



**The Effect of Human Resource Development (HRD) Practices on Perceived
Employee Productivity at Dashen Bank Share Company**

**A Thesis Submitted to the Addis Ababa University School of Commerce in
Partial Fulfillment of the Requirements for the Degree of Masters of
Arts in Human Resource Management**

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Addis Ababa, Ethiopia

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Perceived Employee Productivity at Dashen Bank Share Company**

Approved by Board of Examiners

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DECLARATION

I, undersigned, declare that the work entitled — **The Effect of Human Resource Development (HRD) Practices on Perceived Employee Productivity at Dashen Bank Share Company** is the outcome of my own effort and study. All sources of materials used for the study have been acknowledged fully. I have produced it independently except for the guidance and suggestion of my research advisor, Bantie W. (Ato). This study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment Masters in Human Resource Management.

Anteneh Belete

Signature

Date

LETTER OF CERTIFICATION

This is to certify that Anteneh Belete has carried out this project work on the topic — the effect of Human Resource Development (HRD) Practice on Perceived Employee Productivity at Dashen Bank Share Company under my supervision. This work is original and suitable for the submission in partial fulfillment of the requirement for the award of Masters in Human Resource Management.

Bantie W. (Ato)

Signature

Date

TABLE OF CONTENT

<u>Content</u>	<u>Page</u>
Acknowledgment	vi
List of Tables	vii
List of Abbreviations/Acronyms	viii
Abstract	ix
Chapter One; Introduction.....	1
1.1. Background of the study	1
1.2. Statement of the problem	2
1.3. Hypotheses	3
1.4. Objectives of the Study	3
1.4.1. General Objectives	3
1.4.2. Specific Objectives	4
1.5. Significance of the Study	4
1.6. Scope of the Study	4
1.7. Definition of terms	5
1.8. Organization of the Study	5
Chapter Two; Review of Literature	7
2.1. Theory	7
2.1.1. Human Resource development defined.....	7

2.1.2. Measures of HRD.....	9
2.1.3. Career development.....	10
2.1.3.1.The process of career development.....	10
2.1.4. Learning and HRD	12
2.1.5. Maximizing learning	13
2.1.6. Training and development methods	15
2.1.7. Productivity	15
2.2. Empirical evidence	15
2.3. Conceptual framework.....	16
Chapter Three: Research Methodology.....	18
3.1. Research Design	18
3.2. Population and sample	18
3.3. Data collection methods	20
3.4. Data analysis techniques	21
3.5. Research validity and Reliability.....	22
3.6. Ethical consideration	23
Chapter Four: Results and Discussion.....	23
4.1. Demographic Characteristics of Respondents.....	23
4.2. Analysis of Human Resource Need Assessment.....	25
4.3. Analysis of Training Design.....	26

4.4. Analysis of Training Delivery.....	27
4.5. Analysis of Career Development Practice.....	28
4.6. Analysis of Financial Support for Education.....	29
4.7. Analysis of Productivity.....	29
4.8. Multiple Regression Analysis (Model Testing)	31
Chapter Five: Conclusion and Recommendation.....	33
5.1. Conclusion.....	33
5.2. Recommendation.....	34
References.....	36
Appendix.....	A1

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<u>List of Tables and Figures</u>	<u>Pages</u>
Figure 2.1: The three main HRD investment factors.....	16
Table 3.1: The total number of employees in selected branches of Dashen Bank share Company.....	19
Table 3.2: Reliability Statistics	22
Table 4.1: Demographic Characteristics of Respondents.....	23
Table 4.2: Analysis of HRD Need Assessment.....	25
Table 4.3: Analysis of Training Design.....	26
Table 4.4: Analysis of Training Delivery.....	27
Table 4.5: Analysis of Career Development Practice.....	28
Table 4.6: Analysis of Financial Support for Education.....	29
Table 4.7: Analysis of training on perceived employee productivity.....	30
Table 4.8: Analysis of the effect of financial support for education on employee productivity...	30
Table 4.9: Analysis of career management on perceived employee productivity.....	30
Table 4.10: Correlations.....	31
Table 4.11: ANOVA.....	32
Table 4.12: Model Summary.....	32

LIST OF ACRONYMS

ANOVA	Analysis of Variance
HRD	Human Resource Development
HRM	Human Resource Management
JIT	Job Instruction Training
OJT	on the Job Training
OD	Organizational Development
SPSS	Statistical Package for Social Science
T & D	Training and Development

Abstract

The purpose of this study is to investigate the effect of HRD on perceived employee productivity at Dashen Bank Share Company. The study focuses on the three HRD investment factors: training, career development, and financial support for education and their effect on employees' productivity. The three research questions and three hypotheses were formulated in line with the objectives of the study. A self-administered structured questionnaire was designed and distributed to 262 respondents. The researcher collected 251 responses and analyzed using descriptive statistics, correlation, and multiple regressions. The research assumptions are checked against the data gathered. Although training contributes for improved productivity of employees, most of the respondents agree on that most trainings do not allow them perform or apply what is learned back on the job. This is because of the training delivery method ignored the practical aspect. Another finding is that the management is not keen in counseling and providing direction to employees about their future career development. Based on the finding of the study the researcher forwarded his recommendations.

Key Words: Training, Development, HRD, Career Development

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

This study focuses on the effect of human resource development practice on employee productivity, at Dashen Bank Share Company. Currently we are living in the environment, which is dynamic, continually changing with stiff competition. In order to secure continuous growth and remain competitive and winning the market, organizations need to ensure competitive advantage over their competitors. One can choose different means to achieve this and one possibility can be working well with the organization human resource. Barney (1991) believes that the people working in the organizations can be a source of competitive advantage unlike any other resource, in the way that they can be rare and hard to imitate by competitors.

Armstrong (2006) defined human resource management as a strategic and coherent approach to the management of the organization's most valued asset-the people working who are individually and collectively contribute to the achievement of its objective. HRM among others functional areas of the organization, need to manage employment and staffing, training and development, wage and salary administration, motivation and incentive handling and termination functions (Armstrong, 2006).

Gibb (2013) defined HRD as the part of people management that deals with the process of facilitating, guiding and coordinating work-related learning and development to ensure that individuals, teams and organizations can perform to achieve objective. HRD is concerned with the provision of learning, development and training opportunities in order to improve individual, team and organizational performance (Armstrong, 2006). It has been defined as the organization's learning experience, conducted in a definite time, to increase the possibility of improving job performance and growth

According to McGuire and Larry (2011) HRD can be seen at individual, organizational, industry, and country level. They argue that the industry and country level are the most neglected

once. At the individual level the field of HRD is mainly concerned with individual development; that is helping a person develop skill and abilities. This perspective assumes that individuals experience considerable ownership and control over their development by managing their own career. At individual level HRD develops the key competence that enable individuals in organizations to perform current and future job through planned learning activities (Susan, 2012).

Gravan (2011), point out HRD at organization level as a mechanism of learning the knowledge and skills of employees toward achieving organizational value and ensuring alignment with external environment. HRD can be measured by the degree of how training and development, organizational development, and career development are handled by the organization (Snell, 2007).

Productivity is a measure of output produced to the unit of input used (Koplema 1986). It is a measure of how much value individual employee add to the good and services that the organization produces. There are different measures of productivity; partial productivity, multifactor productivity, and total productivity (Koplema 1986). Partial productivity is concerned with the efficiency of one particular factor (labor, machine, energy etc.). However, multifactor productivity is an index of output obtained from more than one resources used in the product or service.

1.2.Statement of the problem

Designing well-structured and attractive training and development policy and manual alone is nonsense, unless it is relevant and fit to the current and future demand and need of the organization. The research conducted by Athanasoglou et al. (2008) and others showed the ineffectiveness of HRD programs in many organizations. However, the value of HRD to the development of individuals and organizations is increasingly being acknowledged (McGuire and Larry, 2011).

Organizations focus on their human resource practice as critical tool for acquiring the required competitive edge and leveraging their knowledge, skill, and abilities to increase productivity (Bartlett, 2001; cited in Young and Nam, 2011). Young and Nam (2011) argue that

countries spend large amount of US dollars annually on training and development of their employees. However, this capital spending is not always translated into improved individual and organizational productivity (Brinkerhoff, 1997; cited in Young anjud Nam, 2011).

For the last few years, HRD department of Dashen Bank Share Company had more than 115 training titles that the bank delivered to its employees. It has been providing education and development opportunities for employees.

Athanasoglou et al. (2008) measured productivity growth in the banking industry of Greece. They conducted an empirical study and examined the evolution of output and productivity in Greek. Their longitudinal study shows us productivity growth through years. Okoye and Raymond (2013), contribute to the issue of measuring HRD on organizational productivity using descriptive and survey research design. Their study finding showed that HRD, motivational tools, training etc. make workers to be effective to their various jobs. Unlike the considerable attention paid to the effect of training and development and motivation, a study on measuring the effect of HRD practice on perceived employee productivity in banking industry, is rare. This study attempted to fill the gap.

1.3 Hypotheses

- (1) H₁; training has positively related to perceived employee productivity.
- (2) H₁; effective career development positively related to perceived employee productivity.
- (3) H₁; financial support for education has positive relation to perceived employee productivity.

1.3.Objectives of the study

1.3.1. General objective

The main objective of the research is to describe the effect of human resource development practices on perceived employee productivity of Dashen Bank Share Company in order to contribute for policy improvement practice in the bank.

1.3.2. Specific Objectives

1. To assess the effect of corporate training on the perceived employee productivity.
2. To examine the effect of career development practice on perceived employee productivity.
3. To determine the effect of financial support for education upon perceived employee productivity.

1.4. Significance of the Study

The significance of this study is discussed from three perspectives; significance to Dashen Bank Share Company, to the country's economy, and to the researchers. Dashen Bank is one of the services giving sector operating in the industry characterized by rapidly growing competition and differentiated service. To remain in the business and winning the market, there is a need to ensure growth and this can be by increasing productivity of factors (labor, capital, and others) (Barney, 1991). The management, therefore, may use the finding of this study to improve HRD practice of the bank.

National Bank of Ethiopia declared a proclamation that enforces banks operating in the country to use 2% of their annual budget for training and developing their employees. If banks are giving training only for the sake of utilizing the budget without adapting appropriate HRD procedure, the country's economy will be lost for non-value adding activities. Finally, this study may serve as a source of information for potential researchers who want to conduct a research on related issue. They can conduct a longitudinal study by gathering information for a number of years.

1.5. Scope of the Study

This study focuses on HRD practice of Dashen Bank and its effect on perceived employee productivity. Dashen Bank is a private owned share company, which was established by 11 business men in 1995. Currently the bank has over 336 branches throughout the country. It has 12

districts. Of these, 4 districts are found in the capital Addis Ababa. This study is designed for employees working in the branches found in the North, South, East, and West Addis Ababa districts. Therefore, the result of the finding cannot be inferred to all employees of the bank. The study includes clerical employees above diploma level and excludes guards, janitors, messengers, and secretaries. Furthermore, in order to avoid misleading data the study excluded new branches having less than one year of operation. In addition this study focused on the three main investment factors and their effect on perceived employee productivity in the case company.

1.6. Definition of Terms

1. *Career*; dictionary defines it as one's calling in life; a person occupation; one's profession. Operationally, it may be defined as a general course of action a person chooses to pass throughout lifetime (Desimone, 2002).
2. *Development*; dictionary defines it as the process of developing; growth. Operationally, it is the effort, individual or organizational, to provide employee with the abilities the organization will need in the future (Desimone, 2002).
3. *Training*; dictionary defines it the ability of imparting or communicating skill and knowledge. Operationally, it is an activity, which involves providing employees the knowledge and skill needed to do a particular job (Desimone, 2002).

1.7. Organization of the Study

This study has five chapters;

- **Chapter One; Introduction**- deals with background of the study, try to define problem, put objectives and hypotheses of the study, list limitations and scoping the study, and contain definition of terms.
- **Chapter Two; Review of literature**- this chapter presents the idea of different authors on the topic and shows the tendency or argument of the researcher.

- **Chapter Three; Research methodology**- elaborates the study area, research design, the sample unit and sampling technique, data source, data analysis and interpretation of analyzed data.
- **Chapter Four; Results and Discussion**- data analysis and interpretation.
- **Chapter Five; Conclusion and Recommendation**- conclude the finding and it provides a list of references.

CHAPTER TWO

REVIEW OF LITERATURE

2.1. Theoretical Review

Introduction (HRD defined)

Desimone (2002) defined human resource development (HRD) as a set of systematic and planned activities designed by an organization to provide its members with opportunities to learn necessary skills to meet current and future job demands. He argues that HRD activities should begin when an employee joins an organization and continue throughout his/her career. HRD is the part of people management that deals with the process of facilitating guiding and coordinating work related learning and development to ensure achievement of organizational objectives (Gibb 2013). According to Armstrong (2006) HRD is concerned with the provision of learning team and organizational performance.

2.1.1. Human Resource Development (HRD) Functions

HRD functions show a shift from traditional training and development topics to a function that included organizational and career development issues (McLagan, 1996; cited in Dismone, 2002). His study identifies three primary HRD function: 1) training and development 2) organizational development and 3) career development.

1. Training and development (T&D)

Training and development (T& D) focus on changing or improving the knowledge, skill, and attitude of individuals (McGuire, 2012). He defines training as an activity providing employees the knowledge and skills needed to do a particular task or job, though attitude change may also be attempted. However, he defines development as a long term focus on preparing for future work responsibilities while increasing the capabilities of individuals to perform the current job they assigned.

T&D activities begin when at the entry of new employee in the form of employee orientation and skill training. McGuire (2012) defined employee orientation as the process by which new employee learn important organizational values and norms establish working relationships and learn how to function within their jobs. Skill and technical training programs and then narrow in scope teach the new employed a particular skill or area of knowledge needed to discharge responsibilities. **Coaching** and **counseling** techniques may be used to develop employees and become proficient in their jobs (Roe, 1994). In the coaching process individuals are encouraged to accept responsibility for their actions by treating employees as partners in achieving both personal and organizational goals (Armstrong, 2006). Counseling techniques are used to help employees deal with personal problems that may hinder achievement of organizational and personal goals (Desimone, 2002).

2. Organization Development (OD)

Susan (2012) defined organizational development as the process of enhancing the effectiveness of an organization and the wellbeing of its members through planned activities. According to him OD emphasizes on both macro and micro organizational changes. Macro changes focuses on improving individuals, small group, and teams.

3. Career Development

Career development is a continuous process by which employees' progress through a series of unique stages in their employment (McGuire, 2012). He argues that career development involves two distinct processes **career planning** and **career management**. According to him, career planning involves a set of activities performed by individuals to assess his or her skill and abilities to develop a future plan. However, career management involves taking necessary steps to achieve that plan. He believes that there is a strong relationship between career development and training and development activities because part of career plans can be implemented through organizations training programs.

2.1.2. Measures of HRD

HRD can be measured at different levels; individual level, organizational level, industry level and country level (Susan, 2012). This study aims at assessing HRD at individual and organizational level.

I. Individual Level (Self-learning and Career Development)

At individual level HRD develops the key competence that enable individuals in organization to perform current and future job through planned learning activities (Susan, 2012). HRD is a frame work for helping employees develops their personal skills, knowledge and abilities. Garavan (2011) defined HRD at individual level as enhancing individual knowledge, skills, self-confidence, and career potential. It aims to equip employees with the necessary tools needed to self-actualize organizations and their careers.

The field of HRD has been mainly concerned with individual development that is with helping a person develop skill and abilities the individual is viewed as the key stake holders of development (Gravan, 2011). This perspective assumes that individuals experience considerable ownership of and control over their development. The individual level is supported by psychological principles. According to Swanson (1999) the work place provides a context where individuals choose to learn to perform and develop the need to have an insight into the drivers of behavior, how individual process information, and how relationships are formed and developed are contribution of individual psychology for HRD.

II. Organizational level

This perspective argues that HRD should be managed by organization to ensure optimum use of human resource for the purpose of achieving competitive advantage (Gravan, 2011). He depicted HRD at the organizational level as a mechanism of leveraging the knowledge and skills of employees toward achieving organizational value and ensuring alignment with external environment. HRD at this level is targeted at helping organization to forester dynamic capabilities and competitive advantage. According to this perspective strategic HRD emphasizes

a variety of organizational processes such as talent development, employee training and development, and work force planning and it is the organization rather than individuals that shape the development agenda (Wang and Wang 2004).

This perspective emanates from the theory and firm and the resource based view of the firm (Boxall and Purcell, 2008). This theory emphasizes the HRD activities must add value and contribute to the competitive advantage

2.1.3 Career Development

What is a career?

Different people defined career differently. These definitions have several themes. Greenhaus and Schein (2002) cited in Susan (2012) described the themes in the following way:

1. *The property of an occupation or organization.* Career defined in this way can describe the occupation itself (e.g. marketing or sales)
2. *Advancement.* Career defined in this way describes one's success with in an occupation
3. *Status of a profession.* To separate a profession as accounting or law from other occupation such as teaching.
4. *Involvement in one's work.*
5. *Stability of a person's work pattern.* Career can be used to describe a series of related jobs.

Career development can be defined as an ongoing process, by which individuals progress through a series of stages, each of these characterized by unique set of issues, themes, and tasks (Greenhaus et al., 2000).

2.1.3.1 The Process of Career Management

1. An Individually Oriented Career Management Model

Greenhouse et al (2000) presented a model that represent the ideal career management process a valuable model of how individuals manage their career path individuals face a number

of decisions and actions in managing their careers according to their model effective career management begins as individuals responds to the needs to a career decision the response include eight activities:

1. Career exploration: it involves gathering information about one's self and the environment
2. Awareness of self and environment: it is self-awareness and an understanding of threat and opportunities found in the environment
3. Goal setting: it is the decision of individuals to try and to obtain they intended to be or reach
4. Strategy development: it is an action plan for accomplishing the career goal . The action plan is broken-down in to a series of tasks and the timetable to accomplish them
5. Strategy implementation involves carrying out the strategy the individual has divulged
6. Progress toward the goal: The situation when individuals are approaching towards their career goals
7. Feedback from work and non-work sources: feedback career progress about can obtained from work sources such as coworkers supervisors and specialists.
8. Career appraisal: this can be done by individual to appraise his is her career and to reengagement in career exploration.

2. Organizationally Oriented Career Management Models

Desimone (2002) states three approaches to career management: **pluralistic approach**, **the system** view of career management, and **team-based** career management.

1. *The pluralistic approach*. Brousseau et al. (2000) argue that the pluralistic approach to career management as the way to align the organization and the individual. They offer three types of pluralistic career management methods 1) counseling, 2) individual career development program contracts, and 3) a cafeteria approach that include a variety of

career track options, training opportunities, performance evaluation schemes, and reward systems.

2. *A systems view of career management.* Nicholson N (1996) listed three main elements of career development systems 1) the people system, which includes activities involved in selecting, nurturing and motivating human resources 2) the job market system, which includes the structure for developmental opportunities and 3) the management and information system, which facilitates the exchange of people idea and information.
3. *Team-based career development.* Treating teams and groups to develop their career path.

Effective career development

Effective career development activities need to be tied to an organization strategic plan. Desimone (2002) states career development like all HRD activities should be fit into overall HR strategy. He argues that properly handled career development results in satisfaction and increased productivity of employees the following tips are recommended to enhance effective career development.

- Integrate individual developmental planning with organizational strategic planning
- Strengthen the linkage between career development and other HRM system
- Career development systems toward greater openness
- Enhance the role of managers in career development through both skill building and accountability
- Develop and expand peer learning and other team based developments approaches
- Stress on the job development
- Identify and develop transferable competences
- Tie career development directly to organizational objectives.

2.1.4 Learning and HRD

Liao et al. (2009) defined learning as relatively permanent change in behavior cognition or affect that occurs as the result of one's interaction with the environment. This definition contains

important ideas. First, learning is focused in change. Second, the change must be long lasting. Third, the focus of learning can include behavior, affect, cognitions, or any combination of these.

2.1.5 Maximizing Learning

To maximize learning, either self-learning or the learning through training, three primary areas need to be emphasized: trainee characteristics, training design, and transfer of training.

1) *Trainee characteristics*. The personal attitude of a learner will influence how he or she learns new tasks and new information (Susan, 2012). It is affected by trainability, personality, and attitude.

- **Trainability**. It is a concept that focuses on the trainee's readiness to learn. It is a function of motivation, ability and perception of the work environment (Desimone 2002).

Trainability = f (motivation X Ability X perceptions of the work environment)

- **Personality and attitudes**. According to Noe (1986) employee's attitudes toward career exploration and job involvement, affect learning and its applications to the job. He defined personality as a stable set of personal characteristics that account for consistent pattern of behavior. Some of the personality traits that are related to employee learning include locus of control, the need for achievement, activity, independency and sociability.

2.1.6 Training and Development Methods

We defined training and development earlier in this paper clearly. Training is intended to increase the expertise of trainees in a particular area, whereas development has strategic orientation, which is future oriented. Collins & Smith (2006) grouped training methods into three: on the job training, classroom and self-paced training.

1. On the Job Training (OJT) Methods

On the job training (OJT) involves conducting training at a trainee's regular work station. OJT is the most commonly used method of training. Formal OJT has two distinct advantages over classroom training. First, the trainee has immediate opportunity to practice learning effectively. Second, OJT reduces training costs (Desimone 2002). However, there are several limitations to OJT. First, noise and physical constraints may reduce learning. Second, using expensive equipment for training could result in costly damage of equipment. Third, using OJT in the presence of customers may not be convenient for them.

2. Classroom Training Approaches

Class room training approaches are those conducted outside of the normal work setting. It is any space away from worksite. Class room training has several advantages over OJT. First, it permits the use of a variety of training techniques such as video, lecture, simulation, and etc. Second, the environment can be controlled to minimize noise and destruction. Third, class room setting can accommodate large number of trainees at a time (Desimone 2002). He states five primary categories of classroom training: lecture, discussion, audiovisual media, experiential method and self-paced or compute- based training.

- **The lecture approach.** It involves oral presentation of information by subject matter expert to a group of listeners.
- **The discussion method.** It involves the trainer in two-way communication with the trainees and the trainees in communication with each other.
- **Audiovisual media.** This method takes advantage of various media to illustrate or demonstrate the training material. It uses printed materials, slides, overhead transparencies, teleconferencing, instructional television, and etc.
- **Experiential methods.** These methods include case studies, games and simulations, role playing, and behavior modeling.

2.1.7 Productivity

Definition

Koplema (1986) has defined productivity as the relationship between physical output of one or more of the associated physical inputs used in production. That is, productivity is the output per unit of input employed. When one of the inputs is used to measure productivity, it is called ‘**factor productivity**’ and when all factors are combined together, it is known as ‘**total factor productivity**’.

$$productivity = \frac{total\ output}{total\ input}$$

Productivity in Banking Industry

In the banking industry, productivity measures are different from manufacturing industry. The major bank products include accounts, drafts, exchange remittances, cheques, traveller’s cheques, credit cards, debit cards, services for guarantees, housing loan, education loan, car loan etc. Identification and measurement of output in banking is very difficult exercise as it is not possible to bring various services to measure output (Koplema, 1986).

Though, measuring productivity in banks is difficult exercise, it needs great emphasis to ensure continuous growth in the industry because better functioning of banking sector may lead to the overall improvement of the economy (Singh, 1990). In fact, banks act as a link between those who want to save and those who want to invest, so improvement in the productivity of the banking sector is very much needed.

2.2 Empirical Evidences

Jim Nam Choi (2010) studied the effect of human resource development and learning practice on performance and identified the main HRD investment factors: training and development, financial support for education and career development. In addition the study focused on learning practice as mediator between HRD and investment and performance. The study revealed that the learning practices mediated the effect of HRD on productivity.

Anastasia A. Katou (2008) studied on the impact of human resource development on productivity. This study showed the direct causality between HRD practices and performance, the causal path that exist between HRD and performance and the contingency frame of the relationship.

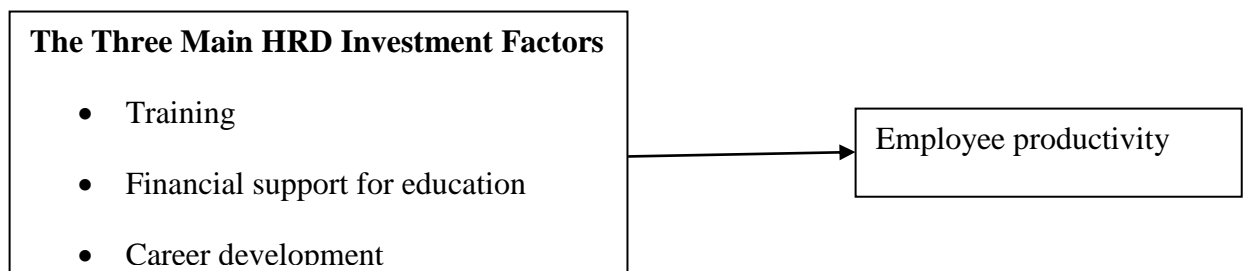
A study by Okoye and Raymond Ezejiolor (2013), on the effect of human resource development on organizational productivity was developed and tested three hypotheses. Their study attempted to answer for three points: whether effective HRD can enhance productivity, to determine efficiency of human resource development on organizational growth, and the impact of HRD on organizational profitability. The result of the study showed us effective HRD practices, motivational tools, training etc. make workers to be more effective to their various jobs.

Sun Young & Jim Nam Choi (2011) investigated the effect of HRD on the operational and financial performance of organizations. They tested whether HRD is positively related to employee competence, employee commitment, and productivity. They found that effective HRD practice increase employee competence, employee commitment, and productivity.

2.3 Conceptual Framework

This study tries to show the causality between HRD practice and employee productivity through the three main investment factors: training, financial support for education and career development.

Fig. 2.1 The three main HRD investment factors



Source: McGuire 2002

Many authors argue that extensive HRD efforts provide a wide array of training and development opportunities to employees, which are likely to upgrade their knowledge and skills. Training is indeed a positive predictor of knowledge and skills of individuals (Bates & Chen, 2004; Clardy, 2008). According to Liao et al. (2009) employees exposed to various HRD programs are in a good position to improve their capability, and thus effectively leverage their capacity in conducting their tasks.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Research Design

The research design for this study is causal research design, which aimed at testing the hypotheses formulated. It is a non-experimental hypotheses-testing research because the researcher is not going to develop control and experimental group, for which independent variable deliberately manipulated.

3.2. Population and Sample

The target population of the study, for which the results are ideally required, is employees working at Dashen Bank Share Company. The researcher intentionally excludes employees working out of Addis Ababa because of lack of resources and forced to define target population. The defined target population of the study is employees working in the four districts of Addis Ababa.

The researcher selected employees as a unit of analysis. The scope of the study includes only employees working in the four districts of Addis Ababa. Therefore, there are 468 employees working in the North Addis district, 420 employees in the South Addis district, 462 employees in the East Addis district, and 412 employees in the West Addis district. The total target population is 1762 employees. However, those who have diploma and above are 638 employees who satisfy educational scope in these four districts.

Most literatures support the sample size determination using the formula;

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

Where;

n= sample size

N= total population

e= significance level or acceptable level of error (5 percent)

Source: Yamane (1967)

$$\begin{aligned} n &= \frac{N}{1 + N(e)^2} \\ &= \frac{638}{1 + 638(0.05)^2} = 262 \text{ employees} \end{aligned}$$

The study uses probability sampling to give equal chance to the unit of analysis to avoid the issue of representativeness. Simple random sampling: the lottery method was used to select 4 branches from each district. Therefore, the study included 16 branches. The researcher identified the branches that are going to be included in the research by lottery system. From North Addis district Lagar, Megenagna, Piazza, and Taitu branch will be included. From East Addis Bole, Africa Godana, Tele Medanialem, and Bambis branch have got a chance to be included under the study. In the South Addis district Goffa, Kera, Bisrate Gebriel and Africa Andinet will be included. Finally, from West Addis district Abakoran, Mexico, Tana, and Kolfe branch are selected. Table 2.1 shows the respective number of management and clerical employees in each branch.

Table 3.1: The total number of employees in selected branches of Dashen Bank share Company

No.	Branch Name	Total employees in the branch	Sample Size
1	Lagar Branch	23	7
2	Megenagna Branch	30	16
3	Piazza Branch	35	20
4	Taitu Branch	21	8
5	Bole Branch	53	36
6	Bole Medanialem	33	17
7	Africa Godana	26	12
8	Bambis Branch	25	12
9	Goffa Branch	26	12
10	Kera Branch	33	18
11	Bisrate Gebriel Branch	29	14
12	Africa Andinet	32	19
13	Abakoran Branch	28	13
14	Mexico Branch	33	20
15	Tana Branch	36	19
16	Kolfe Branch	34	19
	Total	497	262

The total number of selected managerial and clerical employees in these branches is 262. Of these, 191 are customer service officer (front and back office), 16 are managers, 16 customer service managers, 9 supervisors and accountants, 16 cashiers, 9 cash aids, and 21 branch auditors.

3.3. Data Collection Methods

Data is collected from both primary sources: from employees, through questionnaire, and secondary data: written documents found in the bank that describes the HRD activity of the bank.

Both secondary and primary data was collected from different sources. The secondary data was collected from each selected branches, annual reports of the bank, plans and policy documents of the bank. The primary sources of this study were employees of the bank under the four Addis Ababa district city branches.

3.4 Data Analysis Technique

Data collected for the study are analyzed by the researcher using frequency counts, standard deviation, and mean score. The data collected fed in to SPSS (Statistical Package for Social Science).

To test the relationship between the predictors and the dependent variable the researcher applied multiple regressions. Linear regression analysis estimates the coefficients of a linear equation, involving one or more independent variables that best predict the value of the dependent variable.

$$Y = a + b_1 \times X_1 + b_2 \times X_2 + \dots + b_n \times X_n ,$$

Where

Y = dependent variable

X_i = independent variables

a = constant (y-intersect)

b_i = regression coefficient of the variable X_i

3.5 Research Validity and Reliability

According to Kothari (2002) construct validity refers to the extent to which a test measures what we actually wish to measure. Validity of a result can be internal or external (Ghauri & Grønhaug, 2005). According to them internal validity refers to the accuracy of the result obtained. External validity, however, refers to the analysis of the finding with regard to whether

they can be generalized. The research considered the issue of validity by developing appropriate measurement tool.

Reliability refers to the accuracy and precision of measurement procedure (Kothari, 2004). A measurement is reliable if it provides consistent result. The researcher performed reliability test using Cronbach's Alpha (α). The result is usually expressed as a number between 0.00 and 1.00. As shown in the Table 3.2 the result from the data gathered gives the Cronbach's Alpha 0.980. This means that there is high consistence in the measurement between the 26 items included in the questionnaire. This can be explained as 98 percent variance in the data is reliable variance and that 2 percent is error variance.

Table 3.2 Reliability Statistics

Cronbach's Alpha	N of Items
.980	26

Source: Own Survey, 2018

3.6 Ethical Consideration

In this study the researcher addressed ethical issues by nondisclosure of agreement with the respondents, keeping respondents' confidentiality, presenting the result without biases, and respecting people who has stake in the research.

CHAPTER FOUR

RESULTS AND DISCUSSION

The researcher gathered data through questionnaire from the employees of Dashen Bank working in Addis Ababa districts. Among 262 questionnaires distributed to these employees, 251 are properly filled and collected back. This figure represents the response ratio of 95.8 percent. The remaining 11 questionnaires, which represent 4.2 percent, missed because some are incomplete and 7 respondents failed to return back their filled questionnaires to the researcher. The researcher fed the data into SPSS and analyzed it in the following way.

4.1. Demographic Characteristics of the Respondent

4.1.1. Sex of the respondents

The data gathered shows out of 251 respondents 180 are males and 71 respondents are females. Table 4.1 shows the majority of the respondents are males that represented 71.7 percent, while the remaining 28.3 percent are females.

Table 4.1 Demographic Characteristics of the Respondents

Parameter	Frequency	percent	parameter	frequency	percent
sex of respondents			years of service		
female	71	28.30	1 to 5	158	12.40
male	180	71.70	6 to 10	63	82.50
age of respondents			11 to 15	22	8.80
18-25	98	39.00	> 15	8	3.20
26-35	117	46.60	job category		
36-50	28	11.20	cash aid	9	3.60
> 50	8	3.20	cso	165	65.70
educational level			auditors	21	8.40
diploma	31	12.40	accountant	9	3.60
bachler degree	207	82.50	cashier	16	6.40
masters degree	13	5.20	csm	15	6.00
			managers	16	6.40

Source: Own Survey, 2018

4.1.2. Age of the Respondents

Table 4.1 shows the age of the respondents. Of the 251 respondents 117 are at the age of 26 -35 covering almost 46.6 percent followed by the age group 18-25, which represent 39.0 percent. This age ratio shows that there is positive situation to maximize learning through training (Noe, 1986). According to him trainability has positive relationship with age and affects trainee's readiness to learn and implement it quickly.

4.1.3 Educational level of Respondents

It is evidenced that the respondents from the case company hold a range of educational qualification falling between diploma and master degree. Table 4.1 shows the majority of the respondents, i.e. 207, which represent 82.5 percent hold bachelor degree, while the remaining 31 and 13 of them are diploma and master degree holders respectively. This shows the majority of the respondents seems accept training and development quickly, ready to upgrade their education to the next level and conscious to career development activities.

4.1.4. Years of Service in the Bank

Table 4.1 shows the years of service of the respondents. The majority of them, 158 from the total of 251 respondents, i.e. 62.9 percent, have served the Bank from 1-5 years. About 63 respondents have served from 6-10 years, 18 served from 11-15 years, and the remaining 8 respondents served above 15 years. This figure shows the majority of the respondents are not too experienced that the Bank can take this opportunity to train its employee, provide ample career development activities, and support them to continue their education to promote their productivity and satisfy customers.

4.1.5. Job Category of Respondents

Of the 251 respondents 165 are customer service officers (checker/maker), which contribute to the 65.7 percent of the total. Table 4.1 shows that from the total respondents 21 are auditors, 15 are customer service managers, and 16 are branch managers. Since the majority of them are customer service officers, who have frequent interaction with customers, the bank can use this

opportunity to increase their productivity through appropriate training procedure, career development practice, and encouraging upgrading themselves.

4.2. Analysis of Human Resource Need Assessment

It is evidenced that the majority of the respondents from the case company agree that human resource development issues are not completely neglected with the mean score of 3.06. The 0.846 standard deviation from the mean score also shows there is less polarization in the response.

The result shows that any success of Dashen Bank depends of how effective the human result has been has been managed with the mean score of 3.0 and standard deviation of 0.841. However, the result from the data realized that the knowledge and information obtained from trainings are not frequently used in the daily bank operation with the mean score of frequency of 98 respondents out of 251. This shows the HRD department has to work on the need assessment and identify gaps observed in the skill and competence of employees before designing HRD programs.

Table 4.2 Analysis of HRD Need Assessment

	N	Mean	Std. Deviation
Human resources development is an important issue which is not be neglected in Dashen Bank.	251	3.06	.846
The success of Dashen Bank depends on how effective the Human Resource Development has been managed.	251	3.04	.841
The human resource development given in Dashen Bank is based on need assessment of employees	251	3.04	.850
The knowledge and information obtained are used in the daily bank operation	251	2.71	1.000
Valid N (listwise)	251		

Source: Own Survey, 2018

4.3. Analysis of Training Design

Table 4.3 presents the response given by the respondents how training is designed by the Bank. Out of 251 respondents 144 agree on the trainings given in the Bank have well defined objectives. This contributes to the 2.9 mean score of the response. Considerable respondents with frequency of 203 out of 251 agreed on the materials used in the training are relevant to the situation.

The majority of the respondents, 138 out of 251, disagree on the suitability of training schedule of the Bank. Many authors argue that effectiveness of the training can highly be determined by the training schedule. In addition, the result, from the data gathered, showed most conducted trainings are not based on job analysis and lack identifying knowledge, skill, and attitude gaps. The majority of the respondents, 161 out of 251, disagree on the Bank's practice of job analysis before designing the training.

Table 4.3 Analysis of Training Design

	N	Mean	Std. Deviation
The trainings given in the Bank have well defined objectives	251	2.29	.867
The materials used in the training of employees are relevant	251	2.01	.899
The bank's training schedule is suitable for employees	251	3.47	1.044
The training in the Bank is based on job analysis which identifies knowledge, skill, and attitude gaps.	251	3.69	.847
The training in the Bank is designed in the way that maximize the similarity between the training situation and the job situation	251	3.02	.834
Valid N (listwise)	251		

Source: Own Survey, 2018

4.4. Analysis of Training Delivery

Table 4.4 reports analysis of training delivery practice of the Bank. In analyzing the response obtained from the respondents, the majority of them, 151 out of 251 respondents, agree that most training given in the Bank provide them ample opportunity to perform what is learned back on the job. As to using different training methods, 98 respondents agree with the practice. However, considerable number of them responded oppositely. This result shows that the human resource department of the Bank sticks to the limited training delivery methods. This can hinder the participants of the training to retain what is learned and apply when back on the job.

The table below shows that most of the respondents, 206 out of 251, believe that the trainings in the Bank are given by appropriate person. Moreover, 30.3 percent of the respondents replied the training given by the bank increase my performance.

Table 4.4 Analysis of Training Delivery

	N	Mean	Std. Deviation
The training provides ample opportunity to perform what is learned back on the job	251	2.83	1.442
The bank adapts different training methods	251	2.60	.895
The trainings are given by appropriate person	251	2.11	.787
The training given by the bank increased my performance	251	3.04	.850
Valid N (listwise)	251		

Source: Own Survey, 2018

4.5 Analysis of Career development Practice

The result from the data gathered showed that 88 respondents gather information about their skill, value, performance, and environment. Nonetheless, 64 out of 251 respondents are not active in scanning themselves and the environment. The majority of them, with the mean score of 2.80, are aware of themselves and opportunities and constraints present in the environment. In addition, 201 respondents out of 251, respond that they have clear goal and strategy about their

future. From the above result one can say that individuals take decisions and actions in managing their own career. Literatures support that effective career management begins with scanning oneself and the environment.

Result from Table 4.5 revealed that the majority of the respondents responded that they don't received sufficient counseling from the management about their career path. However, 103 respondents out of 251 responded that the Bank has the structure for employees' career development opportunities.

Table 4.5 Analysis of Career Development Practice

	N	Mean	Std. Deviation
I gather information about my skill, values, performance, and environment	251	2.87	.829
I am aware of myself and opportunities and constraints present in the environment	251	2.55	.626
I have clear goal and strategy about my future	251	2.18	.868
Usually I receive feedback from co-workers, supervisors, specialists, family, and friends about my career progress	251	2.58	1.390
The management works to align my career plan and the organization plan	251	3.44	.651
I received sufficient counseling from management about my career path	251	3.50	.672
The Bank has the structure for employee developmental opportunities	251	2.73	.799
Valid N (listwise)	251		

Source: Own Survey, 2018

4.6. Analysis of Financial Support for Education

Table 4.6 reports analysis of financial support of the Bank for its employees. As for the Bank’s policy, 240 respondents out of 251 agree on the presence of clear policy for education. The majority of them (193 out of 251) agree that they can attend their education whenever they demand it. However, 83 respondents disagree on the management of the Bank rearrange work schedules and encourage them when they attend education in the colleges and universities.

Table 4.6 Analysis of Financial Support for Education

	N	Mean	Std. Deviation
The Bank has clear policy about financial support for education	251	1.62	.569
I can attend my education whenever I demand it	251	2.06	.787
The bank rearrange work schedules and encourage me when I attend education in the colleges and universities	251	3.24	.610
Valid N (listwise)	251		

Source: Own Survey, 2018

4.7. Analysis of Productivity

About 80 respondents replied they don’t perceive that the training given in the bank increased their productivity. Table 4.7 shows there is a need to assess the way how training is designed, delivered and evaluated that. As for career management practice about 162 respondents agree on the practice increased employees’ productivity. According to the result from Table 4.8, nearly 243 respondents responded that they perceive the educational opportunity given by the bank increases employee productivity.

Table 4.7 Analysis of the effect of Training on perceived employee Productivity

I perceive the training given in the Bank increased my productivity	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	11	4.4	4.4	4.4
Agree	37	14.7	14.7	19.1
Valid Neutral	123	49.0	49.0	68.1
Disagree	73	29.1	29.1	97.2
Strongly Disagree	7	2.8	2.8	100.0
Total	251	100.0	100.0	

Source: Own Survey, 2018

Table 4.8 Analysis of the effect of financial support for education on productivity

The educational opportunity given by the Bank increases employee productivity	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	63	25.1	25.1	25.1
Valid Agree	180	71.7	71.7	96.8
Neutral	8	3.2	3.2	100.0
Total	251	100.0	100.0	

Source: Own Survey, 2018

The result from Table 4.9 shows that about 104 out of 251 respondents agreed on that the career management practice increased their productivity. About 89 respondents didn't agree on this point. The result shows that it is employees who are good in shaping their career path. However, there is a need to improve organizationally oriented career development.

Table 4.9 Analysis of the effect of career management practice on the employee productivity

I perceive the career management practice of the Bank increase my productivity	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	58	23.1	23.1	23.1
Valid Agree	104	41.4	41.4	64.5
Neutral	74	29.5	29.5	94.0
Disagree	15	6.0	6.0	100.0
Total	251	100.0	100.0	

Source: Own Survey, 2018

4.7. Multiple Regression Analysis (Model Testing)

In analyzing multiple regressions, the researcher checked if there is high degree of correlation between independent variables: training, career development, and financial support for education. As shown in table 4.7 the high degree of correlation coefficients (P=0.908, 0.912, 0.945), there exist the problem of multicollinearity. To avoid distortion of regression coefficient caused by highly correlated independent variables, the researcher used only one set of independent variable. (**) shows that the correlation between the independent and dependent variable is high and they are positively related.

Table 4.10 Correlations

		Training	Career Development	Financial Support for education	Productivity
Training	Pearson Correlation	1	.908**	.945**	.928**
	Sig. (2-tailed)		.000	.000	.000
	N	251	251	251	251
Career Development	Pearson Correlation	.908**	1	.912**	.903**
	Sig. (2-tailed)	.000		.000	.000
	N	251	251	251	251
Financial Support for education	Pearson Correlation	.945**	.912**	1	.960**
	Sig. (2-tailed)	.000	.000		.000
	N	251	251	251	251
Productivity	Pearson Correlation	.928**	.903**	.960**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	251	251	251	251

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

Table 4.13 summarizes the descriptive statistics and analysis results of linear regression. As can be seen the result of regression model with all predictors produced $R^2=0.861$, $F(1539.872)$ and $p=0.000$.

At the $\alpha=0.05$ level of significance, the $F=1539.872$ and $p=0.000(\leq 0.05)$, there exist enough evidence to conclude that the slope of the line is not zero and hence training, career development, and financial support for education are useful as a predictors of employee productivity. Therefore, we are confident to reject the null hypotheses and accept H_1 . Since all the independent variables are significant we accept the hypotheses developed at the beginning of the study.

(1) H_1 ; training has positively related to perceived employee productivity.

(2) H_1 ; effective career development positively related to perceived employee productivity.

(3) H_1 ; financial support for education has positive relation to perceived employee productivity.

Table 4.11 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	812.224	1	812.224	1539.872	.000 ^b
	Residual	131.338	249	.527		
	Total	943.562	250			

a. Dependent Variable: COMPUTE produ=trainincproductivity + careermangprac + educopportunity

b. Predictors: independent variables

Source: Own Survey, 2018

The coefficient of determination, i.e. R square, as shown in Table 4.14 is 0.861. Therefore, about 86.1 percent of the variation in the employee productivity data is explained by these three main HRD investment areas.

4.12 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928 ^a	.861	.860	.72627

a. Predictors: (Constant)

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Supported by related literature and research findings, the result of this study showed that the three main human resource development investment areas: like giving training to employees, appropriate career development practices, financial support for educating employees increase their productivity. Although the Bank remains to work on it, human development in Dashen Bank is not completely neglected area. In addition, employees of the Bank believed that the success of their company depends on how the human resource development activities have been managed. However, it is revealed that a lot has to be done to align the human resource development priorities with observed deficiencies in the skill and competence of employees. Out of 251 respondents 161 don't believe that the training in the Bank is not based job analysis.

The data analyzed suggests that the Bank uses more or less acceptable materials for training, which can ease the training process. However, most of the respondents replied that the training schedule of the Bank is not suitable. Some of the respondents justified this most of the trainings are given the whole day, including Sundays.

The research findings also confirmed that most of the trainings given by the Bank do not allow them to perform or apply what is learned back on the job. This could be due to lack of exposure to the practical aspect of the training and focus on the theoretical aspect of it.

According to the respondents response only 39 percent of them agree that the Bank uses different training methods to make trainees involved and participated. About 34 percent of them disagree on this point. Therefore, this shows that the Bank's delivery method is confined to few types. This in turn can prevent employees from acquiring knowledge, skill, and competence planned to be achieved by human resource development department.

The data gathered from employees of Dashen Bank revealed that 45.4 percent of them are keen in searching the opportunities found in the environment. However, 55.8 of them do not

believe that the management disposed its responsibility in counseling and providing direction about their future career development. The figure shows that it is individuals who are active in shaping the career development path and a lot has to be done on organizationally oriented career development.

5.2 Recommendations

Based on the result of the findings emanating from the study, the researcher has produced the following recommendations. It is obvious that the primary function of human resource development of the bank is developing employees. This can be done by when one can identify the need of employees. However, the researcher found this as the limitation of the company. Consequently, the human resource department of the Bank shall conduct need assessment to locate observed deficiencies and design appropriate HRD programs.

Another area the researcher needs to recommend is on training schedules. The Bank shall assess the feeling and response of the trainees about the timing of the training schedules and adjust it by considering the interest of both parties. This is because calling them for training and their presence alone cannot guarantees the human resource department effective handling of training.

Further, considering training delivery practice of the Bank, the responses obtained from the respondents shows that most trainings given do not provide trainees the opportunity to perform what is learned. Therefore, the HRD department shall focus more on the practical aspect of the training, instead of flooding them with theories. Although, 39 percent of the respondents agree on the Bank uses different methods, the large proportion of them responded oppositely. Accordingly, the Bank shall diversify training delivery and work to participate them during training.

Finally, considering the career development practice of the Bank, the response of respondents revealed that the organizationally oriented development needs to be improved. The HRD department shall provide continuous training trainings and creates awareness with the management how to coach and council employees about their career path. Moreover, by

considering the interest of both parties, the management shall rearrange work schedules and improve employees when they attend their education in colleges and universities.

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Appendix

Addis Ababa University School of Commerce

Department of Business Administration and Information System

To be filled by Dashen Bank Share Company staffs

Dear Respondents,

This questionnaire is prepared by Anteneh Belete, who is studying the Masters of Art in Human Resource Management in Addis Ababa University School of Commerce. The purpose of this questionnaire is to gather data to study **The Effect of Human Resource Development (HRD) Practices on Perceived Employee Productivity at Dashen Bank Share Company**. I want to assure you that the researcher will not use the data gathered by this questionnaire for any other purpose and your response will be kept confidential. Therefore, the researcher asks your cooperation to respond to all questions.

Please note that

1. No need of writing your name
2. You are kindly requested to fill your answer by putting “√” mark.
3. If you need further explanation, you can contact me through the address indicated below.

Anteneh Belete

Mobile- 0912602804

E-mail- anteneh_belete@yahoo.com

Part I
General Information

1. Sex Male Female
2. Age 18-25 26-35 36-50 > 50
3. Educational Background
1. Diploma 2. Bachelor Degree 3. Master Degree
4. PhD Others, please specify _____
4. Work Experience
- 1 to 5 years 11 to 15 years
- 6 to 10 years > 16 years
5. In which position are you serving the bank?
- Cash aid Customer service officer (maker)
- Auditor Customer service officer (maker/checker)
- Senior customer service officer (accountant/supervisor)
- Senior customer service officer (cashier) Customer service manager
- Branch manager others, please specify _____

Part II

The following statements describe your general feeling toward the issue. Please select the number that most closely reflects your degree of agreement or disagreement with each statement.

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

- Using Likert scale below; indicate how the following statement describes the effect of **training on productivity** at your bank.

No.	Human Resource Development Need Assessment	SA	A	N	D	SD
		5	4	3	2	1
1	Human resources development is an important issue which is not be neglected in Dashen Bank.					
2	The success of Dashen Bank depends on how effective the Human Resource Development has been managed.					
3	The human resource development given in Dashen Bank is based on need assessment of employees					
4	The knowledge and information obtained are used in the daily bank operation					
No.	The Human Resource Development Design					
1	The trainings given in the Bank have well defined objectives					
2	The materials used in the training of employees are relevant					
3	The bank's training schedule is suitable for employees					
4	The training in the Bank is based on job analysis which identifies knowledge, skill, and attitude gaps.					
5	The training in the Bank is designed in the way that maximize the similarity between the training situation and the job situation					

No.	Training delivery					
1	The training provides ample opportunity to perform what is learned back on the job					
2	The bank adapts different training methods					
3	The trainings are given by appropriate person					
4	The training given by the bank increased my performance					
No.	Career development practice					
1	I gather information about my skill, values, performance, and environment					
2	I am aware of myself and opportunities and constraints present in the environment					
3	I have clear goal and strategy about my future					
4	Usually I receive feedback from co-workers, supervisors, specialists, family, and friends about my career progress					
5	The management works to align my career plan and the organization plan					
6	I received sufficient counseling from management about my career path					
7	The Bank has the structure for employee developmental opportunities					
No.	Financial support for Education					
1	The Bank has clear policy about financial support for education					
2	I can attend my education whenever I demand it					
3	The bank rearrange work schedules and encourage me when I attend education in the colleges and universities					
No.	Employees' productivity					

1	I perceive the training given in the Bank increased my productivity					
2	I perceive the career management practice of the Bank increase my productivity					
3	The educational opportunity given by the Bank increased employees' productivity					

Others, please specify

.....
.....

Thank you for your valuable suggestions regarding the effect of human resource development practice on employee productivity at your bank.