



**THE IMPACT OF TRAINING ON EMPLOYEE PERFORMANCE
(IN COMMERCIAL BANK OF ETHIOPIA ADAMA DISTRICT)**

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Declaration

The researcher hereby declares that the thesis titled “The impact of training on employees performance: The case of commercial bank of Ethiopia Adama district” is my original work. This thesis has not submitted to any degree or examination in any other educational institutions. On every occasion other sources are used or quoted they have been duly cited and acknowledged.

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Table of content

Content	page
Acknowledgement	i
List of tables.....	ii
List of abbreviations	iv
Abstract.....	v
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the study.....	1
1.2 Statement of the problem.....	2
1.3 Objective of the study.....	3
1.3.1 General objective	3
1.3.2 Specific objective.....	3
1.4 Significance of the study.....	4
1.5 Scope of the study.....	4
1.6 Organization of the study.....	4
CHAPTER TWO REVIEW OF RELATED LITERATURE.....	6
2.1 Overview of training	6
2.2 Human resource management and training	7
2.3 Training.....	8
2.4 Benefits of training	11
2.5 The training process	13
2.6 Training goals.....	13
2.7 Selection of trainees and trainers.....	14
2.8 Contemporary training techniques	15
2.8.1 On-the- job training	15
2.8.2 Role playing.....	16
2.8.3 Self-instruction	17
2.8.4 Team building	17
2.8.5 Games and simulation	17
2.8.6 Computer –based training.....	18
2.8.7 Vestibule.....	18
2.8.8 Mentoring	19
2.8.9 Job rotation	19
2.9 improvement in employee performance	20
2.10 Effects of training and development on worker performance	21
2.11 Some selected bank trainings	23
2.11.1 Customer handling training	23
2.11.2 Cash handling training	24
2.11.3 Deposit mobilization training	25

CHAPTER THREE METHODOLOGY OF THE STUDY	26
3.1 Research design.....	26
3.2 Source of data and data collection technique.....	26
3.3 Sample design and sample size	26
3.4 Data analysis technique	27
3.5 Reliability test.....	27
3.6 Ethical consideration	27
CHAPTER FOUR DATA ANALYSIS AND FINDINGS.....	29
4.1 Analysis of the questionnaire	29
4.1.1 Age of respondents	30
4.1.2 Gender of respondents	30
4.1.3 Educational background	31
4.1.4 The situation training takes place	32
4.1.5 Methods used by organization	32
4.1.6 Frequency of training.....	34
4.1.7 Duration of training.....	34
4.1.8 The frequency of training per year	35
4.1.9 Training department	35
4.1.10 Feedback before and after.....	36
4.1.11 Employee involvement	37
4.1.12 Selection of trainees	38
4.1.13 Delivery methods.....	39
4.2 Training and performance	42
4.2.1 Customer handling and performance.....	40
4.2.2 Cash handling and performance	44
4.2.3 Deposit mobilization and performance	47
4.3 Correlation analysis	49
4.3.1 Customer handling and performance	50
4.3.2 Deposit mobilization and performance	52
4.3.3 Cash handling and performance	53
4.4 Regression analysis	55
4.5 Description of interview	58
CHAPTER FIVE CONCLUSION AND RECOMMENDATION.....	61
5.1 Conclusion.....	61
5.2 Recommendation.....	63
Reference.....	65

List of tables

Table	page
Table 3.1 reliability test	27
Table 4.1 age of respondents.....	30
Table 4.2 sex of respondents.....	31
Table 4.3 educational background.....	31
Table 4.4 training takes place.....	32
Table 4.5 training methods	33
Table 4.6 training frequency	34
Table 4.7 length of training	34
Table 4.8 training frequency per year	35
Table 4.9 training department	35
Table 4.10 training feedback.....	36
Table 4.11 employee involvement	37
Table 4.12 selection criteria.....	38
Table 4.13 delivery methods	39
Table 4.14 customer handling and efficiency	41
Table 4.15 customer handling and effectiveness	42
Table 4.16 customer handling and commitment	43
Table 4.17 cash handling and efficiency.....	44
Table 4.18 cash handling and effectiveness	45
Table 4.19 cash handling and commitment	46
Table 4.20 deposit mobilization and efficiency	47
Table 4.21 deposit mobilization and effectiveness	48
Table 4.22 deposit mobilization and commitment	49
Table 4.23 correlation of customer handling and performance.....	50
Table 4.24 correlation of deposit mob. And performance	52
Table 4.25 correlation of cash handling and performance	53
Table 4.26 regression of customer handling and employee performance.....	55
Table 4.27 regression of deposit mobilization and employee performance.....	56
Table 4.28 regression of cash handling training and employee performance.....	57

List of abbreviations

CBE (commercial bank of Ethiopia)

OJT (on-the-job training)

CBT (computer based training)

SPSS (statistical package for social science)

Abstract

To survive and grow organizations must be constantly kept up to date through effective training and development programs. Employee training and development is especially important in industries with rapidly changing technology such bank industries. This study, therefore, is conducted to determine the impact of training on employees' performance in case of commercial bank of Ethiopian in Adama district. The research methodology to conduct the study primary and secondary data was collected. Primary data was collected from non-managerial and managerial employee of commercial bank of Ethiopia 23 selected branch employees and managers as well as district human resource manager through questionnaire and interview. Customer handling training, deposit mobilization training and cash handling training had been selected to assess their impact on employees' performance. In addition the employees' performance has been explained in terms of their commitment, effectiveness and efficiency. The data is analyzed by using SPSS-20. Finally based the analyzed data conclusion and recommendation is made about the impact of training on employees' performance.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Human resource has become strategic resource to gain sustainable competitive advantages in this age of globalization. Human capital is the differentiator between a good company and a great company. The survival of any organization in the competitive society lies in its ability to train its human resource to be creative, innovative, inventive who will invariably enhance performance and increase competitive advantage (Edralin, 2004). Training and development is an aspect of human resource practices that help in enhancing employees' skills, knowledge, and competence capable of improving employees' ability to perform more efficiently (Palo, 2003).

According to MaimunaMand and Rashad Y (2013) Training and development ultimately upgrade not only the productivity of employees but also of the organization. It has rightly been said, employee development is the key to organizational sustainable development. Organizations must have employees who are able to quickly adapt to an ever-changing world market. Companies need to invest in on-going employee training and development in order to both keep employees and be successful. training and development impacting on employee performance has not only improve the wellbeing of organizations, but also aid the prosperity of most countries that has put into consideration the design and delivery of training and development of workforce at national level.

Performance can be defined as the achievement of specified task measured against predetermined or identified standards of accuracy, completeness, cost and speed. In an employment contract, performance is deemed to be the accomplishment of a commitment in such a manner that releases the performer from all liabilities laid down under the contract. Efficiency and effectiveness are ingredients of performance apart from competitiveness and productivity and training is a way of increasing individual's

performance (Cooke, 2000). Kenney et al., (1992) stated that employee's performance is measured against the performance standards set by the organization. Good performance means how well employees performed on the assigned tasks. In every organization there are some expectations from the employees with respect to their performance.

According to Benedicta and Appiah, (2010) it is obvious that training plays an important role in the development of organization, improving performance as well as increasing productivity, and eventually putting companies in the best position to face competition and stay at the top. This means that, there is a significant difference between the organizations that train their employees and those organizations that do not.

This study is examined the impact of training on employee performance in case of commercial bank of Ethiopia under Adama district.

1.2 Statement of the problem

Currently many organizations in Ethiopia understood the essence of training and they make the condition favorable for their worker both within the country and abroad, Commercial Bank of Ethiopia like other organizations invest considerable amount of resource to train the employee (www.combanketh.com). The main problem here is that not how much the commercial bank of Ethiopia spends for training of their employees, but how much the bank effective from training expenditure? Meaning that at the same time the bank is expected to be effective from the investment that invest for training, simply invest huge amount of Birr for training is not enough. Training and development is an aspect of human resource practices that help in enhancing employees' skills, knowledge, and competence capable of improving employees' ability to perform more efficiently (Palo, 2003). So the research emphasis on the impact of training in the employee performance.

This study is conducted to identify the impact of training on employee performance in case of Commercial Bank of Ethiopia in Adama district. The following research questions have been developed to see the impact of training on employees' performance.

- ❖ What is the impact of customer handling training on employees' commitment, effectiveness and efficiency?
- ❖ What is the impact of deposit mobilization training on employees' commitment, effectiveness and efficiency?
- ❖ What is the impact of cash handling training on employees' commitment, effectiveness and efficiency?

1.3 Objectives of the study

1.3.1. General Objective

The main objective of this study is to assess the impact of training on employee performance in the case of CBE under Adama district.

1.3.2. Specific objective

The study would attain the following specific objectives:

- ❖ To assess the impact of customer handling training on the employees commitment, effectiveness and efficiency.
- ❖ To assess the impact of deposit mobilization training on the employees commitment, effectiveness and efficiency.
- ❖ To assess the impact of cash handling training on the employees commitment, effectiveness and efficiency

1.4 Significance of the study

This study provides possible suggestions for employee training of the commercial bank of Ethiopia. The study will help to develop and maintain a quality work life, which will provide an opportunity for employee job satisfaction and self-actualization. Besides, it will aid management of CBE to introduced modern schemes for training, to be able to meet the challenges of change in the future. Finally, this thesis will be used as a reference material for those individuals who want to conduct a research in this area for the future. In addition, it helps the researcher to acquire knowledge and practical experience, and also for the partial fulfillment of the requirements for masters degree in business administration.

1.5 Scope of the study

The scope of this thesis is limited to the impact of employee training on their performance in the case of commercial bank of Ethiopia on some selected branches in Adama district. In the bank of the case different type of training is delivered among those customer handling training, deposit mobilization training and cash handling training is taken for this particular study. The sample respondents comprise only managerial and non-managerial staffs of the company who are working on a permanent basis.

1.6 Organization of the study

The study is organized in five chapters. Chapter one is introduction it composed of background of study, statement of the problem, research questions, objectives of the study, significance of the study and scope of the study.

Chapter two is deals with the review of relevant literature on the research problem. It consists of the concepts of training and its impact on employees' performance.

Chapter three is discusses the research methodology adopted for the study and relevant justifications. It outlines the methodology for carrying out the secondary and primary data collections.

Chapter four includes the data analysis and finding part. The data collected by using questionnaires and interviews are analyzed by using corresponding appropriate technique.

Chapter five presents the conclusions that were drawn from the research findings. At the end recommendations have been forwarded based on the conclusions.

CHAPTER TWO

REVIEW OF RELATED LITRATURE

2.1 Overview of Training

One major area of the Human Resource Management function of particular relevance to the effective use of human resources is training and development. Few people these days would argue against the importance of training as a major influence on the success of an organization. Employees are a crucial, but expensive resource (Hales, 1986)

Training and Development basically deals with the acquisition of understanding, know-how, techniques and practices. In fact, training and development is one of the imperatives of human resource management as it can improve performance at individual, collegial and organizational levels. As the process of ‘increasing one’s capacity to take action, organizations are now increasingly becoming particular with organizational learning and therefore collective development. Organizational learning, on the other hand, refers to the “efficient procedure to process, interpret and respond to both internal and external information of a predominantly explicit nature. According to Easterby-Smith (1999), the emergence of the concept of organizational learning is central on the hitherto idea that prior advocacies of learning are tended to its commercial significance and are lacking of empirical information on learning processes.

Training and development offers competitive advantage to a firm by removing performance deficiencies; making employees stay long; minimized accidents, scraps and damage; and meeting future employee need (Hameed & Waheed, 2011).

In order to sustain economic growth and effective performance, it is important to optimize the contribution of employees to the aims and goals of the organizations. The importance of training as a central role of management has long been recognized by leading writers. For instance according to

Drucker (1998), the one contribution a manager is uniquely expected to make is to give others vision and ability to perform.

The general movement towards downsizing, flexible structures of organizations and the nature of management moving towards the devolution of power to the workforce give increasing emphasis to an environment of coaching and support. Training is necessary to ensure an adequate supply of staff that is technically and socially competent and capable of career development into specialist departments or management positions. There is therefore a continual need for the process of staff development, and training fulfils an important part of this process.

Training should be viewed therefore as an integral part of the process of total quality management.

2.2 Human Resource Management and Training

Beardwell and Holden (1993) argue that the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organizations where investment in employee development is considerably emphasized. They add that technological developments and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and development.

It is the view of Beardwell and Holden (1993) that Human Resource Management concepts such as commitment to the company and the growth in the quality movement have led senior management teams to realize the increased importance of training, employee development and long-term education. Such concepts require not only careful planning but a greater emphasis on employee development.

Moreover, business conducting and survival in the present day turbulent environment are relying on organizational knowledge in a sense of a giving timely and appropriate answer to challenges.

The ability of individuals and organizations to obtain and master new knowledge has become the key comparative advantage (Vemi, 2007). The concept of knowledge management and management of human resources, especially the function of employee training within the learning organization, are engaged with the basic resource of modern business, i.e. with knowledge and its utilization.

Abbas and Yaqoob (2009) pointed out that renewing knowledge is an imperative for the organization, and not an option. They also suggest that training of employees is a continuous procedure which is the only meaningful and logical approach in the condition of knowledge obsolescence, dynamic changes and increasing need for constant product and service innovations.

In general, organizations should manage their work force effectively and efficiently and they should also give greater attention for the training and learning of employees to meet the goal of the organizations and to achieve the best result. Neely et al., (1995) refer to effectiveness as the extent to which customer requirements are met and to efficiency as a measure of how economically the firms' resources are utilized when providing a given level of customer satisfaction.

2.3 Training

According Cole (2002), in his book *Personnel and Human Resource Management*, training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few.

Training is the planned and systematic modification of behavior through learning events, activities and programs which results in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively (Gordon 1992). Pheesey (1971) defines training as the systematic process of altering the behavior and or attitudes of employees in a direction to increase the

achievement of organizational goals. This means for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity.

The Manpower Services commission of the United Kingdom, which was set up by the 1973 Employment and Training Act defined training as a planned process to modify attitude, knowledge or skill behavior through learning experience to achieve effective performance in an activity or range of activities. According to them, the purpose of training in the work situation is to develop the abilities of the individual and to satisfy the current and future of the organization.

According to Subah(2011) training can be defined as the systematic development of the attitude, knowledge, skill and behavior pattern required by an individual to perform adequately given task or job where as development is not primarily skill oriented. Instead it provides the general knowledge and attitudes, which will be helpful to employers in higher positions. Development provides knowledge about business environment, management principle sand techniques, human relations, specific industry analysis and the like is useful for better management of a company (Subha, 2011).

According to Armstrong (1996), expressing an understanding of training emphasizes that training should be developed and operated within an organization by appreciating learning theories and approaches if the training is to be well understood.

This was also affirmed by Sherman et al (1996). They expressly indicated that the success of a training program depends more on the organization's ability to identify training needs and the care with which it prepares the program so that if the trainees do not learn what they are supposed to learn, the training has not been successful. They further indicated that training experts believe that if trainees do not learn, it is probably only because some important learning principle had been overlooked.

What they are saying is that the success or failure of a training program is frequently related to the recognition and application of basic psychological principles of learning. This assertion is not necessarily right. If the trainees do not learn anything then of what benefit will they be for the organization. If trainees return empty, with nothing to contribute, it can also mean that even though the organization might have done all that is necessary to ensure a successful training program, the wrong candidate might have been selected for the training program.

McGhee et al (1996) wrote on the nature of learning and said learning is a term used to describe the process by which behavioral changes results from experience. They also said the fact that learning has occurred could only be inferred from a comparison of an individual's behavior prior to the experiences of specific kinds of task.

This is not to say that there has been no learning if there is no overt behavioral change. Since training generally is intended to provide learning experiences that will help people perform more effectively in their jobs, organizational training should follow the learning principle.

Training therefore can be explained as a planned and systematic effort by management aimed at altering behavior of employees, in a direction that will achieve organizational goals. A formal training program is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitudes and knowledge, McGhee et al (1996)

2.4 Benefits of Training

The purpose of training is mainly to improve knowledge and skills, and to change attitudes or behavior. It is one of the most important potential motivators which can lead to many possible benefits for both individuals and the organization. Changing technology requires that employees possess the knowledge, skills and abilities needed to cope with new processes and production techniques. According to Cole (2002) training can achieve:

- 1) High morale - employees who receive training have increased confidence and motivation;
- 2) Lower cost of production – training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste;
- 3) Lower turnover – training brings a sense of security at the workplace which reduces labor turnover and absenteeism is avoided;
- 4) Change management- training helps to manage change by increasing the understanding and involvement of employees in the change process and also provides the skills and abilities needed to adjust to new situations;
- 5) Provide recognition, enhanced responsibility and the possibility of increased pay and promotion;
- 6) Give a feeling of personal satisfaction and achievement, and broaden opportunities for career progression; and
- 7) Help to improve the availability and quality of staff.

Derrick et al (2000) looked at the training environment and the structure of organizations, and emphasized on the effects of internal political and cultural factors on training and development. Sherman et al (1996) argues that many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organization. A majority however, will require some type of training at one time or another to maintain an effective level of job performance.

According to Krietner (1995) in his book *The Good Manager's Guide*, no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. An organization which desires to gain the competitive edge in its respective industry, needs among other things, extensive and effective training of its human resources.

Training is therefore a key element for improved organizational performance; it increases the level of individual and organizational competences. It helps to reconcile the gap between what should happen and what is happening – between desired targets or standards and actual levels of work performance. Although many employers continue to have reservations about the cost and extent of tangible business returns from training, the development of skills has been identified as a key factor in sharpening competitiveness. Casio (1989) puts it this way “The economic and technological trends, the pace of innovation, change and development are growing faster year-by-year and as a result, provide clear signals that training and development are so relevant that both organizations and individual stakeholders must give a serious attention to Strategically, organizational learning, which makes use of training and development as one of the several responses, deals with the acquisition of understanding, know-how, techniques and practices. These intellectual intangibles can be translated into an organizational resource through the people that acquire, infer and utilize such towards the achievement of the organization-wide training and development (Armstrong, 2006). Training and development are planned learning experiences which teach employees how to perform current and future jobs more effectively. Sims (2002) emphasizes that training focuses on present jobs while development prepares employees for possible future jobs. Basically, the objective of training and development is to contribute to the organization's overall goal.

2.5 The training process

To accomplish the purpose of the planed training organizations should follow different process.

Hence, the model below traces the steps necessary in the training process that most organizations practiced (Bratton and Gold, 1999).

- Organizational Objectives
- Needs Assessment

- Training Objectives
- Select the Trainees and trainers
- Select the Training Methods and Mode
- Administer Training
- Evaluate the Training

2.6 Training goals

The goals of the training program should relate directly to the needs determined by the assessment process outlined above. Course objectives should clearly state what behavior or skill will be changed as a result of the training and should relate to the mission and strategic plan of the company. Goals should include milestones to help take the employee from where he or she is today to where the firm wants him or her in the future. Setting goals help to evaluate the training program and also to motivate employees. Allowing employees to participate in setting goals increases the probability of success.

2.7 Selection of the trainees and trainers

According to Isiaka, B. (2011) Training programs should be designed to consider the ability of the employee to learn the material and to use it effectively, and to make the most efficient use of resources possible. It is also important that employees be motivated by the training experience. Employee failure in the program is not only damaging to the employee but a waste of money as well. Selecting the right trainees is important to the success of the program. Who actually conducts the training depends on the type of training needed and who will be receiving it. On-the-job training is conducted mostly by supervisors; off-the-job training, by either in-house personnel or outside instructors. In-house training is the daily responsibility of supervisors and employees. Supervisors' are ultimately responsible for the productivity and, therefore, the training of their subordinates. These supervisors should be taught the techniques of good training. They must be aware of the knowledge and skills necessary to make a

productive employee. Trainers should be taught to establish goals and objectives for their training and to determine how these objectives can be used to influence the productivity of their departments. They also must be aware of how adults learn and how best to communicate with adults. The investment will pay off in increased productivity

2.8 Contemporary training techniques

While new instructional methods are under continuous development, several training methods have proven highly effective and are widely used to accumulate new employee, impart new skills, and improve existing skills.

According to Bematek (2010) the contemporary training techniques are structured on-the-job training, role playing, self-instruction, team building games and simulations, computer-based training, vestibule training mentoring, and job rotation.

2.8.1 On-the-job training

One of the most common and least expensive methods of training is on-the-job training (OJT).

OJT refers to the process of learning skills while working where workers-especially new workers obtain the knowledge and skills they need to complete their tasks through a systematic training program. Research indicates that employees acquire approximately 80 percent of their work related knowledge and skills on the job, making consideration and implementation of successful OJT programs indispensable for employers. While OJT dates back to ancient apprenticeship programs, much 20th-century OJT remained unmodified and unstructured until the 1980s and 1990s Bematek (2010).

The structured forms of OJT that emerged promised to remedy problems associated with unstructured OJT by relying on a planned process designed and proven to impart the necessary skills by the end of the OJT period. Nevertheless, like unstructured OJT, structured OJT involves having an experienced employee train a new employee at the work site and having the new employee receive feedback, advice,

and suggestions from coworkers and trainers. Structured OJT generally assumes that new employees lack certain skills and the goal of the OJT program is to instill these skills. Therefore, employers design the training programs so that new employees do not initially perform these new tasks in order to learn. Instead, they gain knowledge and experience that will facilitate the performance of these tasks at the appropriate time and gradually work toward performing these tasks. Moreover, trainers assist and intervene at structured intervals, rather than intervening at random points in the training program as can occur with unstructured OJT.

Implementing a structured OJT program involves five basic steps: (1) analyzing the tasks and skills to be learned; (2) selecting, training, and supervising trainers; (3) preparing training materials; (4) conducting an OJT program; and (5) evaluating the program and making any necessary improvements or modifications.

2.8.2 Role playing

According to Bematek (2010) In role playing, trainees assume various roles and play out that role within a group to learn and practice ways of handling different situations. A facilitator creates a scenario that is to be acted out by the participants and guided by the facilitator. While the situation might be contrived, the interpersonal relations are genuine. Furthermore, participants receive immediate feedback from the facilitator and the scenario itself allowing better understanding of their own behavior.

2.8.3 Self-instruction

Self-instruction refers an instructional method that emphasizes individual learning. In self-instruction programs, the employees take primary responsibility for their own learning. Unlike instructor- or facilitator-led instruction, trainees have a greater degree of control over topics, the sequence of learning, and the pace of learning. Depending on the structure of the instructional materials, trainees can achieve a higher degree of customized learning. Forms of self-instruction include programmed learning,

individualized instruction, personalized systems of instruction, learner-controlled instruction, and correspondence study. For self-instruction programs to be successful, employers must not only make learning opportunities available, but also must promote interest in these learning opportunities. Self-instruction allows trainees to learn at their pace and receive immediate feedback. This method also benefits companies that have to train only a few people at a time (Bematek ,2010).

2.8.4 Team building

According to Bematek (2010) Team building is the active creation and maintenance of effective work groups with similar goals and objectives. Not to be confused with the informal, ad-hoc formation and use of teams in the workplace, team building is a formal and methodological process of building work teams with objectives and goals, facilitated by a third-party consultant. Team building is commonly initiated to combat ineffectual group functioning that negatively affects group dynamics, labor management relations, quality, or productivity. By recognizing the problems and difficulties associated with the creation and development of work teams, team building provides a structured, guided process whose benefits include a greater ability to manage complex projects and processes, flexibility to respond to changing situations, and greater motivation among team members.

2.8.5 Games and simulations

Games and simulations are structured competitions and operational models used as training situations to emulate real-life scenarios. The benefits of games and simulations include the improvement of problem-solving and decision-making skills, a greater understanding of the organizational whole, the ability to study actual problems, and the power to capture the student's interest (Bematek, 2010).

2.8.6 Computer-based training

According to Bematek (2010) in computer-based training (CBT), computers and computer-based instructional materials are the primary medium of instruction. Computer-based training programs are designed to structure and present instructional materials and to facilitate the learning process for the student. Primary uses of CBT include instruction in computer hardware, software, and operational equipment. The last is of particular importance because CBT can provide the student with a simulated experience of operating a particular piece of equipment or machinery while eliminating the risk of damage to costly equipment by a trainee or even a novice user. At the same time, the actual equipment's operational use is maximized because it need not be utilized as a training tool. The use of computer-based training enables a training organization to reduce training costs, while improving the effectiveness of the training. Costs are reduced through a reduction in travel, training time, and amount of operational hardware, equipment damage, and instructors. Effectiveness is improved through standardization and individualization. In recent years, videodisc and CD-ROM

(Compact Disk-Read Only Memory) have been successfully integrated into computer platform allowing low-cost personal computers to serve as multimedia machines, increasing the flexibility and possibilities of CBT.

2.8.7 Vestibule Training

This method of training is where the worker is trained to use machine or perform a task similar to the ones in the real work situation. Under this method of training, the training program is conducted out of the job in an area separate from the work place under the supervision of a skilled instructor. After going through the vestibule training for a specified time period, the trainees are expected to apply their newly acquired skills when they are assigned to their real job Bematek (2010).

2.8.8 Mentoring

According to Bematek (2010) Mentoring refers to programs in which companies select mentors also called advisers, counselors, and role models for trainees or let trainees choose their own. When trainees have questions or need help, they turn to their mentors, who are experienced workers or managers with strong communication skills. Mentors offer advice not only on how to perform specific tasks, but also on how to succeed in the company, how the company's corporate culture and politics work, and how to handle delicate or sensitive situations. Furthermore, mentors provide feedback and suggestions to assist trainees in improving inadequate work.

2.8.9 Job rotation

Through job rotation, companies can create a flexible workforce capable of performing a variety of tasks and working for multiple departments or teams if needed. Furthermore, employees can cultivate a holistic understanding of a company through job rotation and can learn and appreciate how each department operates. Effective job rotation programs entail more than a couple of visits to different departments to observe them. Rather, they involve actual participation and completion of actual duties performed by these departments. In addition, job rotation duties encompass typical work performed under the same conditions as the employees of the department's experience. Because of the value some companies place on job rotation, they establish permanent training slots in major departments, ensuring ongoing exposure of employees to new tasks and responsibilities (Bematek, 2010).

- Decision making and
- Problem solving
- Communication and other soft skill training

2.9 Improvement in employees' performance

The performances of public sector organizations rely on the performance of their employees. Employees' performance is the degree to which they accomplish job requirements. All the employees of

an organization are working as a team, where employees work in accordance with their skills and competencies and in coordination with one another to accomplish organizational objectives (Muhammad, 2009). Therefore, employee performance is an important building block of an organization and factors which lay the foundation for high performance must be analyzed by the organizations. Since every organization cannot progress by one or two individuals' effort, it is collective effort of all the members of the organization. Performance is a major multidimensional construct aimed to achieve results and has a strong link to strategic goals of an organization (Mwita, 2000).

Better performance of a public sector organization simply means the capability of the organization to achieve desired results or output more efficiently and effectively. Performance is related to measurable accomplishment or results that primarily address community needs and problems. Poor performance of employees in the public sector organizations is due to factors such as the quality of supervision and the lack of training and development of employees (Muhammad, 2009).

The aim of training is to maximize employees learning of new skill, knowledge, attitudes and behaviors to cope with the demand of dynamic environments. These principles of employee training contribute to the overall organizational development which is a significant reason for organizations to encourage and promote this important human resource management functions (Hartelet *al.*, 2007). It goes without saying therefore that the training of employees is an issue that has to be faced by every organization. Training and development are necessary to overcome deficiencies in the employees' work performance. Lack of necessary skills competencies and qualities to perform a job would result into poor performance. In order to improve performance, employees must know how to do their jobs. They must have necessary skills and competencies required to do their jobs. These skills may include, technical, human, and conceptual to enable them to operate instruments, tools and machines, and to understand and communicate with other employees and have the ability to see the relationship between different parts of

an organization and its environment. For improvement in the employee's performance training and development are needed. Human resources capital has the greatest competitive advantage and can help to accomplish organizational objectives efficiently and effectively (Muhammad, 2009).

2.10 Effects of training and development on workers performance

Oribabor (2000) submitted that training and development aim at developing competences such as technical, human, conceptual and managerial for the furtherance of individual and organization growth. Robinson and Robinson (1995) reiterated that the most significant direct benefits of training and manpower development are clarity in job duties and responsibility as well as increases in employee's competence among others. Training enables an employee to produce efficiently sooner, prepares him for a higher position (advancement), enhances his self respect and increases his feeling of security and economic independence among others.

Consistently, Oribabor (2000) had argued that with training and manpower development, the organization would recognize the benefits in efficiency, safety, high quality, enhanced job satisfaction and performance. The duo noted a direct relationship between investment in training and manpower development of staff and their attitude to work. It has been observed that some studies reveal that training and manpower development directly result to job satisfaction and increased performance. This mechanical assumption is a misplacement of what is sometimes, but not always the case. It evidently neglects the vital role played by 'motivation' as an intervening variable between the polemic of training and manpower development and performance.

According to Mitchell (1978), there is consensus amongst theorists that 'ability to work' goes hand in glove with 'motivation' to produce performance, as ability of the employees to do the job does not mean that they would do it. Many people can be excited with a high remuneration, interpersonally pleasant job

and yet lack the requisite skill for effective job performance. In brief, there should be an adequate blend of ability to do a work, job satisfaction and motivation for a satisfactory job performance.

Management experts also argue that a major function of a manager is to develop people and to direct, encourage and train subordinates for optimum utilization. Training helps prepare employees for certain jobs that are unique to the public sector.

As a way of summary, the purpose of training is to improve knowledge and skills and to change attitude Oribabor (2000). Mullins argues further that training is capable of producing the following benefits:

- i. Increase the confidence, motivation and commitment of staff;
- ii. Provide recognition, enhanced responsibility, and the possibility of increased pay and promotion;
- iii. Give feeling of personal satisfaction and achievement, and broaden opportunities for career progression; and
- iv. Help to improve the availability and quality of staff.

2.11 Some selected bank trainings

Commercial bank of Ethiopia gives different types of trainings for employees and managers. Some training types are customer handling, cash handling, deposit mobilization, foreign cash management, anti-money laundry etc. from the above listed the researcher selected the first three trainings for measurability and direct impact on their performance.

2.11.1 Customer handling training

Regarding business organizations, the only means of survival is to produce goods and services and sell to customers to earn revenue. Customers are willing to buy services only and only if the service provided to them gives value that is equivalent to the value of money they are asked to pay. Therefore, if a business transaction is to occur service providers shall deliver a better quality service at a competitive price. (Collart, D. (2000) Organizations must be organized and make all the necessary preparations to be competitive or excel competition by providing superior quality services.

Customers are not willing to pay for inferior services and there will not be any power that can force the customer to buy inferior services.

Genuine customer-friendly attitude is what organizations that have good customer service have in common. Customer-friendly attitude means that viewing customers as the most important part of the job. Genuine Customer-Friendly attitude may be achieved through:

- i. Developing effective communication skills with customers (verbal, body language, etc.)
- ii. Establishing good relationship with clients

Customer Complaint Handling

- ❖ Managing complaints successfully is a way to improve the services and status of your business; An efficient procedure for handling customer complaints can avoid unnecessary and potentially expensive disputes; It will also assist in maintaining positive relationships with your customers, and so will encourage repeated business From customers' viewpoint three things matter if something goes wrong (complaint arises) with the service provided: How to complain, Where to complain and Will the complaint be dealt with seriously? Customers assess your seriousness to deal with complaints by the extent to which your complaints system is Visible, Accessible and Fair (<https://online.citibank.com/US/JRS/pands/detail.do?ID=CitiBBCustMgmt>)

2.11.2 cash handling training

Cash handling is a marketing term for certain services related to cash flow offered primarily to larger business customers. It may be used to describe all bank accounts (such as checking accounts) provided to businesses of a certain size, but it is more often used to describe specific services such as cash concentration, zero balance accounting, and automated clearing house facilities. Sometimes, private banking customers are given cash management service (https://www.pwc.ch/user_content-cash_management_banking).

Cash handling training preparing a daily forecast of cash receipts, disbursements and expected closing balances. These projections are carried forward on a daily basis, and used as a tool for ensuring that any excess cash balances are invested appropriately and/or any borrowing for operating needs is executed. In commercial bank of Ethiopia cash handling training is given for managing cash flow of the bank and controlling the transaction of the bank effectively and efficiently (www.combanketh.com).

2.11.3 deposit mobilization training

Deposits is Money kept at a bank, microfinance institution the public, institutions, organizations, co-operatives, etc is known as deposits. Among the variety of traditional deposits, saving deposit is one of the basic components for credit operation. One of the objectives of saving deposits particularly for the poor (urban, rural) is to promote thriftiness and develop the culture of saving.(<https://online.citibank.com/US/JRS/pands/detail.do?ID=CitiBBCashMgmt>)

deposit mobilization means encouraging people the save money in the bank in the form of saving deposit account , fixed time deposit account and current account deposit (<http://combanketh.com>).

- Importance of Deposit for banks Is potential for source of loan able fund or capital, Provides cash collateral or guarantee for ,portfolio protection and facilitate screening of clients for loan ,builds good financial management, improves financial discipline, Strengthen the relationship between the clients the community and the institution Increase repayment rate.

(<https://www.scribd.com/doc/507946/Process-of-Deposit-Mobilization>)

- Importance of deposit for clients deposit is a source of funds to meet emergence cases to expand business and to balance future consumption, Provides security for loans and increases the chance of obtaining loan, builds self-confidence, enables self empowerment and self financing for investment and avoid paying exorbitant interest rate in the formal sector Generates income and ensure safe custody of money. (<https://www.scribd.com/doc/507946/Process-of-Deposit-Mobilization>)

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1. Research design

Both qualitative and Quantitative research methods were used in the study through close ended questionnaires and semi structured interview with descriptions. The type of the research is descriptive. The target population of the study comprises employees Commercial Bank of Ethiopia under Adama district. The respondents were selected on the basis of a criterion that taken the selected training i.e customer handling, deposit mobilization and cash handling trainings.

3.2. Source of data and data collection techniques

The necessary data for this research is collect from both primary and secondary sources. The primary data was collected through questionnaires and interviews with manager and non-manager employee of commercial bank of Ethiopia from selected branches. Semi-structured interview questions are prepared and an interview conducted with manager of selected branches. The secondary data is collected from relevant documents and organization reports. When necessary materials are download from official websites.

3.3 Sample design and sample size

In order to obtain the data for employee training practices and its impact on their performance from the total Adama district employee 1200 the researcher select 10% of the employee by purposive sampling technique. The researcher also conduct interview with grade 2 and 3 branch managers.

3.4. Data analysis techniques

Descriptive data analysis method is employed to analyze data collected for this particular study. The data collected through interview is analyzed by narrating the facts that are found from the respondents. Those data collect from questionnaire is analyzed using SPSS data analysis tools. Correlations analysis is also made to assess the relationship between the independent variables and the dependent variable. The independent variable is training and employee performance is the dependent one. Commercial bank of Ethiopia delivers different type of training for its employees but the three training types are selected for this particular, these include customer handling training, deposit mobilization training and cash handling training.

3.5. Reliability test

According to Lombard (2010), Coefficients of .90 or greater are nearly always acceptable, .80 or greater is acceptable in most situations, and .70 may be appropriate in some exploratory studies for some indices. By tracing this literature the researcher tested the reliability of the items which were developed for respondents. From the reliability test the researcher get coefficient .798 so it's acceptable.

Table 3.1 reliability test

Reliability Statistics	
Cronbach's Alpha	N of Items
.798	26

3.6 Ethical considerations

The researcher maintained scientific objectivity throughout the study, recognizing the limitations of his competence. Every person involved in the study was entitled to the right of privacy and dignity of treatment, and no personal harm was caused to subjects in the research. Information obtained was held in strict confidentiality by the researcher. All assistance, collaboration of others and sources from which information was drawn is acknowledged. The following ethical considerations were at the base of this research.

- a) Fairness.
- b) Openness of intent.
- c) Disclosure of methods.
- d) Respect or the integrity of the individuals
- e) Informed willingness on the part of the subjects to participate voluntarily in the activity

CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

The data used for this research is collected through interviews and questionnaires. Interviews were conducted for managers of the selected branches of commercial bank of Ethiopia in Adama district. Questionnaires were distributed for the employees of selected branches of commercial bank of Ethiopia. In this chapter the questionnaires and the interviews are analyzed and their findings are interpreted using their respective methods.

4.1 Analysis of the questionnaire

In this section the results of the empirical study are analyzed. The analysis is presented in respect of the impact of employee training on employee performance. The independent variable is the training and the dependent variable is employee performance. Among the training type that are delivered by commercial bank of Ethiopia customer handling training, deposit mobilization training and cash handling training had been taken to assess their impact on employees performance. In this study the performance of employee is explained in terms their commitment, effectiveness and efficiency. The researcher selected these training types based on their measurability and direct impact on the daily operation and performance of the bank. Total of 120 questionnaires were distributed and 111 were collected. The questionnaire has 11 general questions to get demographic information about the respondents and 5 question general questions about training. Questions on each of the three training types are presented on the form of likert scale having five choices including strongly disagree, disagree, neutral, agree and strongly agree. The impact of each of the three training type has been measured in terms of employee performance which is explained in terms of employee commitment, effectiveness and efficiency.

4.1.1 Age of respondents

The researcher needed to know the age distribution of respondents to help categorize the respondents.

Table 1 below summarizes the data obtained on the ages of respondents.

Table 4.1: Age of respondents

	Frequenc y	Percent	Valid Percent	Cumulative Percent
18-25	49	44.1	44.1	44.1
26-35	35	31.5	31.5	75.7
Valid 36-45	24	21.6	21.6	97.3
46-55	3	2.7	2.7	100.0
Total	111	100.0	100.0	

Analyzing the data obtained from the questionnaire, table 1 reveals that 49 respondents were between 18-25 years representing 44.1% formed the majority. The next largest respondents were between the age of 26-35 representing 31.5% and they were 35 in number. The third group of respondents was fall under the age category of 36-45 and they were 24 in number. 3 respondents aged between 46-55 representing 2.7% so the table indicate that most of respondents are younger.

4.1.2 Gender of respondents

Table 2 below presents data on gender of respondents. The table shows that the male respondents formed majority of the target population with a total of 86 representing 77.5%, while 25 respondents were female representing 22.5%.

Table 4.2: Sex of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	86	77.5	77.5	77.5
female	25	22.5	22.5	100.0
Total	111	100.0	100.0	

4.1.3 Educational background

It was also necessary for the study to determine the educational levels of the respondents as that could determine what kind of training may be most appropriate. Table4.3 below presents the data of educational background of respondents:

Table4.3: Educational background

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Diploma	3	2.7	2.7	2.7
first degree	104	93.7	93.7	96.4
masters degree	4	3.6	3.6	100.0
Total	111	100.0	100.0	

From table 4.3, it is can be seen that respondents hold a range of educational qualifications from diploma to Masters Level. Majority of the sample group were holding first degree which accounted 104 of the respondent's i.e. 93.7 percent. 4 out of 111 respondents were master graduates i.e. 3.6% among the respondents there are 3 in number or 2.7% are diploma holders This suggests that people of different educational qualifications are present in the organization. This implies that different levels of training which is planned and systematic may be required to improve their quality.

4.1.4 The situations training takes place

There is a situation that makes training necessary for the organizational performance. The question intended to assess what makes commercial bank of Ethiopia to train its employees.

Table4.4: When training takes place

	Frequenc y	Percent	Valid Percent	Cumulative Percent
when new system applied	15	13.5	13.5	13.5
when the skill gap Valid occurred	65	58.6	58.6	72.1
when new strategy apply	31	27.9	27.9	100.0
Total	111	100.0	100.0	

From table 4.4 conclude that the situations mostly happen training give is when the skill gap occurred has 65 respondent with 58.60%. This shows that most of trainings are given to fulfill the skill gap. The second one is when new strategy is applied with 31 respondents and 27.9% the last one is when new system is applied 15 respondents with 13.50%.

4.1.5 Methods used by organizations

Table 4.5 shows that the training methods that are used by the organizations so as to give them training. Accordingly the training methods that are used by the organization is listed on the table below with their corresponding respondents.

Table 4.5: Training methods used by the organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Seminar	8	7.2	7.2	7.2
on the job training	9	8.1	8.1	15.3
under study	21	18.9	18.9	34.2
formal lecture	59	53.2	53.2	87.4
Apprenticeship	6	5.4	5.4	92.8
Demonstration	8	7.2	7.2	100.0
Total	111	100.0	100.0	

In order to be effective from the training program which offered by the organizations for their employees, organizations should implement right training methods and should be aware of the training methods and their effectiveness (Alipour et al, 2009). As the above table shows the organization was used different methods of training to train the employee as 53.2%, 18.9%, 8.1% of the respondent responded that they have taken the training formal lecture, under study and on the job respectively. While the rest of the 19.8% respondents were trained with, seminar, apprenticeship and demonstration. In fact there is no one method which is always effective or best over the others in all condition or time, since training is a situational process that is why no single method is right for every situation. While some objectives could be easily achieved through one method, other objectives could necessitate other methods (Alipour et al, 2009). At the same time the organization has to know the method that employ by the organization has its own effect on the effectiveness of the organization from the training expenditure. That is why; companies are increasingly searching for the right blend of training methods to maximize

the effectiveness of learning. Others are looking for more cost-effective alternatives to online learning which for some enterprises has proven to be a more expensive route than anticipated.

4.1.6 The frequency of Training of employees in CBE

Table 4.6 shows number of times the employee had taken training since they joined the organization.

Table4.6: The respondents training frequency

	Frequenc y	Percent	Valid Percent	Cumulative Percent
1-3	71	64.0	64.0	64.0
Valid 4-6	40	36.0	36.0	100.0
Total	111	100.0	100.0	

As the table shows 71(64%), 40(36%), of the respondents have taken training from 1to3, 4 to6 times respectively, since they had joined Commercial bank of Ethiopia.

4.1.7 Duration of a particular training

Table 7 shows duration of training time per one training. This helps to identify how much the CBE devoting the working time for training purpose.

Table 4.7: Length of training time

	Frequenc y	Percent	Valid Percent	Cumulative Percent
1-3 days	69	62.2	62.2	62.2
Valid 4-6 days	42	37.8	37.8	100.0
Total	111	100.0	100.0	

As the above table describes 69(62.2%) and 42(37.80%) of the respondents were responded that they have taken the training for 1-3 days and 4-6 days respectively. This shows that most commercial bank of Ethiopia training given for short time.

4.1.8. The frequency of training per year

Table 4.8:The frequency of training per year

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid only once	27	24.3	24.3	24.3
Twice	58	52.3	52.3	76.6
several times	26	23.4	23.4	100.0
Total	111	100.0	100.0	

As the above table describes that 58 respondents or 52.3% of the respondents takes training twice per year, 27 respondents or 24.30% of the respondents takes training only once per year and 26 respondents or 23.40% of the respondents takes training several times per year. So this indicate most of the employee takes training twice per year.

4.1.9: The training department

Table 4.9: There is a separate department responsible for manpower training in my organization.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	8	7.2	7.2	7.2
Disagree	22	19.8	19.8	27.0
Neutral	17	15.3	15.3	42.3
Agree	35	31.5	31.5	73.9
strongly agree	29	26.1	26.1	100.0
Total	111	100.0	100.0	

In the questionnaire that asked whether there is a separate department responsible for manpower training in the organization majority of the respondents indicates that they strongly agrees for the existence of the department. That is, 31.5% and 26.1% of the respondents agreed and strongly agreed about the existence of training department in the organization. But 19.80% of respondents disagreed about the existence of the department. This shows that now a day the organization gave attention for manpower training to enhance their skills, attitudes, and general performance.

4.1.10. Request for feedback before and after training

Table 4.10 intends to find out whether the management asks employees for feedback before and after training.

Table 4.10: The management request feedback from trainees before and after training.

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	6	5.4	5.5	5.5
Disagree	24	21.6	21.8	27.3
Valid Neutral	17	15.3	15.5	42.7
Agree	42	37.8	38.2	80.9
strongly agree	21	18.9	19.1	100.0
Total	110	99.1	100.0	
Missing System	1	.9		
Total	111	100.0		

As show table relating to requesting feedback from trainees during their training majority of the respondents which representing 37.8% of the respondents agreed about management request of feedback from trainees during training. There are also respondents that represent 21.6% and 15.3% which strongly

disagreed and neutral respectively to indicate management request of feedback from trainees during training. This response shows that the management sometimes also calls employees for feedback before and after training.

4.1.11. Employees involvement in designing and development of training program

Table 11 shows whether the employees are involved in designing and development of training programs in CBE.

Table 4.11: As an employee I was involved in the designing and development of training programs in CBE.

	Frequenc y	Percent	Valid Percent	Cumulative Percent
strongly disagree	19	17.1	17.1	17.1
Disagree	65	58.6	58.6	75.7
Valid Neutral	11	9.9	9.9	85.6
Agree	10	9.0	9.0	94.6
strongly agree	6	5.4	5.4	100.0
Total	111	100.0	100.0	

The researcher wanted to verify the involvement of employees in the designing and development of training programs in CBE. Hence, from the total respondents only 16 employees agreed and strongly agreed in their involvement and majority of respondents are disagreed and strongly disagreed which represents 58.6% and 17.1% respectively. This shows that most of the time employees are not involved in designing and development of the organization training.

4.1.12. Basis of Selection of trainees

Table 12 shows the respondents response on the basis of the selection of trainees for training. As can be shown from the table most of the respondents respond that the basis for trainees selection is employees performance evaluation result.

Table 4.12: The selection of trainees my organization used is Performance evaluation result.

	Frequenc y	Percent	Valid Percent	Cumulative Percent
strongly disagree	7	6.3	6.3	6.3
Disagree	7	6.3	6.3	12.6
Valid Neutral	48	43.2	43.2	55.9
Agree	25	22.5	22.5	78.4
strongly agree	24	21.6	21.6	100.0
Total	111	100.0	100.0	

From the above table the researcher asked the selection criteria of training used performance evaluation most of respondents are neutral with 43.2% also 22.5% and 21.60% agree and strongly agree whereas 6.3% strongly disagree and disagree respectively.

4.1.13 the delivery methods of training in CBE

The table below shows the three training type's delivery methods with their corresponding respondents result.

Table 4.14: The convenience of training delivery method

Customer handling training The delivery method that the organization used is convenient to me					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	7.2	7.3	7.3
	Neutral	5	4.5	4.5	11.8
	Agree	90	81.1	81.8	93.6
	strongly agree	7	6.3	6.4	100.0
	Total	110	99.1	100.0	
Missing	System	1	.9		
Total		111	100.0		
Deposit mobilization training: The delivery method that the organization used is convenient to me					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	27	24.3	24.3	24.3
	Neutral	14	12.6	12.6	36.9
	Agree	52	46.8	46.8	83.8
	strongly agree	18	16.2	16.2	100.0
	Total	111	100.0	100.0	
Cash handling training: The delivery method that the organization used is convenient to me					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	18	16.2	18.8	18.8
	Disagree	5	4.5	5.2	24.0
	Neutral	13	11.7	13.5	37.5
	Agree	56	50.5	58.3	95.8
	strongly agree	4	3.6	4.2	100.0
	Total	96	86.5	100.0	
Missing	System	15	13.5		
		111	100.0		

Source: SPSS output

From the above table 15 there are three training types the respondent's responds about the delivery methods of the trainings. For customer handling training 90 respondents or 81.1% of the respondents says they agree that the delivery method is convenient for them, 8(7.2%) respondents says disagree the other 7(6.3%), 5(4.5%) strongly agree and neutral respectively one respondent missed the question with unknown reason. For deposit mobilization training 46.8% agrees that the delivery method was convenient for them. This comprises 52 respondents among 111 respondents. 16.2% of the respondents strongly agrees that the delivery of the training convenient to them. However 24.3% of the respondents which are comprises of 27 respondents of the total 111 respondents do not agree to the convenience of the delivery of training. 14 of the total respondents were neutral to the questions that ask the respondents whether or not the delivery system of training is convenient. 56 respondents of the total 111 respondents agrees that the delivery system was convenient to them when they took cash handling training, this comprises 50.5% of the total respondents. 18 and 5 of the respondents strongly disagree and disagree on the convenience of delivery system respectively. 3.6% or 4 of the respondents strongly agree that the delivery system is convenient to them. However, 11.7% or 13 of the respondents are neutral on the convenience of delivery system when they take training on cash handling.

4.2 Training and performance

4.2.1 Customer Handling Training and Employee Performance

In this section the study identifies the effect of training on employees' performance. Accordingly the effect of customer handling training is analyzed in terms of their effectiveness, efficiency and commitment.

Table 4.14 Customer handling training and work efficiently.

customer handling training enable me accomplish activities without wastage					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	neutral	17	15.3	15.3	15.3
	agree	28	25.2	25.2	40.5
	strongly agree	66	59.5	59.5	100.0
	Total	111	100.0	100.0	
After customer handling training I serve customer below the standard time					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	10	9.0	9.0	9.0
	neutral	14	12.6	12.6	21.6
	agree	57	51.4	51.4	73.0
	strongly agree	30	27.0	27.0	100.0
	Total	111	100.0	100.0	

Source SPSS output

The researcher can prove that how much the customer handling training helped employees to perform their work without wastage of time. Therefore, as shown in the above table, among the respondents 25.2% agreed and 59.5% strongly agree about the training relevance to work quickly and efficiently even if 15.3% respondents neutral and to know customer handling training and the efficiency of work on the service time of the customer most of respondents are agree and strongly agree with 51.4% and 27% respectively even if 9% are disagreed. So from the above two analysis the researcher observe that customer handling training is positively impact on the employee work efficiency.

Table 4.15 Customer handling training and work affectivity

after customer handling training no. of customer I serve increased					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	12	10.8	10.8	10.8
	neutral	10	9.0	9.0	19.8
	agree	26	23.4	23.4	43.2
	strongly agree	63	56.8	56.8	100.0
	Total	111	100.0	100.0	
after customer handling training I serve customer politely					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	9	8.1	8.1	8.1
	neutral	22	19.8	19.8	27.9
	agree	28	25.2	25.2	53.2
	strongly agree	52	46.8	46.8	100.0
	Total	111	100.0	100.0	

Source SPSS output

From the above table the research conclude that customer handling training is enable the employee work their duties effectively because from the above table it shows that most of the respondents are responds strongly agreed and agree. From the first questions 56.8% and 23.4% of respondents are strongly agree and agree; only 10.8% of respondents disagree. From the second question the researcher observe that 46.8% of the respondents are strongly agree and 25.2% are agree but 19.8% and 8.1% of the respondents are neutral and disagree respectively. So from the analysis of the two questions customer handling training enable the employee serve the customer politely and no. of customer increase by serve excellencies.

Table 4.16 customer handling training and employee commitment

customer handling training increased work commitment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	.9	.9	.9
	disagree	15	13.5	13.5	14.4
	neutral	42	37.8	37.8	52.3
	agree	18	16.2	16.2	68.5
	strongly agree	35	31.5	31.5	100.0
	Total	111	100.0	100.0	
after customer handling training I am loyal to my organization					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	9	8.1	8.1	8.1
	neutral	2	1.8	1.8	9.9
	agree	90	81.1	81.1	91.0
	strongly agree	10	9.0	9.0	100.0
	Total	111	100.0	100.0	

Source SPSS output

Employee commitment is the feeling of loyalty that employees have towards the organization that they work for, which largely depends on the extent to which they believe in the values and aims of the organization and feel personally involved in the task of making the organization successful (Brum, 2007). From the above two the researcher see that most of means 90.1% of the respondents are strongly agree and agree so this indicated that customer handling training is increase employee commitment and loyalty.

4.2.2 Cash Handling Training and Employee Performance

Table 4.17 cash handling and efficiency

cash handling training enable me reduce error on cash					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	1.8	1.8	1.8
	disagree	12	10.8	10.8	12.6
	neutral	28	25.2	25.2	37.8
	agree	42	37.8	37.8	75.7
	strongly agree	27	24.3	24.3	100.0
	Total	111	100.0	100.0	
cash handling training enable quickly identify forged birr					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	7	6.3	6.3	6.3
	disagree	20	18.0	18.0	24.3
	neutral	10	9.0	9.0	33.3
	agree	33	29.7	29.7	63.1
	strongly agree	41	36.9	36.9	100.0
	Total	111	100.0	100.0	

Source SPSS output

The respondents asked the extent of cash handling training improve their work efficiency with two questions. The first one question the respondents reply that 37.8% and 24.3% are agree and strongly agree respectively but 25.2% and 10.8% are neutral and disagree. For the second table above 50% means 66.6% are agree and strongly agree so cash handling training is positively related to employee efficiency.

Table 4.18 cash handling and effectively

cash handling training increase performance in cash management					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	6	5.4	5.4	5.4
	disagree	14	12.6	12.6	18.0
	neural	33	29.7	29.7	47.7
	agree	41	36.9	36.9	84.7
	strongly agree	17	15.3	15.3	100.0
	Total	111	100.0	100.0	
cash handling training enable serve customer with short time					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	3.6	3.6	3.6
	disagree	21	18.9	18.9	22.5
	neural	17	15.3	15.3	37.8
	agree	28	25.2	25.2	63.1
	strongly agree	41	36.9	36.9	100.0
	Total	111	100.0	100.0	

Source SPSS output

From the above table the researcher asked the respondents cash handling training and their effectiveness on work from total 111 respondents for the first question 41(36.91%) respondents are agree, 33(29.70%) respondents are neutral and for the second question 41(36.9%) and 28(25.25) of the respondents are strongly agree and agree but 18.9% and 3.6% of respondents are disagree and strongly disagree respectively. So from the table most of respondents are says that cash handling training is improve their effectively on work.

Table 4.19 cash handling and commitment

cash handling training positive effect on my commitment to work					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	13	11.7	11.7	11.7
	neutral	16	14.4	14.4	26.1
	agree	33	29.7	29.7	55.9
	strongly agree	49	44.1	44.1	100.0
	Total	111	100.0	100.0	
cash handling training enable me increase my work commitment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	3.6	3.6	3.6
	disagree	27	24.3	24.3	27.9
	neutral	3	2.7	2.7	30.6
	agree	57	51.4	51.4	82.0
	strongly agree	20	18.0	18.0	100.0
	Total	111	100.0	100.0	

Source SPSS output

From the above table most of the respondents said that cash handling training is enable the increase their commitment in work so 44.1% and 29.7% of respondents are strongly agree and agree respectively and 14.4% of respondents are neutral but 11.7% and 3.6% are disagree and strongly disagree. So from the above table cash handling training is enable the employee to be committed the organization and their work.

4.2.3 Deposit mobilization training and employee performance

Table 4.20 deposit mobilization training and employee efficiency

deposit mobilization training increase branch deposit					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	6	5.4	5.4	5.4
	disagree	2	1.8	1.8	7.2
	neutral	21	18.9	18.9	26.1
	agree	51	45.9	45.9	72.1
	strongly agree	31	27.9	27.9	100.0
	Total	111	100.0	100.0	
deposit mobilization training enable work without wastage					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	1.8	1.8	1.8
	disagree	10	9.0	9.0	10.8
	neutral	13	11.7	11.7	22.5
	agree	65	58.6	58.6	81.1
	strongly agree	21	18.9	18.9	100.0
	Total	111	100.0	100.0	

Source SPSS output

Deposit mobilization training given for employee of the bank for the purpose of to meet the bank required deposit amount (www.combanketh.com). From the above table the researcher get above two questions above half percents means 73.8% and 77.5% of the total respondents are agree and strongly agree with two questions but 6.2% and 10.8% of respondents are strongly disagree and disagree. So the researcher realizes that deposit mobilization training is the employee efficiency to collect the deposit that require in the bank plan.

Table 4.21 deposit mobilization and employee effectively

deposit mobilization training enable work with accurately				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	1	.9	.9	.9
disagree	4	3.6	3.6	4.5
neutral	36	32.4	32.4	36.9
agree	27	24.3	24.3	61.3
strongly agree	43	38.7	38.7	100.0
Total	111	100.0	100.0	
deposit mobilization enable me increase my effectiveness				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	2	1.8	1.8	1.8
disagree	10	9.0	9.0	10.8
neutral	14	12.6	12.6	23.4
agree	61	55.0	55.0	78.4
strongly agree	24	21.6	21.6	100.0
Total	111	100.0	100.0	

Source SPSS output

From the above two questions that 38.70% and 24.3% of respondents from the first question reply strongly agree and agree respectively. When came to the second question 21.6% and 55% of respondents says strongly agree and agree respectively. So deposit mobilization training meet the purpose of the training because they agree the training enable them do they work effectively.

Table 4.22 deposit mobilization training and employee commitment

deposit mobilization training committed to fulfill branch deposit plan					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	10	9.0	9.0	9.0
	disagree	19	17.1	17.1	26.1
	neutral	11	9.9	9.9	36.0
	agree	41	36.9	36.9	73.0
	strongly agree	30	27.0	27.0	100.0
	Total	111	100.0	100.0	
deposit mobilization training enable increase work commitment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	2.7	2.7	2.7
	disagree	3	2.7	2.7	5.4
	neutral	17	15.3	15.3	20.7
	agree	56	50.5	50.5	71.2
	strongly agree	32	28.8	28.8	100.0
	Total	111	100.0	100.0	

Source SPSS output

Employees asked commitment effect after taking deposit mobilization training, respondents were asked to indicate their commitment for their work 55.8% and 87.4% respondents are strongly agree and agree respectively. So from the table the researcher concludes that deposit mobilization training enable the employee committed.

4.3. Correlation analysis

Correlation refers to synonym for association or the relationship between variables. It measures the degree to which two sets of data are related. Higher correlation value indicates stronger relationship between both sets of data (Coetzee, 2003).

When the correlation is 1 or -1, a perfectly linear positive or negative relationship exists; when the correlation is 0, there is no relationship between the two sets of data. Coetzee (2003) noted that when

considering the correlation between the independent variable (customer handling training, cash handling training and deposit mobilization training) and the dependent variable (employee performance as explained by employee effectiveness, employee efficiency and commitment), the larger the magnitude of the correlation, the stronger the linear association. The standard correlation coefficient is (Pearson's r) which applies primarily to variables distributed more or less along interval or ratio scales of measurement.

4.3.1 Correlation analysis of customer handling training and employee performance

Table 4.23 Correlations analysis customer handling training and employee performance

		customer handling training	employee efficiency
customer handling training	Pearson Correlation	1	.430**
	Sig. (2-tailed)		.000
	N	111	111
employee efficiency	Pearson Correlation	.430**	1
	Sig. (2-tailed)	.000	
	N	111	111
		customer handling training	employee effectiveness
customer handling training	Pearson Correlation	1	.320**
	Sig. (2-tailed)		.001
	N	111	111
employee effectiveness	Pearson Correlation	.320**	1
	Sig. (2-tailed)	.001	
	N	111	111
		customer handling training	employee commitment
customer handling training	Pearson Correlation	1	.415**
	Sig. (2-tailed)		.000
	N	111	111
employee commitment	Pearson Correlation	.415**	1
	Sig. (2-tailed)	.000	
	N	111	111

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

The above table shows the correlation relationship between customer handling training and the employee performance variables (efficiency, effectiveness and commitment). It presents positive relationship between customer handling training and all the variables of employee performance. From the analysis, it is noted that customer handling training is positively correlated ($r = 0.430$, $p < 0.01$) with employees work efficiency. On the other hand, customer handling training is positively and highly correlated with employee work effectiveness ($r = 0.320$, $p < 0.01$). Finally, the researcher can observe that customer handling training was positively and highly correlated with employee commitment ($r = 0.415$, $p < 0.01$). The most significantly correlated and strong relationship of all the variables of employee performance is employee work efficiency ($r = 0.430$, $p < 0.01$) with employee customer handling training.

4.3.2 Correlation analysis of deposit mobilization training and employee performance

Table 4.24 Correlation analysis on deposit mobilization training on employee performance

		deposit mobilization training	employee efficiency
deposit mobilization training	Pearson Correlation	1	.322**
	Sig. (2-tailed)		0.001
	N	111	111
employee efficiency	Pearson Correlation	.322**	1
	Sig. (2-tailed)	0.001	
	N	111	111
		deposit mobilization training	employee effectiveness
deposit mobilization training	Pearson Correlation	1	.341**
	Sig. (2-tailed)		0
	N	111	111
employee effectiveness	Pearson Correlation	.341**	1
	Sig. (2-tailed)	0	
	N	111	111
		deposit mobilization training	employee commitment
deposit mobilization training	Pearson Correlation	1	.550**
	Sig. (2-tailed)		0
	N	111	111
employee commitment	Pearson Correlation	.550**	1
	Sig. (2-tailed)	0	
	N	111	111

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

The above table show that the correlation between deposit mobilization training and employee performance variables i.e employee effectiveness, employee efficiency and employee commitment. It presents positive relationship between deposit mobilization training and all the variables of employee performance. From the analysis, it is noted that deposit mobilization training is positively correlated ($r = 0.322$, $p < 0.01$) with employees work efficiency. On the other hand, customer deposit mobilization was positively and highly correlated with employee work effectiveness ($r = 0.341$, $p < 0.01$). Finally, we can observe that deposit mobilization training was positively and highly correlated with employee commitment ($r = 0.550$, $p < 0.01$). The most significantly correlated and strong relationship of all the variables of employee performance is employee commitment ($r = 0.550$, $p < 0.01$) with employee deposit mobilization training

4.2.3 Correlation analysis of cash handling training and employee performance

Table 4.25 Correlation analysis on cash handling training on employees performance

		cash handling training	employee efficiency
cash handling training	Pearson Correlation	1	.610 ^{**}
	Sig. (2-tailed)		.000
	N	111	111
employee efficiency	Pearson Correlation	.610 ^{**}	1
	Sig. (2-tailed)	.000	
	N	111	111
		cash handling training	employee effectiveness
cash handling training	Pearson Correlation	1	.365 ^{**}
	Sig. (2-tailed)		.000
	N	111	111
employee effectiveness	Pearson Correlation	.365 ^{**}	1
	Sig. (2-tailed)	.000	
	N	111	111
		cash handling training	employee commitment
cash handling training	Pearson Correlation	1	.405 ^{**}
	Sig. (2-tailed)		.000
	N	111	111
employee commitment	Pearson Correlation	.405 ^{**}	1
	Sig. (2-tailed)	.000	
	N	111	111

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

The above table shows the correlation relationship between cash handling training and the employee performance variables (efficiency, effectiveness and commitment). It presents positive relationship between cash handling training and all the variables of employee performance. From the analysis, it is

noted that cash handling training is positively correlated ($r = 0.610$, $p < 0.01$) with employees work efficiency. On the other hand, cash handling training was positively and highly correlated with employee work effectiveness ($r = 0.365$, $p < 0.01$). Finally, we can observe that cash handling training was positively and highly correlated with employee commitment ($r = 0.405$, $p < 0.01$). The most significantly correlated and strong relationship of all the variables of employee performance is employee work efficiency ($r = 0.610$, $p < 0.01$) with employee cash handling training.

4.4 Regression analysis

Regression is a measure of association between two quantitative variables. This form of statistical test is only possible with interval or ratio data (www.SPSS for Psychologists). The following tables below shows the regression analysis of the impact of three training on worker performance.

Table 4.26 regression of customer handling and employee performance

	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.700	1.339		2.571	.001
Customer handling training	.047	.016	.485	2.370	.009

Dependent variable employee performance

$R^2 = .235$, $p \leq .05$

Table 4.26 shows that customer handling training with employee performance variables. These factors can explain 23.50 percent of variance in employee performance to the extent of the adjusted coefficient of determination. R square shows the overall goodness of fit of the customer handling training. It tells what proportion of the available in the employee performance is explained by the independent variables. Significance level ($P \leq 0.05$) is the expected percentage of times that the actual value falls in the stated

amount. Thus, if we take a confidence level of 95 percent then we mean that there are 95 chances in 100 (or 0.95 in 1) that the sample results represent the true condition of the population within a specified percentage range against 5 chances in 100 that it doesn't. The beta value shows slopes of coefficient. It represents the degree at which customer handling training contributes or influence on the employee performance.

A one unit change (increase/decrease) in customer handling training will increase /decrease employee performance by 0.485 units this shows the relationship between customer handling training and employee performance is direct. Customer handling training is significant for CBE at 95 percent level of significance, i.e. with its positive and direct relationship with employee performance continuing giving customer handling training contributes for the employee performance issues of CBE.

Table 4.27 regression of deposit mobilization training and employee performance

	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.910	1.831		2.671	.001
Deposit mobilization training	.027	.012	.508	2.640	.019

Dependent variable employee performance

R²= .258 , p<=.05

Table 4.27 shows that deposit mobilization training with employee performance variables. These factors can explain 25.80 percent of variance in employee performance to the extent of the adjusted coefficient of determination. R square tells what proportion of the available in the employee performance is explained by the independent variables. Significance level ($P \leq 0.05$) is the expected percentage of times that the actual value falls in the stated amount.

From the above table the regression and coefficient indicates on unit change (increase/decrease) in deposit mobilization training will change (increase /decrease) employee performance by 0.508 so that deposit mobilization training direct relationship with employee performance.

Table 4.28 regression of cash handling training and employee performance

	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.280	2.449		2.621	.051
Cash handling training	.157	.014	.522	2.370	.029

Dependent variable employee performance

R²= .273 , p<=.05

Table 4.28 shows that the impact of cash handling training with employee performance variables. These factors can explain 27.30 percent of variance in employee performance to the extent of the adjusted coefficient of determination. R square shows that overall fit of the cash handling training. It tells what proportion of the available in the employee performance is explained by the independent variables. Significance level ($P \leq 0.05$) is the expected percentage of times that the actual value falls in the stated amount. Thus, if we take a confidence level of 95 percent then we mean that there are 95 chances in 100 (or 0.95 in 1) that the sample results represent the true condition of the population within a specified precision range against 5 chances in 100 that it doesn't. The beta value shows slopes of coefficient.

From the above table we can find that the beta value of cash handling training is 0.522 this figure indicates that a one unit increase or decrease of cash handling training will leads the employee performance increase or decrease by 0.522 units respectively also the cash handling training is significant at 95 percent confidence level. Now we can conclude that the cash handling training has direct relationship with employee performance.

From the above regression analysis all selected training types (customer handling, deposit mobilization and cash handling) are positive and direct impact with employee performance with the coefficient of customer handling training 0.485 coefficients, deposit mobilization training the coefficient of 0.508 and cash handling training the coefficient of 0.522.

4.5. Description and analysis of data obtained through interview

1. Did your organization give training for the employees for the last 5 years?

There is no doubt that training is indispensable for each and every organization, irrespective of their nature, type and industry in which it found. It is an established fact that no seriously minded organization can be staffed by people with expertise and potentials in the various discipline needed for its total functioning simply by recruitment. According to (Alipour et al, 2009) any organization that wants to succeed and to continue to succeed, has to maintain workforce consisting of people who are willing to learn and develop continuously to be successfully. Within this fact the response of all the respondents was 'yes'.

2. Why your organization gave the training? What types of training? And what methods the organization is used?

All of the respondents were responded that the reason why they gave a training for their employees was to upgrade the skills, knowledge, capabilities, and attitude of the employees in the area in which the employees had deficiency, in order to improve the employees' performance in a given task or job that assigned for him/her, to increase productivity, to reduce material wastage, work efficiency, to work effectively and generally to increase work performance. In addition to the above general objectives, the respondents also specified the specific objective of the organization offered training for its employee in order to introduce the workforce with the new technologies, for example core- banking and as refreshment for new comer employees, improve work efficiency, to familiarize organizational culture

for new comers, domestic bank operation, international banking, credit process and procedure, customer handling, customer handling supervision, managerial/ communication skill, credit analysis, deposit mobilization, internal audit, human resource trainer training, employee relation and foreign relation etc. as the respondents said that the organizations mostly use the following method to train their employees such as formal training at different institute, on –the – job training and others depend up on the requirement.

3 How do you evaluate the return and level of performance outcome of the training in terms of the?

a. Objective of the training.

As narrated above the organizations had different objectives that were initiated the organization to provide training for their employees, by keeping in mind these objective of the organization the researcher asked the managers they evaluate the return and level of performance outcome of the training with respect to the specific objective of the particular training that was pre-determined by the organization to attain after the training of the work force. Based on this, only 2 of the respondent replied that they were not sure to say the organization was effective and efficient from the previous training expenditure absolutely but, they believed that there was an improvement in employees' performance after the training. Nevertheless, they were not confident to say the change was sufficient to conclude the organization was effective from the expenditure to employees training. While the rest of the respondent replied that the organization was effective and efficient from employees training expenditure.

b. Criteria that use by the organization to measure the effectiveness of the organization from the training expenditures

The respondents hinge on only on subjective method or criteria to measure the effectiveness of the organization from the training expenditure/investment. According to them objective of the training set by the organization, benchmarking, international standard (Best Time to do a particular job), used as

criteria to say whether effective or not from the employees' training expenditure. But if the organizations want to evaluate their effectiveness from the employees training expenditure/ benefit from the training first they have to understand factors which determine the effectiveness of training.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

Based on the findings described on chapter four the following conclusions are made:

- From the supported materials and results of the study it is concluded that CBE has enough experience and has been involved in a reasonable training for well over the past five years. Hence, this continuous employee training has a significant role in the development of individual and organizational performance in CBE.
- The organization has a separate department responsible for manpower training. The availability of this department can make things easy to coordinate as well as control. From this, it can be concluded that now CBE gave more attention for manpower training to enhance their skills, attitudes, and general performance. But in district level there is no training center because of the wideness and disperse of branches it's difficult to manage all branch training need in one center.
- Finding of this survey revealed that the reason which initiated the sample organization to give training for their employees with the objective of upgrade the skills, knowledge, capabilities, and attitude of the employees in the area in which the employees had deficiency, in order to improve the employees' performance in a given task or job that assigned for him/her.
- In commercial bank of Ethiopia different trainings given for the employees to improve their performances from them the researcher selects three of them based on their direct impact on bank performance and almost all employees had taken those trainings. The trainings are customer handling, cash handling and deposit mobilization trainings. From the respondents the researcher concludes that all trainings have direct impact on the employee performance (effectiveness, efficiency and commitment).

- The dependent and independent variables are positively and significantly correlated. Customer handling, deposit mobilization and cash handling training are positively and significantly correlated with the employee performance variables i.e employee efficiency, employee effectiveness and employee commitment.
- from the regression analysis it is concluded that there is impact of customer handling training on employee performance and R Square = 0.235 implies that only 23.5% of performance is explained by training, deposit mobilization training also has impact on employee performance with R square= 0.258 implies that 25.8% of performance is explained by training the last one is cash handling training is highly impact on employee performance with R square =0.275 that implies 27.5% of performance is explained by training.
- From customer handling training employee efficiency with($r=.430$, $p<.01$) has highly correlated. Deposit mobilization training commitment with ($r=.550$, $p<.01$) has strong relation and also cash handling training efficiency with ($r=.610$, $p<.01$) has strong relation.

5.2. Recommendation

Based on the conclusion of the study, the following suggestions are forwarded:

- Feedbacks from employees on training should be collected before and after training like that of the organization received feedback during training. This will enable the organization to improve their current and future training programs and to gauge its effect. The organization should allow enough time for their training program in order to utilize different training opportunities in the country and abroad on time so that trainer will have sufficient time to equip the trainees with the required knowledge and skills. Besides, it can reduce as well as avoid program mismatch that happened in the organization and ultimately will have quality training. Hence, CBE should see learning, training as well as training objectives, plan, implementation and evaluation as a continuous process for organizational development and survival.
- The other recommendation is the department as well as the organization should give a chance for employees to participate in the designing and development of the organization training. This can help the organization to easily understand the need and want of employees regarding the training that the organization will deliver and give awareness for them about the types of training that will be provided.
- In general, to provide effective training and to improve employee performance bank industry should allocate enough budgets, develop clear performance measurement system before and after training, properly followed the training process, design and accordingly followed the policy and give a chance for employees to involve in decision making regarding training and other related issues.
- Since customer handling training had positive impact on employees' commitment, effectiveness and efficiency CBE provide such type of training to its employees.

- Since deposit mobilization training had positive impact on employee commitment, effectiveness and efficiency CBE should provide this type of training to its employees.
- Since cash handling training had positive impact on employee commitment, effectiveness and efficiency CBE should provide this type of training for its employees.

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APPENDIX

Questionnaire to be completed by employees

Dear Participants

My name is Sara Deme. I am a postgraduate student in the school of business and economics department of business administration: MBA program at Adama science and Technology University. Now I am conducting a research in the area of “Impact of training and development in employee performance”.

This study is conduct on commercial bank of Ethiopia under Adama district with aim of examining how much organizations are effective from the training expenditure that they invest to improve employees’ performance. Therefore, your answers are very important and valuable for the successful completion of the study.

Please fill out all of the questions to the best of your knowledge accordingly the questions require. The information you provide will be kept confidential and will be used for this research purpose only.

Thank you very much for your cooperation in advance!!!

General Instructions

- There is no need of writing your name
- In all cases where answer options are available please put “X” in the appropriate box or bracket.
- For questions that demands your opinion, please try to honestly describe as per the questions on the space provided

I. Basic demographic data

1. How old are you? (Years)

A) 18 –25 () B) 26 – 35 () C) 36 – 45 () D) 46 –55 () E) 56 and above

2. Gender; A) Male () B) Female ()

3. Educational Background;

A) Element High School () C) Diploma () E) Masters Degree ()

B) Certificate () D) First Degree () F) if any other specify (-----)

i. General questions about training and development

4. Have you had any form of training since you have joined the organization?
A) Yes () B) No ()
5. If you answered yes to question # 6, When training and training takes
A) When new system apply () C) when the skill gap occurred
B) When new strategy apply () D) other please specify_____
6. What methods were used for the facilitation if your answer is yes for Q # 6? **May be more than one answer is possible.**
A) Seminar () B) On-the-job training ()
B) Understudy training () D) Formal Lectures ()
E) Apprenticeship () F) Demonstration ()
G) Vestibule () G) if any other specify (-----)
7. If you answered yes to question # 6, how many times do you have taken training?
A) 1 –3 () B) 4 – 6 ()
B) 7 –9 () D) 10 and more than ()
8. If your answer yes for question # 6, for how long you had been in training on average?
A) 1- 3 days () B) 4- 6days ()
B) 1-4 weeks () D) 1-3 months ()
E) More than 3 months ()
9. If your answer for question # 6, how many times you have taken training per year on average?
A) Only once () B) Twice () C) Several times ()

10. General questions about training

	Questions or descriptions	strongly disagree	disagree	neutral	agree	strongly agree
12.1	There is a separate department responsible for manpower training in my organization.					
12.2	The management request feedback from trainees before and after training.					
12.3	As an employee I was involved in the designing and development of training programs in CBE					
12.4	The selection of trainees my organization used is Performance evaluation result.					
12.5	All trainings delivery methods are convenient to me					

11. customer handling training

	Questions or descriptions	strongly disagree	disagree	neutral	agree	strongly agree
13.1	customer handling training enable me accomplish activities without wastage.					
13.2	customer handling training I serve customer below the standard time					
13.3	after customer handling training no. of customer I serve increased					
13.4	after customer handling training I serve customer politely					
13.5	customer handling training enable me increased my work commitment.					
13.6	after customer handling training I am loyal to my organization					

14. Deposit mobilization training

	Questions or descriptions	strongly disagree	disagree	neutral	agree	strongly agree
14.1	deposit mobilization training increase branch deposit					
14.2	deposit mobilization training enable work without wastage					
14.3	deposit mobilization training enable work with accurately					
14.4	deposit mobilization enable me increase my effectiveness					
14.5	deposit mobilization training committed to fulfill branch deposit plan					
14.6	deposit mobilization training enable increase work commitment					

15. Cash handling training

	Questions or descriptions	strongly disagree	disagree	neutral	agree	strongly agree
15.1	cash handling training enable me reduce error on cash					
15.2	cash handling training enable quickly identify forged birr					
15.3	cash handling training increase performance in cash management					
15.4	cash handling training enable serve customer with short time					
15.5	cash handling training positive effect on my commitment to work					
15.6	cash handling training enable me increase my work commitment					

THE INTERVIEW QUESTIONS FOR MANAGER

1. Did your organization give training for the employees for the last 5 years?
2. Why your organization gave the training? What types of training? And what methods the organization is used?
3. Do you conduct evaluation of the training impact in the performance of employee?
4. How do you evaluate the return and level of performance outcome of the training in terms of the?
 - a. Objective of the training.
 - b. Criteria that use by the organization to measure the effectiveness of the organization from the training expenditures.