development program can help arm them with the new technological skills needed to improve their job performance and prevent skills from becoming outdated. (Cobbler and Vander Walt, 2017)

Organizations should give priority to training and development because it gives numerous benefits to employees and the organization as a whole. According to Stephen Warren G (2013), these benefits include:

- Improve quality and reduce defective products and services
- Minimal waste
- Reduction in absentees, staff turnover,
- Minimal customer complaints
- Increased staff loyalty
- More agile, enabled, and adaptable workforce

2.1.4.1. Individual Benefits

- **Improve Employee Performance:** Training improves employees' performance by intervening in their behavior and working skills (Satterfield and Hughes, 2007). Effective training and development programs enhance the technical, interpersonal, and social skills of employees as a result job-related performance of employees is positively affected (Barber, 2004).
- **Increase Employee satisfaction:** employees who are given training and development opportunities feel their organization cares about them (Garger, 1999). This leads to a high level of satisfaction and reduced turnover (Wanger, 2000). Spending on employees' future careers increases the reliability of the organization and increases employees' loyalty to the organization (Rosenwald, 2000).
- **High Career Competencies:** training and development programs help employees improve their soft and technical skills and knowledge to easily adapt themselves to changing situations and fulfill future requirements (Fenn, 1999).

2.1.4.2. Organizational Benefits

- **Improve Organizational performance:** investment in employee training and development programs has a positive impact on individual and organizational effectiveness (Bartel, 2000). As Blau, 1964 stated the key to organizational effectiveness is the emotional tie between the employee and the organization. Training and development program facilities create a social exchange agreement between the organization and employees, leading to a strong psychological bond (Garrow, 2004).
- **Market growth:** to stay solvent and competitive in the market any organization needs training and development programs. Organizations need to develop and sustain a conducive training and development environment for their employees that increases the knowledge of the organization and competitive ability (Greengard, 2000).
- **Reduced turnover:** (Logan, 2000) states that offering training and development opportunities helps organizations to retain their employees. There is a high correlation between training and development programs and a low turnover rate (Rosenwald, 2000). Therefore organizations that create a conducive learning environment for their employees are successful in retaining talented employees.

2.1.5. Factors influencing training effectiveness

The success of training is not only determined by the efficiency of training methods used but also by personal, group, and organizational features mirroring the relationship of the learner and the training program to the larger organizational circumstance (Noe & Schmitt, 1986). Elements such as organizational support or an individual readiness for training could augment or negate the direct impact of the training itself.

Both pre and during-training factors influence the effectiveness of training. Prior training factors can be classified as organizational, team, and individual-level influences. Organizational factors include the support of the organization and the necessity of the training. When trainees perceive the training program is supported by top management and

its content is aligned with the organizational goals they become more motivated to participate in the training.

The key team-level factor is the manager who can influence trainee's drive for training or their views of the importance of training. Supervisors can influence training outcomes positively by expounding probable training results or how the learning outcomes will be helpful to job performance or future improvement, and by giving the necessary social and technical skill support to trainees before or during training.

Individual-level variables refer to the trainees' motivation and readiness to learn. Trainees' **Readiness** entails the state of preparedness of employees for the training assumed to be conducted. Trainees should have sufficient cognitive ability and knowledge of their job to properly evaluate the content of the training concerning needed knowledge, skill, and capability delivered by the training program and they must be free from concerns and fears about the training environment (Noe & Colquitt, 2002).

Motivation to learn is apparent when trainees consider that training is important and are willing to exert effort in the learning environment. Motivation to learn mainly results from previous fruitful training experiences, high self-efficacy, or positive impacts from organizational and team-level factors. Motivation influences training by affecting employees' decision to participate in the training, inducing the trainees to exert maximum energy to learn, and encouraging trainees to apply skills and knowledge on the job (Quinones, 1997).

Individual characteristics like trainability, age, personality, and attitudes of employees also influence trainees' motivation to learn and the successful application of the skills and knowledge gained during the training to the job and the job performance as well (Colquitt & Simmering, 1998; Fisher & Ford], 1998; Phillips & Gully, 1997).

Work setting characteristics like work climate, management support, and employee participation may influence the training effectiveness. Employees are more eager to participate in training programs and learn when they assume the organizational climate is

supportive and when they have input into the training design and choose to attend by themselves rather than be assigned to the training. (Maurer & Tarulli, 1994; Noe & Wilk, 1993).

Other factors that affect training effectiveness include Training content, training environment, Facilities and materials used, and presentation styles.

According to McNamara (2016), training activities must be selected carefully to improve the learning process. Selecting suitable mediums and materials for training helps employees maximize their knowledge, skill, and attitude toward the training program. In the designing stage **training contents** must be evaluated to check whether the content is relevant, the materials are logically sequenced, and the suitability of learning objectives and expected outcomes to the proposed trainees.

Training environment factors influence training effectiveness by motivating or discouraging trainees from learning. These factors include the space and color of the building and seating arrangements. The key to creating a suitable training environment resides largely in trainers. To realize the goals and objectives of the training trainers must create a conducive learning climate during training sessions (Orey, 2014).

Training facilities must be flexible and high quality to adapt to changing situations and be comfortable, safe, and accessible. The materials used should foster high interaction, and high trainee involvement and assure fast learning (Reference.com, 2016).

The other factor that influences training success is the presentation style of the trainer. To inspire and motivate the trainees to learn new skills and knowledge **presentation styles** should be participative and interesting (Silverman, 2015).

2.2. Empirical Review

Various studies have been done by different researchers on the issue of training and development practices, especially on its effectiveness and its impact on organizational performance in different organizational contexts.

For instance, Ghulam Mohammed (2012), conducted a study to assess the training and development practices of the banking sector in Karachi Pakistan. The study shows that banks in Karachi Pakistan are mainly focused on short-term employee training investments without providing long-term development opportunities that could make the employee ready for future responsibilities. He also found out that though most of the banks have their training centers they mainly use on-the-job training methods and employees are selected based on performance deficiencies, recommendations of immediate supervisors, future targets, and HR department recommendations. Furthermore, the research reveals that some of the banks are not interested in post-training evaluation to check the effectiveness of the overall training program.

The study conducted by Tizita Tassisa (2017), on practices and challenges of training and development at Awash Bank, reveals learning objectives are not well understood by employees, training is not related to actual work, and trainers don't have the skill to properly deliver the training content.

The other research was conducted by Haslinda Abdullah (2009), on the challenges of management of human resource training and development activities in manufacturing firms in Malaysia. The study comes up with various major challenges regarding the management of training and development. The first challenge is the lack of intellectual HRD professionals in the manufacturing firm. This could lead to poor implementation of training and development activities and increase uncertainty and failure in the training and development program as a whole. The second challenge is the lack of commitment to participate in the training and development activities. This entails that employees have pessimistic attitudes toward training and are resistant to change and the final challenge is the lack of support for training and development activities from top management. After

identifying the challenges the researcher recommends that to coup up with these challenges developing and implementing contemporary suitable policies and procedures for HR management and development is imperative.

Assefa Gidey (2016), also studied the effect of training and development on employees' performance in the commercial bank of Ethiopia. Based on the gathered data he concludes that training and development programs help to improve employees' performance by enhancing the skills, knowledge, and morale of employees.

2.3. Summary of Literature Review

Training and development is the systematic method instigated by the organization that results in relatively long-lasting changes in the knowledge, skills, and attitudes of employees (Noe, 2002). It is also a process that comprises four steps: Need assessment, Design and development, implementation, and Evaluation (Vidal-Salazar M. Hurtads-Torres N. Matis-Reche. F, 2012).

Training needs assessment refers to an organization's data collection process that helps to locate and compare the actual performance with the desired level of performance. It requires assessing the organizational objectives, the activities to achieve them, and the skills required in those activities and then determining whether employees have the skills or not.

Training design deals with articulating the objectives and scope, methods and media to be adopted to deliver the training program.

Training implementation refers to the transformation of training programs into preferred outcomes using a particular method (Milhem et al.2014). The delivery methods should be selected based on learning objectives, characteristics of trainees, and the availability of resources.

Training evaluation refers to the systematic collection of data to answer the questions of whether the learning objectives were achieved and or whether accomplishments of those objectives resulted in enhanced performance on the job.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Research Design

The main objective of the study was to assess the training and development practices in the Commercial Bank of Ethiopia by focusing on the training process. The training process includes training need assessment, design and development, implementation, and evaluation phases. This study aimed to describe the relevant aspects of each of the four phases of the training process. In this regard to properly answer research questions and achieve the research objectives, descriptive research design was used. According to C.R. Kothari (2004), descriptive research design is used to describe the characteristics of a particular individual or group.

3.2. Research Approach

Mainly the study was conducted using a quantitative research approach by collecting quantitative data from employees of the Commercial Bank of Ethiopia. In addition to that qualitative research approach was applied to get all-rounded data and properly address some of the research questions that couldn't be fully addressed by quantitative data.

3.3. Methods of data collection

Primary data was collected through structured questionnaires from the employees of selected branches and through structured interviews with manager learning and development and other senior learning officers of the bank. Secondary data was also collected from journals, websites, guidelines, and procedures.

3.4. Target Population

All employees of Grade Four and special branches of the Commercial Bank of Ethiopia were the study population. Based on the data found in the manpower structure of the bank most of the branches from grade one to three have a small number of employees as compared with grade four and special branches. However, relatively grade four and special

branches have a large number of employees that have different experience levels. Thus these branches were selected using purposive sampling to increase the chance of getting all experience-level employees at a time and to get reliable data for the study.

3.5. Sampling technique and sample size

By using purposive sampling all grade four and special branches operating in Addis Ababa were used to select employees who participated in the study. Accordingly 11 special and 61 grade four branches were selected. In this branch, there are 3370 employees from junior level to managerial positions. The employees who participated in the study were picked by using a simple random sampling technique.

Sample size determination

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

$$n = \frac{3370}{1 + 3370(0.05)^2}$$

$$n = 356$$

n – Sample size

N – Target population

e – Acceptance level of error (5 %)

Source: Yamane (1967)

Accordingly, the sample size of the study was 356 employees that are selected using the lottery method.

For interview purposes, one manager and five senior learning and development officers were selected randomly from the head office learning and development department of the bank.

3.6. Methods of data analysis

The primary data collected through the questionnaire was analyzed by using the descriptive analysis method. To conduct an in-depth analysis within effective time SPSS version 26 software was utilized and the processed data was presented in tables.

The qualitative data collected through interviews was also summarized and reported along with the results of the quantitative data.

3.7. Validity and Reliability

3.7.1. Validity

Validity is the degree to which research instruments measure what it intends to measure (Robson, 2011). It includes content, predictive, and construct validity. Content validity is the inclusiveness of the individual items to tap the content. Therefore to ensure the content validity of this study research questionnaire was adopted from other similar studies and further developed using relevant literature. In addition, sample questionnaires were pilot-tested on those respondents who have experience in training and development-related jobs. Their feedback was also used to improve the content validity of the questionnaire.

3.7.2. Reliability

Reliability refers to the consistency, precision, repeatability, and trustworthiness of research measurements across time and the various items in the instrument (Chakrabarty, 2013). In this study, Cronbach's alpha test was used to measure the reliability of the measurement instrument.

3.8. Ethical Considerations

The study was governed by the common ethical rules of research in such a way that the questionnaires were distributed to respondents based on their willingness after communication about the purpose of the research. The information obtained through the process of the study was also kept confidential and used only for the sole purpose of the research.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS AND INTERPRETATION

All primary data collected through questionnaires and interviews were presented, analyzed, and interpreted in this section of the report.

4.1. Response rate for Questionnaire

The questionnaire was distributed to 11 special and 61 grade four branches of the Commercial Bank of Ethiopia that are located in Addis Ababa. From all 356 questionnaires, 338 questionnaires were collected. Of the collected 338 questionnaires 6 of them were discarded due to incompleteness. The percentage of the overall response rate is presented in the table below.

Table 1: Questionnaire Response rate

Description	No	Percentage
Distributed	356	100%
Collected	338	94%
Uncollected	18	5%
Discarded	6	1%
Used for analysis	332	93%
Response rate		93%

Source: SPSS Survey result, 2024.

4.2. Validity Test

As stated in the previous chapter to assure the validity of the measurement instrument all study variables are adopted from previous research and the questionnaire was pilot-tested with experienced respondents in training and development areas to include their feedback to improve its content validity.

4.2. Testing for Reliability

To test the reliability of the instrument sample 35 questionnaires were distributed and the Cronbach alpha test was conducted. Accordingly, the overall result of 31 items was 0.926 which is higher than the minimum acceptable alpha value. The individual variables Cronbach's alpha results are presented in the below table.

Table 2: Cronbach alpha test results for each variable

Variables	Cronbach's alpha	No of items
Training needs assessment	0.817	5
Training design and development	0.894	10
Training implementation	0.937	5
Training evaluation	0.887	5
Problems and challenges	0.857	6
Overall reliability	0.926	31

Source: SPSS Survey result, 2024.

4.4. Findings of the study and discussion

4.4.1. Demographic characteristics of respondents

Demographic data of the respondents help to understand the characteristics of the study population and give valuable information for the management of the bank for tracking change over time and for uncovering the needs. It can also be a tool for training and development planning and decision-making. In this regard, the gender, age, marital status, educational level, experience, and job position of respondents are presented in the table below.

Table 3: Demographic characteristics of respondents

S.N	Variables	Categories	Outputs	
			Frequency	%
1	Gender	Male	197	59.3
		Female	135	40.7
		Total	332	100
2	Age	20 – 30 years	146	44
		31 – 40 Years	124	37.3
		41 – 50 Years	55	16.6
		Above 50 Years	7	2.1
		Total	332	100
3	Marital Status	Single	172	51.8
		Married	160	48.2
		Divorced	-	-
		Widowed	-	-
		Total	332	100
4	Education level	Diploma	-	-
		First Degree	211	63.6
		Master’s Degree	121	36.4
		Above	-	-
		Total	332	100
5	Experience level	< 5 Years	118	35.5
		5 – 10 Years	144	43.4
		10 – 15 Years	58	17.5
		Above 15 Years	12	3.6
		Total	332	100
6	Job position	Supervisory	37	11.1
		Non – Supervisory	295	88.9
		Total	332	100

Source: SPSS Survey result, 2024.

- **Gender of respondents**

As stated in the above table from all 332 respondents 197 of them or 59.3 % were male and the rest 40.7 % or 135 of them were females. This shows that most of the participants in the study were male.

- **Age of respondents**

Regarding age, respondents were asked to choose the age interval in which they were included. In this regard 44% were in the age interval of 20-30 years, 37.3 % were within 30 – 40 years, and 16.6 % were in the age between 40 – 50 years. And the rest 2.1 % of respondents were above the age of 50. This entails that most of the respondents were within the age interval between 20 to 40 years.

- **Marital status of respondents**

Regarding the marital status of respondents, 51.8% or 172 of all respondents are single and the rest 48.2% or 160 respondents are married. However, there was no divorced or widowed respondent.

- **The educational level of respondents**

As stated in the above table 63.6% of respondents were degree holders and the rest 36.4% of respondents were master's degree holders. Whereas there was no diploma and above master level education from all respondents.

- **Experience level of respondents**

To assess the experience level of respondents they were asked to choose their experience level from the five experience level intervals. In this regard 118 respondents or 35.5% are below 5 years of experience, 144 respondents or 43.4% were between 5 – 10 years of experience, 58 respondents or 17.5% are between 10-15 service years, and finally, 12 respondents or 3.6% of all respondents were above 15 years of work experience. This shows that most of the respondents have service years between 5-10 years.

- **Job position of respondents**

Regarding job positions 295 or 88.9 % of respondents have a non-supervisory position and the remaining 37 respondents or 11.1% have a supervisory position. This shows that most of the participants of the study were non-supervisory employees of the bank.

4.5. Training and Development needs assessment

Need assessment is the basis for the rest of the training and development stages. It helps to identify knowledge and skill gaps and performance problems that the training programs are expected to address. In this intention to assess the training need assessment practice of CBE five statements were presented to respondents to rate their agreement. Accordingly, the report of the findings is presented in the table below.

Table 4: Training and Development Need Assessment in Commercial Bank Ethiopia, 2024.

S.N	Statement	SD		D		N		A		SA		Mean
		Frequenc	%	Frequenc	%	Frequenc	%	Frequenc	%	Frequenc	%	
1	CBE has SMART needs assessment manual and instrument	6	1.8	43	13	134	40.4	120	36.1	29	8.7	3.37
2	Need assessment checklist is filled genuinely	92	27.7	102	30.7	78	23.5	49	14.8	11	3.3	2.35
3	The need assessment conducted by the bank identifies the necessary training required by employees.	30	9	63	19	143	43.1	80	24.1	16	4.8	2.97
3	Knowledge, skill, and attitudinal gaps are considered in selecting trainees.	56	16.9	137	41.3	76	22.9	50	15.1	13	3.9	2.55
5	T & D needs are prioritized based on their strategic importance.	22	6.6	74	22.3	98	29.5	92	27.7	46	13.9	3.20

Source: SPSS Survey result, 2024.

As stated in the above table 40.4 % of the respondents were neutral about the **first statement** that stated whether CBE has a SMART training and development needs assessment manual or not. This shows that most of the respondents have no idea or exposure to the need for assessment documents from the bank. The **second statement** stated that the need assessment checklist is filled genuinely. In this regard, 30.7 % of the respondents disagreed and the other 27.7 % strongly disagreed. This shows that most of the employees perceive training needs assessment checklists are not filled properly. The **third statement** states that the need assessment conducted in CBE enables to identification of the required training. In this regard 43.1 % of respondents were neutral. From this information, it is possible to conclude that respondents are neutral as to whether need assessment methods help to identify the required training or not. The **fourth statement** aimed at identifying whether the knowledge, skill, and attitudinal gaps are considered for the selection of trainees. In this statement, 41.3 % of respondents disagreed. This shows that the knowledge or skill gap of an individual employee is not considered during the selection of trainees. The **final statement** aimed to investigate whether training and development needs are prioritized based on their strategic importance to the bank. Against this statement 29.5% of respondents were neutral, 27.7% agreed and 22.3% disagreed with the overall mean of 3.2. This shows that most of the respondents were neutral on whether training and development needs are prioritized based on their contribution to the achievement of organizational strategic goals.

The interview result shows that training needs assessments are conducted twice a year with the standard self-survey format. And learning and development team compiles the suggestions made by line managers and employees and makes decisions on the necessary training and development programs. In this regard interviewees stated that employees don't fill the need assessment surveys with due care, they focus on their interests rather than what they need and what the bank wants from them. This makes the need assessment practice ineffective in identifying knowledge and skill gaps and those employees who need training.

4.5. Training design and development

To examine the training design and development practices of the bank nine statements were forwarded to respondents to rate their agreement. The statements contain issues related to the objective of training and development, the contents of training materials, and specific training delivery methods. The respondents' reports are summarized and presented in the table below.

Table 5: Training design and development in Commercial Bank of Ethiopia, 2024.

S.N	Statement	SD		D		N		A		SA		Mean
		Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
1	Training & development objectives are set in advance	10	13	73	22	94	28.3	110	33.1	45	13.6	3.32
2	T & D objectives are well communicated with all employees and other stakeholders	79	23.8	98	29.5	72	21.7	55	16.6	28	8.4	2.56
3	There is high employee participation in the preparation of T & D plans.	104	31.3	129	38.9	58	17.5	36	10.8	5	1.5	2.12
4	T & D plans are compatible with the strategic plan of the bank.	48	14.5	83	25	92	27.7	78	23.5	31	9.3	2.88
5	T & D programs are tailored to trainee needs.	51	15.4	125	37.7	92	27.7	41	12.3	23	6.9	2.58
6	The contents of T & D programs are relevant to the actual job.	13	3.9	46	13.9	69	20.8	140	42.2	64	19.3	3.59
7	T and D programs allow the acquisition of the required Knowledge, skills & attitude.	31	9.3	49	14.8	66	19.9	119	35.8	67	20.2	3.43
8	The bank gives both on-the-job and off-the-job training.	11	3.3	28	8.4	54	16.3	131	39.5	108	32.5	3.89

9	The bank uses trainee-centered training delivery methods	74	22.3	106	31.9	71	21.4	54	16.3	27	8.1	2.56
10	Training delivery methods are appropriate to acquire the necessary knowledge, skills & attitude	19	5.7	84	25.3	89	26.8	87	26.2	53	16	3.21

Source: SPSS Survey result, 2024.

The **first statement** stated that training and development objectives are set in advance. In this regard, 33.1% of respondents agreed and 28.3 % of respondents were neutral. This shows that most of the respondents agreed that training objectives are set in advance. The **second statement** aimed at examining whether training and development objectives are well communicated or not. Against this statement, 29.5 % of respondents disagreed and 23.8 % of respondents strongly disagreed. This shows that training and development objectives are not well communicated with all employees and other stakeholders. The **third statement** deals with the participation of employees in the preparation of training and development plans. Against this statement, 38.9% of respondents disagreed and 31.3% of the respondents strongly disagreed. From this information, it is possible to conclude that there is low employee participation in the preparation of training and development plans. The **fourth statement** is about the compatibility of training and development plans with the strategic plan of the bank. Regarding this statement 27.7 % of the respondents were neutral and 25 % of respondents disagreed with the mean 2.88. This entails that most of the respondents are neutral about the alignment of training and development plans with the strategic plan of the bank.

The **fifth statement** stated that training and development programs are tailored to trainees' needs. In this regard, 37.7 % of respondents and 27.7 % of respondents are disagreed and neutral respectively. From this, it can be concluded that training and development programs are not customized to the needs of trainees. The **sixth statement** deals with the relevance of training contents to the actual job. In this regard, 42.2 % percent of the respondents agreed and 19.3 % of the respondents strongly agreed. From this information, it is possible to conclude that the contents of training and development programs are directly related or

relevant to the actual job performed by employees in day-to-day operations. **Statement seven** stated that training and development programs allow the acquiring of knowledge, skills, and attitudes. With this statement, 35.8 % of respondents agreed and 20.2 % of respondents strongly agreed. From this information, it is possible to conclude that training and development programs delivered by CBE allow the acquiring of skills, knowledge, and attitudes.

The **eighth statement** stated that the bank gives both on-the-job and off-the-job training. Regarding this statement, 39.5% or 131 respondents agreed and 32.5 % or 108 respondents strongly agreed. This shows that the bank offers both on-the-job and off-the-job training. The **ninth statement** is that the bank uses trainee-centered training delivery methods. In this statement, 31.9 % of respondents disagreed and 22.3 % of the respondents strongly disagreed. This entails that the training delivery methods of the bank are not trainee-centered. The **last statement** deals with the appropriateness of training delivery methods of the bank for acquiring the necessary knowledge and skills. In this regard, 26.8 % of respondents were neutral with a mean of 3.1. This shows that respondents are neutral on the appropriateness of training delivery methods.

In addition to the above findings, results from interviews show that currently, the bank uses both classroom and virtual training delivery methods. Classroom trainings are delivered frequently however virtual training is seldom used by the bank due lack of an effective controlling mechanism to ensure whether employees are attentively taking the training program or not. Furthermore, most of the training programs purchased from external vendors are designed for classroom methods.

The interviewees also state that besides technical training, developmental and ethical training are also delivered by the bank. Ethical training is delivered to all employees of the bank but developmental training is delivered to those employees who have the supervisory position.

4.6. Training and development implementation

To examine the training implementation practice of the bank various statements were presented to respondents. The findings from the responses are stated in the following table.

Table 6: Training and development implementation in Commercial Bank of Ethiopia, 2024

S. N	Statement	SD		D		N		A		SA		Mean
		Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
1	Training schedules are notified early before the training time through accessible medium	14	4.2	37	11.1	52	15.7	148	44.6	81	24.4	3.74
2	Training programs are delivered as per the schedule	23	6.9	54	16.3	76	22.9	105	31.6	74	22.3	3.46
3	Trainers use communication and creative skills to facilitate the transfer of the content of the training program.	16	4.8	54	16.3	72	21.7	132	39.8	58	17.5	3.49
4	Facilities, equipment, and training aids are provided by trainee-level	11	3.3	36	10.8	56	16.9	154	46.4	75	22.6	3.74
5	There is a safe and conducive environment to conduct training and development programs	33	9.9	47	14.2	73	22	98	29.5	81	24.4	3.44

Source: SPSS Survey result, 2024.

Regarding the **first statement** i.e. training schedules are notified early before the training time through an accessible medium, 44.6% or 148 respondents from 332 agreed and 24.4 or 81 of 332 respondents strongly agreed. This information shows that the bank announces training schedules early before the training time through appropriate mediums. The **second statement** states training programs are delivered as per the schedule. In this regard, 31.6% of respondents agreed and 22.3% of respondents strongly agreed. From this information, it

is possible to conclude that the bank delivered training as per the schedule. The **third statement** deals with trainers' communication and creative skills to facilitate the transfer of training content. Against this statement, 39.8 % of respondents agreed and 17.5% of respondents strongly agreed. This information shows that trainers use different communication and creative tactics to easily transfer the content of the training. The **fourth statement** deals with whether facilities, equipment, and training aids are provided considering the trainees' level. In this regard, 46.4% of respondents agreed and 22.6% of respondents strongly agreed. From this, it is possible to conclude that facilities, equipment, and training aids are provided by the level of trainees. The **last statement** aims to assess the safety and conduciveness of the bank environment for training and development programs. Against this statement, 29.5 % of respondents agreed and 24.4 % of the respondents strongly agreed. This information shows the presence of a safe and conducive environment for training and development programs.

4.7. Training and development evaluation

To assess CBE's status regarding training evaluation practice five statements were forwarded to respondents of the questionnaire. The results from the responses are summarized in the table below.

Table 7: Training and Development Evaluation in Commercial Bank of Ethiopia, 2024.

S. N	Statement	SD		D		N		A		SA		Mean
		Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
1	Trainees are evaluated before the program	104	31.3	113	34	74	22.3	39	11.7	2	0.6	2.16
2	Training programs are evaluated during the delivery	84	25.3	155	46.7	52	15.7	31	9.3	10	3	2.18
3	Trainees are evaluated after the program	18	5.4	35	10.5	51	15.4	139	41.9	89	26.8	3.74
4	The bank collects feedback from the participants of the training program	22	6.6	41	12.3	73	22	115	34.6	81	24.4	3.58
5	The bank uses feedback from training participants to improve the effectiveness of the training program	41	12.3	79	23.8	88	26.5	87	26.2	37	11.1	3

Source: SPSS Survey result, 2024.

The **first statement** states that trainees are evaluated before participating in the specific training program. Against this statement, 34% of respondents disagreed and the other 31.3% of respondents strongly disagreed. From this information, one can conclude that trainees' level of knowledge and skill is not measured before attending the training program. The **second statement** is about whether training programs are evaluated during the delivery process or not. In this regard, 46.7% of respondents disagreed and 25.3 % of respondents strongly disagreed. This implies that training programs are not evaluated during the process of delivery. The **third statement** states that trainees are evaluated after the program. Regarding this statement, 41.9% of respondents agreed and 26.8 % of the respondents strongly agreed. From this information, it is possible to conclude that participants of the training program are evaluated to assess whether the training content is

properly delivered or not. The **fourth statement** mainly aims to assess whether the bank collects feedback from the participants of the training program or not. In this statement, from all respondents, 34.6% of them agreed and the other 24.4% of respondents strongly agreed. This information shows that the bank collects feedback from the participants of the training to assess the reaction of the trainees to that specific training program. The **last statement** regarding training evaluation states that the bank uses the feedback of the training participants to improve the effectiveness of future training programs. In this regard 26.5 % of the respondents were neutral and the other 26.2% of respondents agreed with the statement. The mean of all responses is 3. This shows that most of the respondents are neutral about the utilization of trainees' feedback for future training improvement.

Regarding training evaluation practices of the bank, interview results show that evaluations are made for a few selected training programs, and in these programs, trainees are evaluated before and after the program to assess the skill and knowledge changes of the trainees. Behavioral changes are also evaluated for a few training programs after three months by the training evaluation team and line managers. This implies that evaluations are not conducted for most of the training programs and the bank has no evaluation mechanism for the real impact of training and development programs on performance improvements.

4.8. Problems and challenges of Training and development practice

To identify the problems and challenges of the training and development practice of the bank six different statements are presented to respondents. Based on that the respondent's reports are presented in the table below.

Table 8: Problems and Challenges of Training and Development Practices in Commercial Bank of Ethiopia, 2024.

S. N	Statement	SD		D		N		A		SA		Mean
		Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
1	The training and development objectives are unclear	8	2.4	86	25.9	114	34.3	64	19.3	60	18.1	3.32
2	T&D programs are unrelated to the actual job	58	17.5	102	30.7	88	26.5	46	13.9	38	11.4	2.12
3	There is a lack of management support	22	6.6	48	14.5	76	22.9	131	39.5	55	16.6	2.56
4	There is a shortage of resources and budget	129	38.9	103	31	43	13	34	10.2	23	6.9	2.88
5	Trainers lack the required skill, knowledge, and attitude	54	16.3	81	24.4	94	28.3	61	18.4	42	12.7	2.58
6	There is limited time on the part of trainers to cover the training content	42	12.7	65	19.6	52	15.7	109	32.8	64	19.3	3.59

Source: SPSS Survey result, 2024.

In the **first statement**, respondents were asked for their agreement on clarity of the training and development objectives. Against this statement 34.3% or 114 of 332 respondents were neutral and 25% or 86 respondents disagreed. This information shows that most of the respondents have no idea about the clarity of training objectives. The **second statement** is about the relatedness or relevance of training and development programs to the actual job performed by employees. In this regard, 30.7% of respondents disagreed and 17.5 % of respondents strongly disagreed. Based on this information it is possible to conclude that training and development programs are designed in a way that helps employees in the day-to-day operation of the bank. The **third statement** states that there is a lack of management support. On this statement, 39.5 % of respondents agreed and 22.9 % of the respondents

are neutral. The mean of this statement response is 2.56. This implies that there is a lack of management support for the training and development activities of the bank. The **fourth statement** deals with the shortage of resources and budget for training and development programs. Against this statement, 38.9% of respondents strongly disagreed and 31% of the respondents disagreed. This information clearly shows that the bank has no resources and budget shortage to conduct training and development programs. The **fifth statement** states that trainers lack the required knowledge and skills. In this statement 28.3% of respondents are neutral and 24.4% of respondents are disagreed. The mean for this statement is 2.58. This shows that most of the respondents were neutral on whether trainers possess the required knowledge and skill on the content of the training. The **final statement**. There is limited time on the part of trainers to deliver the full content of the training program. On this statement, 32.8% of respondents agreed and 19.3 % of respondents strongly agreed. The mean for this statement is 3.59. This shows that trainers have time limitations to cover the whole content of the training program.

Besides the findings from questionnaires, interview results show that there is high trainee absenteeism and a lack of supervisor support to send employees for training. Supervisors mainly focus on day-to-day routine rather than improving the knowledge, skill, and attitude of employees and assume training as a secondary activity and irrelevant to the bank. This shows that there is a lack of management support for the training and development activities of the bank and due to that reason there is high employee absenteeism from training programs.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary of major findings

The main objective of this study is to assess the training and development practices of the Commercial Bank of Ethiopia by emphasizing training need assessment, training design and development, training implementation and evaluation and finally identifying problems and challenges related to training and development activities. To accomplish this objective data was collected mainly by using a questionnaire and an interview was also used to address some research questions. After analyzing the collected data as stated in the previous chapter findings are summarized and presented below.

- **Findings on training and development need assessment**
 - ✓ The majority of respondents (30.7% disagreed and 27.7% strongly disagreed) show disagreement on the authenticity of need assessment checklists filled by employees and supervisors.
 - ✓ Most of the respondents (41.3 %) disagreed on the consideration of employees' knowledge, skill, and attitudinal gaps in selecting trainees.
- **Findings on training design and development**
 - ✓ The majority of the respondents (33.1 % agreed and 13.6 % strongly agreed) agreed that training and development objectives are set in advance.
 - ✓ Regarding the participation of employees in the preparation of training and development plans most of the respondents (38.9% disagreed and 31.3% strongly disagreed) show disagreement.
 - ✓ The majority of the respondents (29.5% disagreed and 23.8% strongly disagreed) responded that training and development objectives are not well communicated to all employees and other stakeholders.
 - ✓ Most of the respondents feel that training programs are not tailored to the needs of trainees.

- ✓ 35.5 % of the respondents agreed on the relevance of training programs in allowing the acquisition of knowledge, skills, and attitudes.
- ✓ The majority of the respondents (31.9% and 22.3%) disagreed and strongly disagreed on the trainee-centeredness of training delivery methods.

The findings from the interview show that the bank uses classroom training methods frequently. To prepare employees for higher positions developmental and ethical training are delivered for supervisors and employees of the bank respectively.

- **Findings on training evaluation**

- ✓ The majority of the respondents (31.3% strongly disagreed and 34% disagreed) show disagreement on the evaluation of trainees' level of knowledge and skill before the training program.
- ✓ Regarding the evaluation of the training program during the process of delivery 46.7% of respondents disagreed and 25.3% of participants strongly disagreed.
- ✓ Majority of the respondents (41.9% agreed and 26.8% strongly agreed) show agreement on the evaluation of trainees after the delivery of the training program.
- ✓ Most of the respondents agreed that the bank collects feedback from participants after the delivery of the training program.

Results from interviews show that post-training evaluations are conducted for some selected training programs however most of the training programs and trainees are not evaluated. For a few selected trainings, the behavioral changes that result from training are evaluated by the team formed for this purpose but the bank has no specific mechanism to evaluate the real impact of training programs on performance improvements.

- **Findings on problems and challenges of training and development practice**
 - ✓ Most of the respondents agreed that there is a lack of management support for the training and development activities of the bank
 - ✓ Regarding time limitation on the part of trainers' the majority of the respondents show agreement that trainers have limited time to cover the training content.

The responses from interviews show that there is high employee absenteeism from training programs and a lack of supervisor support to create a conducive environment for employees to attend training programs.

5.2. Conclusion

Depending on the findings of the study the following conclusions are made:

- In CBE training and development need assessment checklist is not filled genuinely.
- Knowledge, skill, and attitudinal gaps are not considered during the selection of trainees for specific training programs.
- There is low employee participation in the preparation of training and development plans and training objectives are also not well communicated with employees and other stakeholders.
- Developmental trainings are not delivered for non-supervisory employees.
- The bank uses the classroom training delivery method frequently.
- Training delivery methods are not trainee-centered.
- Training programs are not tailored to the needs of trainees.
- In most of the training programs, the trainees' level of knowledge and skill is not measured before the delivery of the training program.
- Training programs are not evaluated during the process of delivery.
- Training-induced behavioral changes are evaluated for few training programs and the bank has no specific mechanism to assess the real impact of training programs on performance improvements.

- In CBE there is a lack of management support for training and development activities.
- The time allotted for trainers is not enough to properly deliver training content.
- There is high employee absenteeism from training programs due to supervisors' influence on employees to stick with the day-to-day operations.

5.3. Recommendation

Based on the findings of the study the following recommendations are forwarded:

- ❖ The learning and development department of the bank must familiarize the employees and branch management with training need assessment checklists and encourage and control the authenticity of the filled need assessment checklists.
- ❖ Knowledge, skill, and attitudinal gaps must be properly assessed before designing the training programs and selecting trainees.
- ❖ The management of the bank must ensure the participation of employees in the preparation of training plans.
- ❖ The bank should use various trainee-centered delivery methods to properly handle the trainee's needs.
- ❖ Trainees' level of knowledge and skill must be measured using a pretest, questionnaire, or other methods to exactly evaluate the knowledge and skill changes after the delivery of the program.
- ❖ The learning and development department of the bank must design specific mechanisms to assess the training-induced behavioral changes in all non-technical training.
- ❖ Though difficult to evaluate the real impact of training on performance improvement at least efforts must be made to assess the indirect contribution of training on performance improvements.
- ❖ The Management of the bank must be supportive of the training and development activities of the bank by encouraging the employees to participate in training

programs and giving them opportunities to use their knowledge and skills by involving workers in important decisions and giving work feedback.

- ❖ The bank must allot appropriate time for trainers depending on the nature and scope of the specific training program to properly cover the whole content of the program.

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Appendix I: Questionnaire

Addis Ababa University

School of Commerce

Business Leadership Graduate Program

Dear respondents,

My name is Fiseha Kidane a graduate student in the field of Business Leadership at Addis Ababa University School of Commerce. I would like to request your cooperation in completing the questionnaire attached here for my research project entitled **Assessment of Training and Development Practice in Commercial Bank of Ethiopia**. The questionnaire is designed to solicit information for purely academic purposes and the information collected will be kept confidential. Your genuine and honest response is very critical for the success of the study and I would like to appreciate your cooperation in advance.

General Instruction:

- No need to write your name.
- Use the "√" mark to tick your choice in the boxes provided.

Part I: Demographic and General Information Question

1. **Gender:** Male Female

2. **Age:** 20-30 Years 31-40 Years 41-50 Years Over 50 years

3. **Marital Status:**

Single Married Divorced Widow

4. **Educational Level:**

Diploma First Degree Master's Degree Above

5. Experience Level:

Below 5 Years 5-10 Years 10-15 Years Above 15 Years

6. Job position: Supervisory position Non-Supervisory position

Part II. Training and Development Need Assessment

Please put √ a mark on the space you assume appropriate from the choices provided

5= Strongly Agree (SA) 4= Agree (A) 3= Neutral (N) 2=Disagree (D)

1=Strongly Disagree (SD)

S.N	Statement	1	2	3	4	5
1	CBE has a SMART needs assessment manual & instrument.					
2	The need assessment checklist is filled genuinely.					
3	The need assessment conducted by the bank identifies the necessary training required by employees.					
4	Knowledge, skill, and attitude gaps are considered in selecting trainees.					
5	Training and development needs are properly prioritized based on their strategic importance.					

Part III. Training and Development Design

Please put √ a mark on the space you assume appropriate from the choices provided

5= Strongly Agree (SA) 4= Agree (A) 3= Neutral (N) 2=Disagree (D)

1=Strongly Disagree (SD)

S.N	Statement	1	2	3	4	5
1	Training and development objectives are set in advance.					

2	Training and development objectives are well communicated to all partners and stakeholders.					
3	Training and development plans are designed compatible with the strategic plan of the bank.					
4	There is high employee participation in the preparation of the T&D plan.					
5	Training and development programs are tailored to individual trainee needs.					
6	The contents of the training and development programs are relevant to the actual job.					
7	Training and development programs allow the acquisition of skills, knowledge, and attitudes that improve employee performance.					
8	The bank gives both on-the-job and off-the-job training.					
9	The bank uses trainee-centered training delivery methods.					
10	The delivery methods are proper to acquire the necessary knowledge, skills, and attitudes.					

Part IV. Training and Development Implementation

Please put √ a mark on the space you assume appropriate from the choices provided

5= Strongly Agree (SA) 4= Agree (A) 3= Neutral (N) 2=Disagree (D)

1=Strongly Disagree (SD)

S.N	Statement	1	2	3	4	5
1	Training schedules are notified early before the training time through accessible mediums.					

2	Training programs are always delivered as per the schedule.					
3	Trainers use creativity and communication skills to facilitate the transfer of the training content.					
4	Facilities, equipment, and training aids are provided by the level of trainees.					
5	There is a safe and conducive environment to conduct training and development.					

Part V. Training and development evaluation

Please put √ a mark on the space you assume appropriate from the rating scales provided

5= Strongly Agree (SA) 4= Agree (A) 3= Neutral (N) 2=Disagree (D)

1=Strongly Disagree (SD)

S.N	Statement	1	2	3	4	5
1	Trainees are evaluated before the training program.					
2	The bank evaluates the training program on the process of delivery.					
3	The bank evaluates the trainees after the delivery of the program.					
4	The bank collects feedback from the participants at the end of the training and development program.					
5	The management uses the training participants' feedback to fill the gap and improve the effectiveness of training and development practices.					

Part VI. Challenges in Training and development

Please put √ a mark on the space you assume appropriate from the rating scales provided

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

S.N	Statement	1	2	3	4	5
1	The objectives of the training and development program are not clear.					
2	Training and development programs are unrelated to the actual job.					
3	There is a lack of management support.					
4	There is a shortage of resources and budget for training.					
5	Trainers lack the required knowledge, skills, and abilities.					
6	There is a time limitation on the part of trainers to cover the training content					

Thank you

Appendix II: Structured Interview Questions
Addis Ababa University
School of Commerce
Business Leadership Graduate Program

1. How does the bank assess training and development needs?
2. What type of training methods are used frequently by the bank and why?
3. Is there any specific employee development program to prepare employees for future higher roles?
4. How does the bank evaluate the transfer of training or the contribution of training and development programs on the performance of employees?
5. What are the challenges of training and development practice in the bank?