



**St. Merry University**

**SCHOOL OF GRADUATE STUDIES**

**“ASSESSMENT OF TRAINING AND DEVELOPMENT PRACTICE AND  
CHALLENGE IN BANK OF ABYSSINIA”**

**BY  
GIRMA SHIBESHI BERHANU**

**JUN 2020**

**ADDIS ABEBA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST.MARY’S UNIVERSITY SCHOOL  
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**Advisor  
Goitom Abreham (Ass. Professor)**

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**ADDIS ABEBA, ETHIOPIA**

**St. Merry University**

**SCHOOL OF GRADUATE STUDIES**

**FACULTY OF BUSINESS**

**DEPARTMENT OF MANAGEMENT**

**APPROVED BY THE BOARD OF EXAMINERS**

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## DECLARATION

I Girma Shibeshi, declare that the paper entitled “Assessment of training and development practice and challenge in bank of Abyssinia” is my original work. I have carried out the present study independently with the guidance and support of the research advisor Goitom. Abreham, (Asst. Prof.) any other contributor’s sources used for the study have been duly acknowledged.

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## **ENDORSEMENT**

This thesis has been submitted to St. Mary's university, school of graduate studies for examination with my approval as university advisor.

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## Table of Contents

ACKNOWLEDGEMENTS .....	i
TABLE OF CONTENTS .....	ii
LIST OF TABLES .....	vi
ABBREVIATIONS .....	vii
ABSTRACT .....	viii
CHAPTER ONE .....	1
INTRODUCTION .....	1
1.1. Back Ground of the Study .....	1
1.2. Background of the Institution .....	4
1.3. Statement of the Problem .....	10
1.4. Research Questions .....	12
1.5. Objectives of the Study .....	12
1.5.1 General Objective .....	12
1.5.2 Specific Objectives .....	13
1.6. Significance of the Study .....	13
1.7. Definition of key term .....	13
1.8. Scope of the Study .....	14
1.9. Limitation of the Study .....	14
1.10. Organization of the Study .....	14
CHAPTER TWO .....	16
REVIEW OF THE RELATED LITERATURE .....	16
2.1. Theoretical Literature Review .....	16
2.1.1. The Concept of Training and Development .....	16
2.1.2. Human Resource Development .....	17
2.2. Managing Performance .....	18

2.3. Designing Effective Training .....	18
2.4. Benefits of Training .....	20
2.5. Who Provides Training?.....	21
2.6. Selection of Trainees and Trainers.....	22
2.6.1. Trainers .....	22
2.6.2. Trainees .....	22
2.7. Influences on Training .....	23
2.8. Training and Development Linked with Strategies.....	23
2.9. Roles of Employees and Managers .....	23
2.10. The Objective of Training and Development practice .....	24
2.11. Challenge of Training and Development .....	25
2.12. Types of Training .....	26
2.13. Need Assessment.....	30
2.14. Who participate in needs Assessment? .....	31
2.14.1. Method used in Need Assessment .....	31
2.15. Designing Effective Program .....	31
2.16. Choosing Trainers .....	32
2.17. Evolution of Training .....	33
2.18. Reason for Evaluating Training .....	34
2.19. Types of Training Evaluation.....	35
2.20. Types of Evaluation Designs.....	36
2.20.1. Post-test Only .....	36
2.20.2. Pretest/Post-test .....	36
2.20.3. Time Series.....	36
2.20.4. Solomon Four-Group .....	37



2.21. Evaluation Phase .....	37
2.21.1. Reaction to training .....	38
2.21.2. Learning.....	38
2.21.3. Behavior or performance change .....	38
CHAPTRE THREE .....	39
RESEARCH DESIGN AND METHODOLOGY .....	39
3.1. Research Design and approach .....	39
3.2. Data source and Data Collection Tools.....	39
3.3. Population, Sample Size and Sampling Techniques .....	40
3.4. Sample size.....	40
3.5. Source of Data and Data Collection Tools.....	41
3.6. Method of Data Analysis.....	41
3.7. Validity and Reliability of Measures .....	41
3.8. Ethical Considerations.....	42
CHAPTER FOUR.....	43
DATA PRESENTATION, ANALYSIS AND INTERPRITATION .....	43
4.1. Introduction .....	43
4.2. Demographic Characteristics of the Respondents.....	43
4.3. Data Analysis .....	47
4.3.1. Respondents’ views on the overall training and development practices of the company.....	48
4.3.2. Employees’ satisfaction with the training and development programs organized by the company.....	50
4.3.3. Respondents’ views on training and development needs assessment practice.....	52
4.3.4. Respondents’ Opinion on Training Methods Most Often Practiced .....	54
4.3.5. Respondents’ views on training relevance and capacity of trainers .....	55

4.4. Data Collected Through Interview .....	56
CHAPTER FIVE .....	59
SUMMARY, CONCLUSIONS AND RECOMMENDATION .....	59
5.1. Summary of Findings .....	59
5.2. Conclusion.....	61
5.3. Recommendations .....	62
REFERENCES .....	64
APPENDICES .....	66

## LIST OF TABLES

Table 1. Gender of Employees.....	44
Table 2. Age Group.....	44
Table 3. Educational Status.....	45
Table 4. Year of Service .....	45
Table 5. Current Job Position.....	46

## **ABBREVIATIONS**

<b>HR:</b>	Human Resource
<b>HRM:</b>	Human Resource Management
<b>HRD:</b>	Human resource development
<b>OJT:</b>	On Job Training
<b>T&amp;D:</b>	Training and Development
<b>BOA:</b>	Bank of Abyssinia
<b>SPSS:</b>	Statically package for social science

## ABSTRACT

*The study is being carried out taking into account the assessment of Training & Development practice and challenge for the businesses in which specified in bank of Abyssinia. Banking sector is chosen as representative due to its backing up role in the economy of the country. It is most crucial for services businesses to keep their employees' knowledge and competencies up to the market because of competition in the services. In such a situation, it becomes of prime concern for the organizations particularly servicing organizations like banks to capture new knowledge for serving competitively, store & preserve this knowledge, and then deliver it to the employees using some organized & methodical approach. Now what such an approach could be other than designing strategic and well prepared Training & Development programs. Taking an account of all this, a descriptive approach is being chosen to carry out a study for assessing Training & Development practice and challenges on bank, for this study I have chosen bank of Abyssinia . Three objectives were designed for the study; assessment of current performance, kinds of training and development deliver to employees, and proposition for alternatives. This has been done selecting of bank of Abyssinia as sampling unit. Employees in this bank were given a structured questionnaire that was designed to particularly determine Training & Development practice and challenge respondent's knowledge, work quality, functional skills, and their motivation. Data collection was done taking sample size of 170 questionnaire where distributed to employees from these 150 employees are working in 22 deferent branches & the remaining 20 employees are working in 2 different departments which is human resource department and international banking departments. Interview was also conducted with 10 management and 5 non-management staff. Analysis was done through the application of frequency tests. This gives the study a quantitative result. So, then determine Training & development practice associating these to employee performance in banks of Abyssinia as presented in the conceptual model. Major findings were that most of the employees agreed to the item statements by making it clear that Training & Development had a positive impact on their Job, work quality, skills, and their motivation. And these are all linked to enhance their performance. And the selection of trainees and trainers did not base itself on clear criteria. Continuous need assessment was not made based on the performance evaluation.*

# CHAPTER ONE

## INTRODUCTION

### 1.1. Back Ground of the Study

The concept of human resource implies that employees are resources of the organization. As a type of resource, human capital means the organization's employees, described in terms of their training, experience, relationships, and insight the employee characteristics that can add economic value to the organization.

Every aspects and activities in an organization involves people. For instance, a manager will not be successful if he has subordinates who are not well equipped with skills, knowledge, ability, and competence. To run an organization, be it big or small, requires staffing the organization with efficient personnel. Specific job skills, ability, knowledge and competence needed in the workplace are not efficiently taught in the formal education.

As such, most employees need extensive training to ensure the necessary skills, knowledge, ability, and competence to bring out substantive contribution towards the company's growth. For employees to be competent and effective in their job, they need to acquire and develop knowledge and skill, and for them to believe that they are valued by the organization they work for, then they need to see valuable signs of management commitments to their training needs (Enga Engetou May 2017)

Companies are experiencing great change due to new technologies, rapid development of knowledge, globalization of business, and development of e-commerce. Also, companies have to take steps to attract, retain, and motivate their workforces. Training is not a luxury; it is a necessity if companies are to participate in the global and electronic marketplaces by offering high-quality products and services. Training prepares employees to use new technologies, function in new work systems such as virtual teams, and communicate and cooperate with peers or customers who may be from different cultural backgrounds. (Raymond A. Noe 2017)

Traditionally, training and development were not viewed as activities that could help companies create “value” and successfully deal with competitive challenges. Today, that view has changed. Companies that use innovative training and development practices are likely to report better financial performance than their competitors that do not. (Mehdi Khosrow 2012)

Training and development also help a company develop the human capital needed to meet competitive challenges. Many companies now recognize that learning through training and development helps employees strengthen or increase their skills in order to improve or make new products, generate new and innovative ideas, and provide high quality customer service (Raymond A. Noe 2017).

Many studies related with training and development a large number have found that training and development significantly contribute towards overall organizational development.

Several empirical studies imply that training and development are very helpful for acquiring of knowledge, skills, and improve performance towards productivity. effects on training and development: employee’s commitment (Ahmed & Schoeder, 2003); new sales revenue, productivity, customer satisfaction, quality and speed (Ely, 2004); increase in Return on Investment (Ballot et al, 2001); net sales, return on asset, return on investment, profit margin (Bernhal and Wellins, 2006); sales per worker, productivity, labor efficiency (Cappelli & Neumark, 2001) are few to mention.

Whereas in Ethiopia, training and development is the least practice for human resource, especially in most private owned organizations (Gebeyehu, 2013). A studies on training and development in BOA are conducted By Ermias Jenberu (2018), Abreham Zeberga(2007), Tilahun Seifu (2017) is few to mention. Yet there is lack of adequate studies on training and development practices in private business.

Bank of Abyssinia (BOA), which is one of private commercial banks, was established on February 15, 1996 in accordance with the 1960 Ethiopian commercial code and the license and supervision of banking business proclamation No.84/1994 by 131 shareholders. When the bank officially commenced its operation, the total authorized and paid up capital were birr 50 million

and birr 17.8 million, respectively. At that time the total number of staff was 32. currently the bank subscribed and paid up capitals reached birr 4.23 billion and birr 2.8 billion respectively.

While the number of shareholders reached more than 2,000 during the fiscal year since 2018. The total number of workers reached 5,825. The bank has been expanding its branches network opened more than 420 branches.

Bank of Abyssinia has been implementing its fourth strategy plan (FY 2016 to FY 2020) for the past three and half years. However rapid change in global and domestic socio economic, as well as change in internal environment of the bank including leadership, change require revision of the strategic direction of the bank to ensure sustainable performance and growth. Therefore bank of Abyssinia has revised its training and development strategy because of change of its strategic plan including vision and mission of the organization.

According to the five years strategic plan of the bank and observation by the researcher there are lacks of skilled, trained and motivated human resources with the right attitude are challenges of the organization.

Regardless of the strategic plan the research on training and development in BOA was conduct is much longer and they are done before the recent five years strategic plan implemented.

This is a problem that BOA are face, and these problems call for extensive research that aims at assessing the training and development practice and challenge in bank of Abyssinia. And it helps to know the current status of training and development program of bank in order to attain a workable training strategy which insures the desired organizational objective.

Due to this reason, this study is initiated to assess the current training and development practice and challenges of the bank.



## **1.2. Background of the Institution**

The history of banking in Ethiopia dates back to 20th century when the Bank of Abyssinia was established in 1905 in Addis Ababa marking the introduction of banking in the country. This bank was established with the request of the Ethiopian government for British Government support in setting up the bank.

The bank was then established with the support of the British government through the National Bank of Egypt and was given a 50-year concession with exclusive privileges in respect of banking, coinage and issue of notes, bonded warehouses, custody of all moneys belonging to the state and a preferential right to all state loans. Ethiopian subscribers held only 6.2 percent of the bank's share while the rest belonged to an Egypt groups, a French group, an Italian group, and German, Austrian and American subscribers.

However, the bank later was found to be a purely profit-making institution rather than promoting the banking habit as it was expected. It was then needed to establish a government bank when opposition to its monopolistic position was first manifested in 1928. With the willingness of the National Bank of Egypt to abandon its concessionary rights in return for a sum of pound sterling, the transfer of ownership took place smoothly in 1931. The new bank, the Bank of Ethiopia, retained the offices and personnel of the old.

As part of the recently launched economic reform, different financial liberalization measures and restructuring of financial institutions have been undertaken. All the measures have the aim of promoting a competitive environment and efficient banking services to the public. The Commercial Bank of Ethiopia was re-established in 1994 by proclamation No. 202 taking over the rights and obligations of the Commercial Bank of Ethiopia which was established under proclamation No. 184/1980. The bank's capital has been raised and is entrusted with engaging in all banking activities as customarily carried out by commercial banks. (Web-site of National Bank of Ethiopia)

Bank of Abyssinia was established and started its operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. In about twenty three years since its establishment Bank of Abyssinia has registered a significant growth in paid up capital and total asset. It also attracted many professional staff members, valuable shareholders and large customers from all walks of life.

The following are brief statements on the Bank's Vision, Mission and Values. "Abyssinia" is the ancient name of our great nation and that of the pioneer bank of the land, Bank of Abyssinia's vision is to become a leading commercial bank in East Africa by the year 2030. The mission of Bank of Abyssinia is committed to provide excellent financial service through competent and motivated employees, and digital technologies in order to maximize value to all stake holders.

Bank of Abyssinia is guided by the following values:

- Integrity
- Honesty and Loyalty
- Efficient Customer Service
- Commitment
- Equal Employment Opportunity
- Employees Satisfaction
- Team Spirit
- Good Corporate Governance
- Social Responsibility
- Innovation, and
- Fair return to Shareholders

Since its establishment, guided with clear vision, mission and values, BOA has made great strides in business growth and development. Consequently upon this, as of June 30, 2019 the following have been registered, Authorized and paid up capital of Birr 4 billion and Birr 2.8 billion, respectively. total deposit balance of Birr 31.98 Billion and total loans and advances of

Birr 23.8 billion, which in effect enhance the risk absorbing and the lending capacity of the Bank.

Bank of Abyssinia has 5,825 staff and more than 1.2 million account holders and works with known money transfer agents such as Western Union, Express Money, Ria International, Trans-fast, Dahabshiil, MoneyGram, kaah and Ezremit. Following a strong demand for better service and products from all directions on the one hand, and a ground-breaking development in ICT, on the other, BOA has replaced its in-house IT system with the state-of-the-art technology called T24 (Teminos) and started **ATM** and **POS** services with **Habesha** card and mobile banking services. Internet banking service will be also available.

Bank of Abyssinia, which started banking services with only one branch in 1996, now has more domestic branch networks, more than half branches are in Addis Ababa and the remaining are established in bankable towns all over the country. Most branches work 10 hours a day 6 days a week (starting from 8.00 AM in the morning up to 12.00 AM). All City and Outlying branches are interconnected with state-of-the-art ICT.

## **BOA SWOT Matrix**

### **Strength and Weaknesses**

Based on the internal environment assessment the major strength and weaknesses of Bank of Abyssinia are summarized as follows.

#### **Strength**

- Branch coverage
- Good capital base
- Good standing in asset base
- Strong brand

## **Weaknesses**

- Low profitable growth
- Weak resource mobilization performance
- Low level efficiency and effectiveness
- Weak liquidity management
- Weak risk management
- Low level customer base
- Unsatisfactory human resource development
- Weak IT service support, project management
- Weak marketing and sales management
- Weak performance management
- Weak functional unit

## **Opportunities and Threat**

Based on the external environment assessment, the major opportunities and threats of Bank of Abyssinia are summarized as follows:

### **Opportunities**

- The medium term growth prospect for global economy and world trade
- The positive outlook for the Ethiopian economic growth
- Government commitment and action to establish the macro economy
- The development in travel and tourism sectors remain important
- The prospect for remittance growth
- New innovation in technology and positive trends in digital transformation
- Untapped market potential for financial service

### **Threats**

- Export shocks remain high for major Ethiopian export commodities
- Persistent shortage of FCY
- High inflation rate
- Political uncertainties, heightened ethnic tensions

- Increased young and unemployed population
- Service interruption in telecom service and power supply
- Intensification of cyber-attacks and cyber crime

## **Human Resource Management**

Human resource management is key resource of the Bank that have a determinant role for the resource of its strategy. The need to work on human resource management as strategic issue arises not only because it remain apparent weakness of the Bank, but it has also a forward looking purposes since the Bank should work on competencies required in term of skill, knowledge, and behaviour to ensure succesful realisation of its strategic objectives. Hence the Bank should work on bringing an efficient and effective HR resvices , multifaced HR development work such as learning, career and succession planning, and employee performance management.(BOA corporat strategy 2019 )

## **Service and Products**

The major common domestic and international banking products and services that are provided to a wide range of customers of the Bank (private, public, cooperative, International Organizations, UN Agencies and NGOs, etc) include the following;

### **Domestic Banking Services**

Accept deposit with attractive interest rate. Providing term loans overdraft service and advance facilities to all sector of the economy. Issuing domestic letter of guarantees, bonds and rendering Local money transfer services (Telegraphic/Mail transfer, blocking, and Normal/Special) Issuing payment instrument (cash payment order, demand draft, certified cheques, etc)

### **International Banking Services**

Import letter of credit

- Export letter of credit
- Cash Against Documents (CAD) or IBC
- Issuing and Accepting foreign letter of guarantees and bonds
- Foreign Money transfer service: from BOA via foreign draft to foreign banks and from foreign banks to BOA via swift

- Foreign exchange services: buying and selling foreign currency notes, foreign cheques and traveler cheques.
- Renders Remittance service of Western Union, Express Money, Ria International, Trans Fast and Dahabshil.

Bank of Abyssinia has also first developed and provides the following peculiar services to its esteemed customers.

- ✓ **Special Savings Account** – it is an interest earning saving accounts operated by check.
- ✓ **Youth–Targeted Savings Program** – in this program the Bank jointly with parent or guardian deposits an equal amount of money for the youth concerned. This is designed to enable and motivate gifted and promising youths to go to accredited institutions of higher learning.
- ✓ **Gift Certificate**- it is a type of account opened when on certain occasions, individuals or organizations deposit some amount of money in the bank in the name of a loved one as a gift.
- ✓ **Savings Account Linked with Current Account (SALCA)** – It is a service that enables customers to transfer funds from one’s savings account to one’s current account; if and when the customer wants to write cheques at times when his /her current accounts has no sufficient balance.
- ✓ **On–Site Service** – it is cash payment and collection services that the Bank renders to its customers at their place of work.
- ✓ **Safe Deposit Boxes**- the service that the Bank provides totally secured and state of the art storage facilities for the valuables and documents of its customers.
- ✓ **Mobile Banking Services** - The service that customers could get information from the Bank, make various transactions using their mobile phone 24 hours a day. This will greatly save the time and cost and facilitate customers business without visiting the Bank’s branch offices.
- ✓ **Card Banking Services** - 24 hours branchless banking service for BOA Habesha Card holders (Habesha Gold Card, Habesha Debit Card and Habesha Prepaid Card) using its ATM and POS machines located at various Branches and big Business Centers in Addis Ababa and major regional cities.

All branches are offer both domestic and international banking services.

Bank of Abyssinia still strives to identify bankable area every year and serve valuable customers by expanding its branch networks throughout the country. In this respect there are more branches on the pipe line to be opened in Addis Ababa and in region every year.

BOA has made great strides in business growth and development. Effective corporate governance practices are essential in achieving and maintaining public trust and confidence in the banking system, which are critical to the proper functioning of the banking sector and the economy as a whole. Effective corporate governance shall be carried out by board of directors as well as by management groups of the company.

The corporate executive group of BOA is structured by a nine-man Board of Directors, with proven track records in corporate strategic issues elected for three terms by the shareholders during the General Meeting, and top- level Management group (the President, V/P Operations, V/P Resources/P Information Systems/P Business and Institutional Development, Assistant V/P Operations and Assistant V/P Resources) elected by the board that are responsible for their respective business groups organized under 15 departments, of which special emphasis is given to E-banking business and IS Departments. The total staff strength of the Bank, who is well qualified in their area of occupation, as at Mar. 31, 2016, were 4,101(BOA the five year strategic plan document June 28, 2019)

When we come to financial highlight the total asset of the Bank has registered a significant growth it's more than 39.17on June 30, 2019. Similarly the revenue and profit of the Bank has also shown positive growth rate and reached more than 1 billion for the year ended on June 30, 2019.

### **1.3. Statement of the Problem**

Employee training and development implies a program in which specific knowledge, skills and abilities are imparted to the employees with the aim of raising their performance level, in their existing roles, as well as providing them learning opportunities to further their growth. Training implies a process of upgrading an individual knowledge, skills and competencies. When an employee joins the organization he/she is given-job related training to insure satisfactory

performance of the tasks and duties assigned, so that the employee can contribute more to the organization.

On the other hand development has long term view. It is all about preparing the employee for the current as well as future jobs, by providing them with learning to increase their capabilities, to undertake more challenging and complex tasks.

Training and development program facilitate better utilization of an organization resource. That is men, machine, material and money. It ensures less wastage, with respect to resource and time .when a workers is skilled and trained enough, the amount of wastage will be less, as well as the learning time will be reduced, and the work will be performed in very less time. training and development is also improve the performance of the employee which result in increased profitability, because the employees learn new and improved method of performance an activity which helps the organization to survive, compete and grow in the market.

All these are affects customer satisfaction, organizational image and interest to the organization. Therefore in order to achieve its objectives every organization needs to update the skills that the employees need to perform their jobs. Thus training and development is given much weight and many organizations used it in their respective area.

In considering the above statements, Bank of Abyssinia are provides a number of training and development programs and assessed the effectiveness of training programs. The assessment measures specific outcomes to determine the benefit of the program. From this Bank of Abyssinia faces a number of challenges and gap in preparing and implementing effective training and development program.

Prior researches try to assess and identify the bank's training and development practice in different levels and circumstance. For example, Abreham (2016) found the selection of employees for training is random and not based on their skills gap; the bank have its own training and development system but there is a problem on proper implementation of the tasks listed in the system. Lack of integration on training needs assessment, implementation and evaluation preparation. In addition, Ermias (2018) has found discrepancy between a worker's performance and the organization's expectations or standards didn't considered during need



assessment. The training needs assessment performed by identifying individual workers or groups of workers who are weak in certain skills.

Regardless of these the time that research on training and development in BOA was conducted is much longer and they are done before the recent five years strategic plan implemented.

According to the five years strategic plan of the bank and observation by the researcher there are lacks of skilled, trained and motivated human resources with the right attitude are challenges of the organization. These are the problems that BOA is facing, and these problems call for extensive research that aims at assessing the training and development practices and challenges of the company.

The study will help to know the current status of training and development program of the Bank and accordingly design a workable training strategy which insures the achievement of the desired organizational objectives.

#### **1.4. Research Questions**

The study seeks to answer the following basic research questions:

- How is the training and development process carried out at BOA?
- How effective are the training and development practices of the organization in improving employees' performance?
- What mechanisms are in place to tackle the problems of training and development practices?
- What are the main training and development challenges of the company?

#### **1.5. Objectives of the Study**

##### **1.5.1 General Objective**

- The general objective of the study is to assess training and development practices and challenges of the Bank of Abyssinia. In line with its general objective, the study has the following specific objectives:

### **1.5.2 Specific Objectives**

**The specific objectives of the study are to:**

- Determine how the Training and Development process is carried out in the Bank of Abyssinia,
- Examine the effectiveness of training and development practices of the company in improving the performance of employees and the organization as a whole,
- Investigate what mechanisms are in place to tackle the problems related to training and development practices,
- Identify the training and development challenges of the Bank, and to
- Propose alternative solutions to the Training and Development practice problems and challenges identified.

### **1.6. Significance of the Study**

The study will help the organization to understand the gaps in training and development programs and its outcome to serve for various purposes, first the result of the study is expected to serve as an input for the organization to revise its training policies, directives and practice; so that training programs in the future are designed, implemented and monitored to effectively enhance performance of the employees and competitiveness of the organization.

Secondly, it can also serve as a source of information for academicians, researchers and policy makers and finally it can help the researcher to acquire knowledge and experience in carrying out research undertaking and in-depth knowledge in the study area.

### **1.7. Definition of key term**

- Training and development: It's a programs, courses, and events that are developed and organized by the company.
- Human resource management: The policies, practices, and systems that influence employees' behavior, attitudes, and performance.
- Employee performance: It refers to how your workers behave in the workplace and how well they perform the job duties you've obligated to them.

- Organization: An entity comprising multiple people, such as an institution or an association that has a particular purpose.

### **1.8. Scope of the Study**

As it indicates in the objectives of the study, this research is focused on the assessment of existing training and development practices and challenge. Moreover, the study entirely concentrated on the prevailing practice in relation to the Training and development only by excluding other human resources activities of the Bank

The scope of the study is limited to describe the extent of training and development practice and challenge in the case study of bank of Abyssinia. It targets only management and non-management staff of West and East Addis districts of BOA, It does not cover all branches of the bank and the researcher believes that there are difficulties to include the outline branches due to time, budget constraints, and above all current health crisis corona virus pandemic are main problems.

### **1.9. Limitation of the Study**

Limitations of this study are, it is difficult to cover entire branches and unable to get adequate information based on questionnaires because of busy schedules of respondents at work place due to unstoppable resource mobilization campaign, so it was made the study very challenging.

In addition to this, the findings were not included other Banks which is conducted their business in Ethiopia. So that it requires future research which broaden the sample size to include other Banks.

### **1.10. Organization of the Study**

The paper is organized in to five chapters. The first chapter addresses the introduction part of the study which includes background of the study, statement of the problem, basic research questions, objectives of the study, significance of the study, scope of the study, and limitation of the study and organization of the paper. The second chapter presents theoretical and empirical review of the related literature.

The third chapter deals with research methodology. It includes research design and approach, population, sample size and sampling techniques, data sources and data collection methods, data analysis method, reliability and validity of data collection instrument, and ethical considerations. The fourth chapter presents data analysis and Interpretation by contrasting the actual result with the objectives, collected data and literature facts, to find out the solution to possible gaps. The final chapter is the fifth chapter, which comes up with summery, conclusion and recommendation.

## CHAPTER TWO

### REVIEW OF THE RELATED LITERATURE

#### 2.1. Theoretical Literature Review

##### 2.1.1. The Concept of Training and Development

Although organizations base hiring decisions on candidates' existing qualifications, most organizations provide ways for their employees to broaden or deepen their knowledge, skills, and abilities. To do this, organizations provide for employee training and development. **Training** is a planned effort to enable employees to learn job-related knowledge, skills, and behavior. For example, many organizations offer safety training to teach employees safe work habits. **Development** involves acquiring knowledge, skills, and behaviors that improve employees' ability to meet the challenges of a variety of new or existing jobs, including the client and customer demands of those jobs. (John R. Hollenbeck 2016)

Development programs often focus on preparing employees for management responsibility. Likewise, if a company plans to set up teams to manufacture products, it might offer a development program to help employees learn the ins and outs of effective teamwork. Decisions related to training and development include whether the organization will emphasize enabling employees to perform their current jobs, preparing them for future jobs, or both. . (John R. Hollenbeck 2016)

An organization may offer programs to a few employees in whom the organization wants to invest, or it may have a philosophy of investing in the training of all its workers. Some organizations, especially large ones, may have extensive formal training programs, including classroom sessions and training programs online. Other organizations may prefer a simpler, more flexible approach of encouraging employees to participate in outside training and development programs as needs are identified. . (John R. Hollenbeck 2016)

### **2.1.2. Human Resource Development**

Refer to the integrated use of training and development, organizational development and career development to improve individual, group and organizational effectiveness. Human resource development professionals might be involved in job and task analysis, instructional systems design, on-the-job training, and individual performance improvement. Organizational development professionals might focus on training as well as team building, conflict avoidance, employee development, and change management.

Talent management professionals might focus on identifying the top talent in the company and ensuring that they get the training and development needed to promote them or prepare them for new positions. Learning professionals might focus on formal training and development activities as well as ensuring that informal learning and knowledge sharing occurs through use of social networking tools. (Raymond A. Noe 2016)

The point is made that although training may be a formal responsibility of someone's job, employees at all levels of the company play a role in the success of training. Also, regardless of which function or department is responsible for training and development, it must be aligned with the business strategy and must support business needs. Professionals who are responsible for training and development may have specialized areas of expertise, such as change management for organizational development specialists, but they may also have training and development responsibilities.

As companies grow and/or recognize the important role of training for business success, they form an entire training or learning function. The training function may include instructional designers, instructors, technical training, and experts in instructional technology.

The reporting relationship between human resource management and the training function varies across companies. Some organizations include training as part of the human resource function, believing that this provides strategic partnerships with other business functions and consistent companywide training. Being centrally located in the human resource department makes the best use of resources and helps communicate a common management culture.

Other companies separate training from the human resource function because it allows the training function to be decentralized to better respond to unique needs in different business units. Representatives of the training department regularly meet with the company's management committee at corporate headquarters, as well as with regional officers and branch managers to help them understand how training can support business objectives. (Raymond A. Noe 2016)

## **2.2. Managing Performance**

Managing human resources includes keeping track of how well employees are performing relative to objectives such as job descriptions and goals for a particular position. The process of ensuring that employees' activities and outputs match the organization's goals is called **performance management**. The activities of performance management include specifying the tasks and outcomes of a job that contribute to the organization's success. Then various measures are used to compare the employee's performance over some time period with the desired performance. The human resource department may be responsible for developing or obtaining questionnaires and other devices for measuring performance. The performance measures may emphasize observable behaviors (for example, answering the phone by the second ring), outcomes (number of customer complaints and compliments), or both. (KEVAN WILLIAMS 2009)

When the person evaluating performance may not be familiar with the details of the jobs, the evaluation may focus on the short term or long term and on individual employees or groups. Typically, the person who completes the evaluation is the employee's supervisor. Often employees also evaluate their own performance, and in some organizations, peers and subordinates participate. (KEVAN WILLIAMS 2009)

## **2.3. Designing Effective Training**

The **training design process** refers to a systematic approach for developing training programs. The seven steps in this process.

**Step 1** is a needs assessment, which is necessary to identify whether training is needed.

**Step 2** is to ensure that employees have the motivation and basic skills necessary to master the training content.

**Step 3** is to create a learning environment that has the features necessary for learning to occur.

**Step 4** is to ensure that trainees apply the training content to their jobs. This step involves having the trainee understand how to manage skill improvement, as well as getting co-worker and manager support.

**Step 5** is to develop an evaluation plan. Developing an evaluation plan includes identifying what types of outcomes training is expected to influence (for example, learning, behavior, or skills), choosing an evaluation design that allows you to determine the influence of training on these outcomes, and planning how to demonstrate how training affects the “bottom line” (that is, using a cost-benefit analysis to determine the monetary benefits resulting from training).

**Step 6** is to choose the training method based on the learning objectives and learning environment. This step may include a traditional training method of face-to-face interaction with a trainer or e-learning using web-based training or mobile learning.

**Step 7** is to evaluate the program and make changes in it or revisit any of the earlier steps in the process to improve the program so that learning, behavior, change, and other learning objectives are obtained. (Raymond A. Noe 2016)

The training design process is based on principles of Instructional System Design.

**Instructional System Design (ISD)** refers to a process for designing and developing training programs. There is not one universally accepted instructional systems development model. The training design process sometimes is referred to as the ADDIE model because it includes analysis, design, development, implementation, and evaluation. Ensuring employees’ readiness for training, are related to analysis. (Raymond A. Noe 2016)

The next three steps—creating a learning environment, ensuring transfer of training, and developing an evaluation plan—are design issues. Selecting and using a training method, relates to implementation. Monitoring and evaluating the program, relates to evaluation. Regardless of the specific ISD approach used, all share the following assumptions:

- Training design is effective only if it helps employees reach instructional or training goals and objectives.



- Measurable learning objectives should be identified before the training program begins. Evaluation plays an important part in planning and choosing a training method, monitoring the training program, and suggesting changes to the training design process. (Raymond A. Noe 2016)

## **2.4. Benefits of Training**

The best way to answer the question why organizations should train people is to answer the question what will happen if they are not well trained. Training becomes important if there are deficiencies that should be addressed through training, or if there are changes in the organization which have to be put in place by having well trained employees. Training is required if there is a change in technology, working conditions, products, inadequate performance, shortage of staff, etc. (KEVAN WILLIAMS 2009)

Training has many advantages for the individual, the department and the organization because it is expected to provide a skilled pool of human resources, improvement of existing skills, an increase in knowledge and experience of employees, improve employees' motivation, job performance, customer service, and personal growth and opportunity for career development. (KEVAN WILLIAMS 2009)

The main purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both short-term and long-term benefits for individuals and organizations. In addition to obtaining knowledge and skill about specific task, enhance the performance of doing something, training is used to increase the motivation of employees.

There are so many benefits associated with training. Summarizes these benefits as below:

- 1) High motivation – employees who receive training have increased confidence and motivations;
- 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 in turn 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) Help to improve the availability and quality of staff. (Halidu Salihu Gambo 2015)

## **2.5. Who Provides Training?**

In most companies, training and development activities are provided by trainers, managers, in-house consultants, and employee experts. However, as the snapshot of training practices suggests, training and development activities are also outsourced. **Outsourcing** means that training and development activities are provided by individuals outside the company.

Training providers outside the company include colleges and universities, community and junior colleges, technical and vocational institutions, product suppliers, consultants and consulting firms, unions, trade and professional organizations, and government organizations. (Raymond A. Noe 2016)

Training and development can be the responsibility of professionals in human resources, human resource development, or organizational development. Companies may also have entire functions or departments called human resources, human resource development, talent management or development, or organizational development that provide training and development. In small companies, training is the responsibility of the founder and all the employees.

When organizations grow to 100 employees, typically someone within the company is in charge of human resources, either as part of that person's job or as his or her sole responsibility. At this point, training becomes one of the responsibilities of the employee in charge of human resources.

In mid-sized to large organizations, training can be the responsibility of human resource professionals, or it can come from a separate function known as human resource development, talent management, development, learning, or organizational development. (Raymond A. Noe 2016)

## **2.6. Selection of Trainees and Trainers**

### **2.6.1. Trainers**

Selection of trainer: who actually conducts the training depends on the types 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 responsibilities of supervisors and employees. Supervisors are ultimately responsible for the production and therefore the training of their subordinates.

The trainer needs to have both subject matter knowledge and knowledge of training principle and techniques used in training and developing employees (Meyer, 2008)

According to Kenney (1979), the trainer or instructor can be thought of as learning leader who assists trainees by structuring learning opportunities for them and by offering guidance at appropriate time. The trainer acts as a mediator between the learner and the complexities of the job and must be sensitive to the intricacies of the work involved and to the learning difficulties facing trainees. The approaches used by trainers to assist learning depend on the learning objectives, the trainees and on the time and other resources available. (Meyer, 2008)

### **2.6.2. Trainees**

Once you have decided what training is necessary and what it is needed the next decision is who should be trained? Training on employee is expensive, especially when he or she leaves your firm for better job. Therefore it is important to carefully select who will be trained. Training program should be designed to consider the ability of the employee to learn the material and to use it effectively and make the most efficient use of resources possible.

However, a well-designed training program alone cannot produce the required result, if the trainers are poorly qualified and did not follow the training principles appropriately. More over selection of trainee is another important factor that influences the effectiveness of training and development program. In selecting the appropriate trainees attention should be given to the

responsibility and level of trainees. Educational backgrounds, work experiences, openness to new ideas and perceived need for self-improvement are very important (Rae, 1999).

## **2.7. Influences on Training**

Advances in sophisticated technology along with reduced costs for the technology are changing the delivery of training, making training more realistic, and giving employees the opportunity to choose where and when they will work. New technologies allow training to occur at any time and any place.

Technology has many advantages, including reduced travel costs, greater accessibility to training, consistent delivery, the ability to access experts and share learning with others, and the possibility of creating a learning environment with many positive features such as feedback, self-pacing, and practice exercises. While trainer-led classroom instruction remains the most popular way to deliver training, companies report that they plan on delivering a large portion of training through learning technologies such as intranets and other. (Rae, 1999)

## **2.8. Training and Development Linked with Strategies**

After a company chooses its strategic training and development initiatives related to its business strategy, it then identifies specific training and development activities that will enable these initiatives to be achieved. These activities include developing initiatives related to the use of new technology in training, increasing access to training programs for certain groups of employees, reducing development time, and developing new or expanded course offerings. (Raymond A. Noe 2016)

## **2.9. Roles of Employees and Managers**

The roles that employees and managers have in a company influence the focus of training and development activity. Traditionally, employees' roles were to perform their jobs according to the managers' directions. Employees were not involved in improving the quality of the products or services. (Raymond A. Noe 2016)

However, with the emphasis on the creation of intellectual capital and the movement toward high-performance work systems using teams, employees today are performing many roles once reserved for management (e.g. hiring, scheduling work, and interacting with customers, vendors, and suppliers).

If companies are using teams to manufacture goods and provide services, team members need training in interpersonal problem solving and team skills (e.g., how to resolve conflicts and give feedback). If employees are responsible for the quality of products and services, they need to be trained to use data to make decisions, which involves training in statistical process control techniques. (Raymond A. Noe 2016)

## **2.10. The Objective of Training and Development practice**

Werther and Davis (1996, p.263) stated that the objective training and Development practice must be specific .measurable and time targeted. The main objective of staff training and development are to improve the qualities of the trainee, formulation of the objectives for different needs and ways of achieving it. The training objective is very important because it determines the design and content of training program .contents of training remain the same no matter the type of training involved .it is to increase personal efficacy .

Professional growth and effective organizational operations, (Olaniyan and Lucas, 2008, p.451) an objective is specific outcome that training or the development objective practice is set for trainee should be able to exhibit after training and in additional four objective individual, organizational functional and socials stated by (Pallavi, 2013, p.98) and further additional objective of training and development practices follows his stated as:

- To bring about change in attitudes of the workers towards of fellows workers, supervisors and the organization.
- To improve the overall performance of the organization.
- To make employees handle materials, machines and equipment efficiently and thus to check wastage of time and resource.
- To impart the basic knowledge and skill in the new entrants that they need for an intelligent performance of definite job.

- To prepare the employees for higher level of task
- To build up second line of competent officer and prepare them to occupy more reasonable position.
- To ensure smooth and efficient working of department .to ensure economic output of required quality (Pallavi2013)

## **2.11. Challenge of Training and Development**

A critical challenge that faces human society at the start of the twenties first century is to obtain full employment and sustained economic growth in the global economy and social inclusivity. This challenge has recently become even more complex and demanding. Economic, social and technological changes are gathering place and calls for continues policy and instructional adoption in order to meet new needs and seize the opportunities that are opening up in a rapidly integrating world economy (Gomez - Mejia, 1995).

It has been increasingly recognized that peoples endowment of skills and capabilities and investment in educating and training, constitutes the key to economic and social development and facilities everybody participation in economic and social life. The challenges associated with the changing nature of work and the work place environment is real. Rapid change requires a skilled knowledge work force with employees who are adaptive, flexible and focused on the future. Although training and development needs are becoming more complex, we still have to get the right people, to the right courses at the right time.

Most business owners want to succeed but not engage in training and development designs that promise to improve their chances of success because of the overcoming challenges that may hinder the smooth operation of the program (Gomez - Mejia 1995).

However, human resource training and development programs might hampered by different factors. Among others the following are the major ones. Management capacity and attitude: The attitude of top management is mainly the primary problems for training and development success in the organization. Top level management commitment to support training and development program's one of the major factors that influences the process and expected results of the

program. The knowledge and attitude of management is crucial for the success and effectiveness of training and development program (Gomez - Mejia 1995).

Manager at all level particularly top management should provide real support for training and development of the organization. In addition managers should be committed to involve in the HRD process which are curial in integrating the training and development activities to the strategic process. Management capacity and attitude: The attitude of top management is mainly the primary problems for training and development success in the organization. (Gomez - Mejia 1995).

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## **2.12. Types of Training**

Different organizations use different training and development techniques according to the needs of their employees and also matching to their mission achievement. It then depends on the organization's philosophy that whether to outsource training or develop its own trainers and training initiatives.

### **On-the-job training (OJT)**

New or experienced employees learned in the work setting and during work by observing peers or managers performing the job and trying to imitate their behavior. OJT is one of the oldest and most used types of informal training. It is considered informal because it does not necessarily occur as part of a training program, and because managers, peers, or mentors serve as trainers. (Robert M. Grant 2016)

**On the Job Training.** It involves training through practice at the work place.

**Apprenticeship Training.** It involves providing training through both classroom lectures and OJT.

### **Job Instructions Training**

It involves a systematic training process in which training is given on each job task in a sequence.

PL stands for **Programmed Learning.** It involves providing training, taking test on what is taught, and providing feedback on the spot.

**Literacy Training Techniques** and includes **Audio-visual Training & Simulated Training.**

**Audio-Visual** power point, video conferencing, audio and video tapes related to the job skills and situations are used to train. In **Simulation**, training about certain procedures and costly equipment's is given in an artificial environment that is similar to the real scenario.

**Electronic Performance Support System** and includes **Job Aid & Diversity Training JA** uses of different diagrammatic techniques and instructions for help at job while **DT** is used when workforce is diverse.

**Teamwork Training** is about telling how to work as a team or in a group.

**Lifelong Learning** is meant to train throughout the work life using different aids. (Raymond A. Noe 2016)

If OJT is too informal, learning is less likely to occur. OJT can be useful for training newly hired employees, upgrading experienced employees' skills when new technology is introduced, cross-training employees within a department or work unit, and orienting transferred or promoted employees to their new jobs. OJT takes various forms, including apprenticeships and self-directed learning programs. (Both of these are discussed later in this section.) OJT has several advantages over other training methods. It can be customized to the experiences and abilities of trainees. (Robert M. Grant 2016)



Training is immediately applicable to the job because OJT occurs on the job using actual tools and equipment. As a result, trainees are highly motivated to learn. Both trainees and trainers are at the job site and continue to work while training occurs. This means that companies save the costs related to bringing trainees to a central location, hiring trainers, and renting training facilities. OJT can be offered at any time, and trainers will be available because they are peers or managers. Finally, OJT uses actual job tasks and occurs at work. As a result, skills learned in OJT more easily transfer to the job. (Robert M. Grant 2016)

**Group building methods** are training methods designed to improve team or group effectiveness. A **team** refers to two or more people with specific roles or functions who work together with shared responsibility to achieve a common goal or mission or complete tasks in a company. In group building methods, trainees share ideas and experiences, build group identity, understand the dynamics of interpersonal relationships, and get to know their own strengths and weaknesses and those of their co-workers.

Group techniques focus on helping teams increase their skills for effective teamwork. A number of training techniques are available to improve work group or team performance, to establish a new team, or to improve interactions among different teams. All involve examination of feelings, perceptions, and beliefs about the functioning of the team; discussion; and development of plans to apply what was learned in training to the team's performance in the work setting. Group building methods include adventure learning, team training, and action learning. (Robert M. Grant 2016)

### **Group building methods**

**Adventure learning** is an experiential learning method that focuses on the development of teamwork and leadership skills through structured activities. Adventure learning includes wilderness training, outdoor training, improvisational activities, drum circles, and even cooking classes. Adventure learning appears to be best suited for developing skills related to group effectiveness, such as self-awareness, problem solving, conflict management, and risk taking. Adventure learning may involve strenuous, challenging physical activities such as dogsledding or mountain climbing. (Robert M. Grant 2016)

**Team training** refers to training that is designed to improve team effectiveness. There are many different types of teams in companies, including production teams, service teams, committees, project teams, and management teams. Teamwork tends to be episodic. That is, teams engage in a cycle of identifying their goals, engage in interpersonal interactions, and take actions to achieve their goals. They repeat this cycle as goals are reached and tasks are completed and they move on to new tasks or goals. Regardless of the type of team, successful team performance depends on the knowledge, attitudes, and behaviors of its members. (Robert M. Grant 2016)

The behavioral requirement means that team members must perform actions that allow them to communicate, coordinate, adapt, and complete complex tasks to accomplish their objective. The knowledge component requires team members to have mental models or memory structures that allow them to function effectively in unanticipated or new situations. Team members' beliefs about the task and feelings toward each other relate to the attitude component. Team morale, cohesion, and identity are related to team performance. (Robert M. Grant 2016)

**Action learning** gives teams or work groups an actual problem, has them work on solving it and committing to an action plan, and then holds them accountable for carrying out the plan. Companies use action learning to solve important problems, develop leaders, quickly build high-performance teams, and transform the organizational culture. (Robert M. Grant 2016)

### **Off-the-job Training**

Off the job training methods are those in which training is provided away from the actual working condition. It is generally used in case of new employees. Instances of off the job training methods are workshops, seminars, conferences, etc. Such method is costly and is effective if and only if large number of employees have to be trained within a short time Period. (Noe et.al, 2008)

### **Advantages of off the job training 27**

- Avoids disruptions to normal operations
- Minimizes distractions
- Avoids safety concerns

## **Outsourcing Training**

**Outsourcing** refers to the use of an outside company (an external services firm) that takes complete responsibility and control of some training or development activities or that takes over all or most of a company's training, including administration, design, delivery, and development.

**Business process outsourcing** refers to the outsourcing of any business process, such as HRM, production, or training.

Why would companies outsource training? Some of the reasons are cost savings; time savings that allow a company to focus on business strategy; improvements in compliance and accuracy in training mandated to comply with federal, state, or local rules, the lack of capability within the company to meet learning demands; and the desire to access best training practices. Some companies choose a comprehensive approach, outsourcing all training activities. (Robert M. Grant 2016)

### **2.13. Need Assessment**

Needs assessment is important because a manager or other client asking for training (which focuses on closing skill gaps resulting from a lack of knowledge or skill) could really be asking for or need something else, such as employee motivation, changing perspectives or attitudes, or redesigning workflow. If a manager requests training for a performance problem, what he or she is looking for is a solution to a problem that may (or may not) involve training. In conducting a needs assessment, the role is to determine if training is the appropriate solution. (KEVAN WILLIAMS 2009)

Needs assessment is the first step in the instructional design process, and if it is not properly conducted, any one or more of the following situations could occur:

- Training may be incorrectly used as a solution to a performance problem (when the solution should deal with employee motivation, job design, or a better communication of performance expectations).
- Training programs may have the wrong content, objectives, or methods.
- Trainees may be sent to training programs for which they do not have the basic skills, prerequisite skills, or confidence needed to learn.

- Training will not deliver the expected learning, behavior change, or financial results that the company expects.
- Money will be spent on training programs that are unnecessary because they are unrelated to the company's business strategy. (KEVAN WILLIAMS 2009)

## **2.14. Who participate in needs Assessment?**

Because the goal of needs assessment is to determine whether a training need exists, who it exists for, and for what tasks training is needed, it is important that all stakeholders are included in the needs assessment. **Stakeholders** include persons in the organization who have an interest in training and development and their support is important for determining its success or failure. (KEVAN WILLIAMS 2009)

Stakeholders include company leaders and top-level managers, mid-level managers, trainers, and employees who are end users of learning. There are several ways to ensure that stakeholders are involved in needs assessment. One way is through establishing formal advisory groups that meet on a regular basis to discuss learning issues. Another way is to ensure that relevant stakeholders are included in interviews, focus groups, crowdsourcing, and surveys used for needs assessment. Traditionally, only trainers were concerned with the needs assessment process. (KEVAN WILLIAMS 2009)

### **2.14.1. Method used in Need Assessment**

Several methods are used to conduct needs assessment, including observing employees performing the job, using online technology, reading technical manuals and other documentation, interviewing the employee, conducting focus groups with employees, and asking employees to complete surveys designed to identify the tasks and knowledge, skills, abilities, and other characteristics required for a job. (KEVAN WILLIAMS 2009)

## **2.15. Designing Effective Program**

### **Selecting and Preparing the Training Site**

The **training site** refers to the room where training will be conducted.

1. It is comfortable and accessible.

2. It is quiet, private, and free from interruptions.

It has sufficient space for trainees to move around easily, offers enough room for trainees to have adequate work space, and has good visibility for trainees to see each other. (Raymond A. Noe 2016)

The trainer, and any visual displays or examples that will be used (e.g. Videos, product samples, charts, and slides). There is no right answer as to whether training should be held on-site or off-site. Both on-site and off-site training have potential benefits that need to be considered. The benefits of off-site training include actual and perceived savings of transportation, food and beverage costs, space and equipment rental costs, and ease of using local employees to serve as instructors for some or part of the training. (Raymond A. Noe 2016)

The benefits of off-site training include less chance of business-related disruptions resulting in improved trainee focus, a more memorable training setting and experience, providing a message that the company values training by investing in it, and better opportunities for networking. (Raymond A. Noe 2016)

### **Details to Be Considered in the Training Room**

Keep in mind that many times, trainers do not have the luxury of choosing the “perfect” training site. Rather, they use their evaluation of the training site to familiarize themselves with the site’s strengths and weaknesses in order to adjust the training program and/or physical arrangements of the site (e.g., rearrange the trainer’s position so it is closer to electrical outlets needed to run equipment). (Raymond A. Noe 2016)

Recognizing that trainee learning can be facilitated though both mental and physical involvement, it is important to consider this when choosing, designing, or deciding how to use a training space. (Raymond A. Noe 2016)

**Seating Arrangements** Seating arrangements at the training site should be based on an understanding of the desired type of trainee interaction and trainee-trainer interaction.

## **2.16. Choosing Trainers**

Selecting professional trainers or consultants is one obvious possibility for companies. Trainers, whether inside or outside the company, should have expertise in the topic and experience in training. Train-the-trainer programs are necessary for managers, employees, and “experts” who may have content knowledge but need to improve presentation. (Raymond A. Noe 2016)

### **2.17. Evolution of Training**

Learning occurs through training, development, informal learning, and knowledge management. Training and development programs that are organized and created by the company, i.e., formal training and development programs are one way to ensure that employees learn. In less strategic approaches, training involves a series of programs or events that employees are required to attend. After attending the training program, employees are responsible for using what they learned in training on the job, and any support they might receive is based on the whims of their manager. (Raymond A. Noe 2016)

Also, training provides no information that would help employees understand the relationship between the training content and their job performance, development objectives, or business goals. This type of training usually fails to improve workplace performance and meet business needs. The role of training as a program or event will continue into the future because employees will always need to be taught specific knowledge and skills. (Raymond A. Noe 2016)

This approach assumes that business conditions are predictable, they can be controlled by the company, and the company can control and anticipate the knowledge and skills that employees need in the future. These assumptions are true for certain skills, such as communication and conflict resolution. However, these training events or programs will need to be more closely tied to performance improvement and business needs to receive support from top management. (Raymond A. Noe 2016)

Evaluation of the training is the final phase of the training program. The evaluation needs to be made by comparing the results with the objective of the program that were set in the assessment phase. Training evaluation is the process of gathering information that helps to collect all the descriptive and judgmental information required to make effective training decisions (Desimone, 1994).

Thus any one comes from a training program or process needs to be evaluated and judged what has changed as a result of training? Does the person feel different? Does he/she know something new? Has he or she acquired new skills? The criteria used to evaluate training depend on the objective of the program before it was implemented. (Desimone, 1994).

Pre posttest approaches, post training performance and pre-post training performance are the most common approaches used to determine the effectiveness of training program (Desimone, 1994). Result of training evaluation gives crucial evidence of training effectiveness through linking Training and Development performance evaluation criteria which has set by the organization. (Desimone, 1994).

## **2.18. Reason for Evaluating Training**

Companies are investing millions of dollars in training programs to help gain a competitive advantage. Companies invest in training because learning creates knowledge; often, it is this knowledge that distinguishes successful companies and employees from those who are not. Research summarizing the results of studies that have examined the linkage between training and human resource outcomes (such as attitudes and motivation, behaviors, and human capital), organizational performance outcomes (performance and productivity), or financial outcomes (profits and financial indicators) has found that companies that conduct training are likely to have more positive human resource outcomes and greater performance outcomes. (Desimone, 1994).

The influence of training is largest for organizational performance outcomes and human resource outcomes and weakest for financial outcomes. This result is not surprising; given that training is least affect an organization's financial performance and may do so through its influence on human resource practices. (Desimone, 1994).

Training evaluation provides a way to understand the investments that training produces and provides information needed to improve training. If the company receives an inadequate return on its investment in training, the company will likely reduce its investment in training or look for training providers outside the company who can provide training experiences that improve performance, productivity, customer satisfaction, or whatever other outcomes the company is

interested in achieving. Training evaluation provides the data needed to demonstrate that training does offer benefits to the company. (Desimone, 1994).

## **2.19. Types of Training Evaluation**

### **Formative Evaluation**

**Formative evaluation** refers to the evaluation of training that takes place during program design and development. That is, formative evaluation helps ensure that

- (1) The training program is well organized and runs smoothly, and
- (2) Trainees learn and are satisfied with the program.

Formative evaluation provides information about how to make the program better; it usually involves collecting qualitative data about the program. Qualitative data include opinions, beliefs, and feelings about the program. Formative evaluations ask customers, employees and managers their opinions on the description of the training content and objectives and the program design. (KEVAN WILLIAMS 2009)

### **Formative evaluation**

**Pilot testing** refers to the process of previewing the training program with potential trainees and managers or with other customers (persons who are paying for the development of the program). Pilot testing can be used as a “dress rehearsal” to show the program to managers, trainees, and customers. It should also be used for formative evaluation.

### **Summative Evaluation**

**Summative evaluation** refers to an evaluation conducted to determine the extent to which trainees have changed as a result of participating in the training program. That is, have trainees acquired knowledge, skills, attitudes, behavior, or other outcomes identified in the training objectives? Summative evaluation may also include measuring the monetary benefits that the company receives from the program. Summative evaluation usually involves collecting quantitative (numerical) data through tests, ratings of behavior, or objective measures of performance such as volume of sales, accidents, or patents. (KEVAN WILLIAMS 2009)



## **2.20. Types of Evaluation Designs**

A number of different designs can be used to evaluate training programs. Each design on the basis of who is involved (trainees or comparison group), when measures are collected (pre-training, post-training), the costs, the time it takes to conduct the evaluation, and the strength of the design for ruling out alternative explanations for the results.. In general, designs that use pre-training and post-training measures of outcomes and include a comparison group reduce the risk that alternative factors (other than the training itself) are responsible for the results of the evaluation. This increases the trainer's confidence in using the results to make decisions. (KEVAN WILLIAMS 2009)

### **2.20.1. Post-test Only**

The **post-test-only** design refers to an evaluation design in which only post-training outcomes are collected. This design can be strengthened by adding a comparison group (which helps rule out alternative explanations for changes). The post-test-only design is appropriate when trainees (and the comparison group, if one is used) can be expected to have similar levels of knowledge, behavior, or results outcomes (e.g., same number of sales or equal awareness of how to close a sale) prior to training. (KEVAN WILLIAMS 2009)

### **2.20.2. Pretest/Post-test**

The **pretest/post-test** refers to an evaluation design in which both pre-training and post-training outcome measures are collected. There is no comparison group. The lack of a comparison group makes it difficult to rule out the effects of business conditions or other factors as explanations for changes. This design is often used by companies that want to evaluate a training program but uncomfortable with excluding certain employees or that intends to train only a small group of employees. (KEVAN WILLIAMS 2009)

### **2.20.3. Time Series**

**Time series** refers to an evaluation design in which training outcomes are collected at periodic intervals both before and after training. The strength of this design can be improved by using **reversal**, which refers to a time period in which participants no longer receive the training intervention. A comparison group can also be used with a time series design. One advantage of the time series design is that it allows an analysis of the stability of training outcomes over time.

Another advantage is that using both the reversal and comparison group helps rule out alternative explanations for the evaluation results. The time series design is frequently used to evaluate training programs that focus on improving readily observable outcomes. (KEVAN WILLIAMS 2009)

#### **2.20.4. Solomon Four-Group**

The **Solomon four-group** design combines the pretest/post-test comparison group and the post-test-only control group design. In the Solomon four-group design, a training group and a comparison group are measured on the outcomes both before and after training.

Another training group and control group is measured only after training. This design controls for most threats to internal and external validity. However, it is not frequently used in training evaluation because of its complexity and the number of groups required. (KEVAN WILLIAMS 2009)

#### **2.21. Evaluation Phase**

The evaluation phase is the last phase in the system approaches. Training like any other \HRM functions, should be evaluated to determine its effectiveness. A variety of methods are available to assess the extent to which training programs involve learning, affect behavior on the job, and impact the bottom line performance of an organization. Unfortunately few organizations adequately evaluate their training programs. (Pinenda, 2010, and Bohlander, 2001)

Training represents an expensive investment that organizations make in their human resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort. According to Benardin (2010,) training evaluation involves the collection of information on whether trainees were satisfied with the program, learned the material, and were able to apply the skills back on the job.

In general, evaluation is the final phase in the training cycle and it is the determination of the extent to which the training activities have met their goals. As indicated in Schuler and Jackson (1996,), Bohlander, (2001), Anderson, (2000) and Dessler (2009), any evaluation of training should include at least four components:

### **2.21.1. Reaction to training**

One of the simplest and most common approaches to training evaluation is assessing participant's reaction. Happy trainees will be more likely to want to focus on training principle and to utilize the information on the job. Evaluation of trainees' reactions to the program will answer the following specific questions related to trainees. Did the trainees like the program,? Was the instruction clear and helpful? Do the trainees believe that they learned the material? Did they think it worthwhile? (Pinenda, 2010, and Bohlander, 2001)

### **2.21.2. Learning**

Beyond what participants think about the training, it might be a good idea to see whether or not they actually learned anything. Testing knowledge and skills before beginning a training program gives a base line standard on trainees that can be measured again after training to determine improvements. However, in addition to testing trainees before and after training, parallel standards can be measured for individuals in a control group to compare with those in training and not some other factor.

In testing the trainees to determine whether they learned the principles, skills, and facts they were supposed to learn; the following questions will be asked. Did the trainees actually acquire the knowledge and skill that were taught? Can they talk about things they could not talk about before? (Pinenda, 2010, and Bohlander, 2001)

### **2.21.3. Behavior or performance change**

Evaluating training at the behavioral level measures the effect of training on job performance through interview of trainees and their co-workers and observations of job performance (Mathis and Jackson, 2000).

# **CHAPTRE THREE**

## **RESEARCH DESIGN AND METHODOLOGY**

The overall research design and methodology is explained in this chapter. Hence ,the types of research design , sample size and sampling techniques ,data source ,data analysis techniques and data gathering tools been presented

### **3.1. Research Design and approach**

The study was conducted to assess the training and development practices and challenges of the Bank of Abyssinia. Therefore, descriptive research design is appropriate for this study. The design relies on observation as a means of collecting data. It attempts to examine situations in order to establish what is the norm, i.e. what can be predicted to happen again under the same circumstances. ‘Observation’ can take many forms. Depending on the type of information sought, people can be interviewed; questionnaires distributed, visual records made, even sounds and smells recorded (Nicholas Walliman 2011). It’s because the aim of the study is to describe and disclose how and what of practice and challenge towards employee performance

To seek the objectives of the study, both qualitative and quantitative data analysis methods were adopted. Quantitative data are usually gathered using questionnaires while qualitative data is gathered by employing semi-structured interview and observation to collect subjective response from target samples.

### **3.2. Data source and Data Collection Tools**

Data come in two main forms, depending on its closeness to the event recorded. Data that has been observed, experienced or recorded close to the event are the nearest one can get to the truth, and are called **primary data**. Written sources that interpret or record primary data are called **secondary sources**, which tend to be less reliable. (Nicholas Walliman 2011)

The Source of data for this research are bank of Abyssinia employees in selected branches located in Addis Ababa, they are management and non-management staffs. And sources of data collection have been used both primary and secondary data sources. The primary sources of data have been collected through observation, semi- structured interview and questionnaire.

On the other hand secondary data obtained from the Bank five year strategic plans, annual reports and bank records .The secondary data sources was used to complement the primary data and the information is related to training and development practices of BOA.

### 3.3. Population, Sample Size and Sampling Techniques

For conducting this research, management and non-management member of BOA are selected. The preliminary survey undertaken by the researcher before the questionnaire distributed. As sample population the study was taken total number of staffs in two districts from Addis Ababa which is West and East Addis district. The research is not included staff those who are working outline branches (out of Addis Ababa).

The total population is 1848 employees from two districts. The sample size was determined by the number of staffs available in selected districts.

The sampling technique used for the study was simple random sample is installed in order to select the number of sample respondent, in simple random sample every unit is selected using a *lottery* method or a table of random numbers from a numbered list of sample frame (for homogenous population). (Chalachew Getahun 2019) and a total number of 170 respondent were involved. In addition, interviews were conducted with ten managers and five non-managers. The overall sample taken is 10 % of the total population.

### 3.4. Sample size

No.	Districts	Employees	Sample size		
			Non- Management	Management	Total
1	West Addis District	972	77	8	85
2	East Addis District	876	74	11	85
Total		1848	151	19	170

Source: own survey

### **3.5. Source of Data and Data Collection Tools**

The study used both primary and secondary data sources. Primary data was gathered from the questioners that were distributed to all selected staffs. In addition to the questionnaires, face to face interview was conducted to gather detail information.

The secondary data has been derived from BOA strategic plan, training manuals, annual magazine, publications, internal reports, procedure manuals and handbooks.

### **3.6. Method of Data Analysis**

Statistical Package for Social Science (SPSS) software for version 20 was employed to analyze and present the data through the statistical tools used for this study, namely frequency and mean. The analysis and interpretation was made based on both qualitative and quantitative results. The data gathered both primary and secondary, it was summarized using descriptive statistics such as tables, frequency distributions, percentage and mean.

Descriptive statistics help summarize our data (as a mechanism of checking any errors & inconsistencies in the data) and describe basic background characteristics of the study population (with the view to clarifying context) and Frequency distribution - the simplest technique allowing you to see the frequency of values observed and/or what their percentages are (used for categorical data measured on nominal or ordinal levels). (Chalachew Getahun 2019)

Whereas the data gathered through interview and data gathered through secondary sources were analyzed and used to elaborate major facts related to Training and Development of BOA. Finally conclusion and recommendation was given by the researcher based on the findings.

### **3.7. Validity and Reliability of Measures**

The study has high validity. Since the researcher has obtained the real responses of respondents who were under the study and compared their responses with true training and development practices of the company. The data collection and analysis of the research also captured the reality being studied.

### **3.8. Ethical Considerations**

For conducting this research Ethical issue was taken in to consideration. The participants were approached at their work place. They were voluntary in order to have honest answer. They were briefed about the nature of study being carried out .Participants was assured that their responses would remain confidential. The researcher also took individual responsibility for the conduct of the research by adhering to the time schedule agreed with the supervisor and management as well as open and honest when communicating with the respondent.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRITATION**

#### **4.1. Introduction**

This chapter deals with data presentation, analysis and interpretation. Thus, the data obtained through the combination of questionnaire and interview are analyzed and interpreted to determine the findings of the study and accordingly make the necessary conclusions.

Out of the distributed 130 questionnaires, 82 % were filled and returned. And the rest 15.4% failed to return the questionnaires distributed. The remaining 2.6 % of the questionnaires were not considered because of validity problems. An interview had been conducted with 6 managers and analyzed with the data obtained through the questionnaires distributed.

In expectation for questionnaire response rate greater than or equal 80 % is expected (Jack E Fincham, 2008). Return rate of more than 80% increase confidence that the returned data correctly reflects the sample, which in turn, reflects characteristics in the population from which the sample was drawn.

The return rate of the distributed questionnaires (82%) is reliable. According to Jack E. Finchman(2008), a response rate greater than or equal to 80 % is acceptable. The argument is that a return rate of more than 80% increases confidence that the returned data correctly reflects the sample, which in turn, reflects characteristics in the population from which the sample was drawn.

#### **4.2. Demographic Characteristics of the Respondents**

This section summarizes the profile of respondents which include, gender, age group, educational status, work experience, and current position.



**Table 1. Gender of Employees**

	Frequency	Percent	Valid Percent
MALE	69	62.7	62.7
FEMALE	41	37.3	37.3
Total	110	100.0	100.0

Source: survey questionnaire (2020)

**Table 2. Age Group**

	Frequency	Percent	Valid Percent
20-29	42	38.2	38.2
30-39	61	55.5	55.5
40-49	7	6.4	6.4
Total	110	100.0	100.0

Source: survey questionnaire (2020) (table 4.2)

From the total of 110 respondent, about 62.7% (69) of the respondents were male while the remaining 37.3% (41) were female .regarding the age group of the respondents, the larger portion of respondents that is 55.5 (61) fall within the age group of 30-39. The age group from 20-29 fall 38.2% (42) and 40-49 is 6.4% (7) respectively. Majority of employees are with the age group of 30-39. This indicates that most of bank of Abyssinia staff are young and productive work force to be developed in the future through intensive training and development programs.

**Table 3. Educational Status**

	Frequency	Percent	Valid Percent
First Degree	83	75.5	75.5
Second Degree	27	24.5	24.5
Third Degree			
Total	110	100.0	100.0

Source: survey questionnaire (2020)

The study is finding out of the education level of the respondents. Table 4.3 Shows those maximum (75.5%) respondent employees had their highest level of education at the first degree. While a minimum of 24.5% of the respondent indicate their level of education were second degree (Masters). This observation implies that most of BOAs staff had a first degree in their educational level. In general the figure tells that the existence of employees with different educational qualifications, which in turn require different level of training and development with planned and systematic way to improve their competency.

**Table 4. Year of Service**

	Frequency	Percent	Valid Percent
Less Than 2 Years	35	31.8	31.8
2 to 5 Years	46	41.8	41.8
6 to 10 Years	20	18.2	18.2
11 to 15 Years	9	8.2	8.2
Total	110	100.0	100.0

Source: survey questionnaire (2020)

Table 4.4 were indicates, 41.8% of employees have worked between two and five years while 31.8% have worked less than two years of working experience. 18.2% of employees also have worked between six and ten years' experience, while 8.2% has worked between eleven and fifteen years work experiences.

**Table 5. Current Job Position**

	Frequency	Percent	Valid Percent
Junior Branch Business Officer	18	16.4	16.4
Branch Business Officer	19	17.3	17.3
Senior Branch Business Officer	9	8.2	8.2
Branch Business Manager	10	9.1	9.1
Junior Branch Operation Officer	17	15.5	15.5
Branch Operation Officer	8	7.3	7.3
Senior Branch Operation Officer	10	9.1	9.1
Branch Operation Manager	7	6.4	6.4
Branch Manager	12	10.9	10.9
Total	110	100.0	100.0

Source: survey questionnaire (2020)

Table 4.5 shows that there is multi of job positions in Bank of Abyssinia. The non-managerial position in classification of respondents is comprised around 73.6 % (81), the remaining 26.4 % (29) working with managerial and supervisor.

The demography implies that the existence of employees with different educational qualifications, which require different level of training and development activities in a planned and systematic way to improve their competency. Regarding with the age groups were indicates that most of bank of Abyssinia staff are young.

This indicated that they are productive work force. So this must be to be developed in the future through intensive training and development programs. In relation to work experience majority of the respondents are between two up to five years of working experience and this reveals that they are young and fresh for banking sector and they require a lots of training to build their capacity and skill.

Drawbacks for those who are young and new for the Bank sectors are, they don't have an experience to add new to the organization. They require a variety of intensive training and development program to build up their skill. Above all they perceive a few things as a normal even if it's wrong or they thought a few things as a wrong even if it's right, because they see the senior staff as right for all they have done, but sometimes they do wrong. Generally there is a high probability for copy the right and wrong things in the same time.

### **4.3. Data Analysis**

In this section the results of the study based on data collected from the samples through questioner filled by employees are presented. SPSS techniques of frequency distribution on the item statements have been applied. These techniques lead us to know the response rate of the employees on each item statement. And it shows the major findings about training and development of respondents in percentage from the total 110 sample size in BOA.

#### 4.3.1. Respondents' views on the overall training and development practices of the company

(Key: SA= strongly agree; A= Agree; N= Neutral; D= Disagree; SD= strongly disagree)

No.	Question	SA		A		N		D		SD	
		F	%	F	%	F	%	F	%	F	%
1	In BOA the training objective was good enough to solve the banks problem.	1	0.9	10	9.1	31	28.2	52	47.3	16	14.5
2	The training provided by the bank is increased employee's performance.	3	2.7	10	9.1	28	25.5	50	45.5	19	17.3
3	The training designed to enhance the employee's commitment and motivation.	3	2.7	5	4.5	27	24.5	51	46.4	24	21.8
4	The bank is providing sufficient training material's at a time when the training is conducted.	2	1.8	8	7.3	23	20.9	56	50.9	21	19.1
5	The training provided by the bank is clear, simple and understandable.	3	2.7	6	5.5	27	24.5	53	48.2	21	19.1
6	BOA manager/supervisor takes to consideration the readiness and motivation in selecting employees for training.	3	2.7	9	8.2	21	19.1	61	55.5	16	14.5

Source: survey questionnaire (2020)

The response indicates that the majority 47.3 % (52) of the respondent is disagree regarding In BOA training objective was good enough to solve the banks problem. And 28.2% (31) is responses neutral. 14.5 % (16) is strongly disagreeing with the topics. At last 9.1 % (10) and 0.9 % (1) of the respondents suggest that they agree and strongly agree respectively.

For the content of provided training is increased employee's performance, the majority of respondents assigned i.e. 43.6 % (48) of them agree. Respondents 42.7 % (47) is neutral and 7.3 & (8) is disagreeing. The remaining 9.1% (10) and 0.9 % (1) is responded agree and strongly agree respectively.

Regarding the training designed to enhance the employee's commitment and motivation is majority of respondents 46.4% (51) suggested they are disagree and 24.5% (27) is neutral. The other groups concerning the training designed for enhancement of the employee's motivation and commitment the respondents 21.8 % (24) suggested they are strongly disagree. Respondents of 4.5 % (5) and 2.7 % (3) agree and strongly agree respectively.

Concerning with providing sufficient training material's during training, the majority 50.9 % (56) respondents disagree. And 20.9% (32) respondents neutral, concerned with providing sufficient materials during training. 19.1% (21) respondents strongly disagree. The remaining 7.3 % ( 8) and 1.8 % ( 2) agree and strongly agree respectively.

For the content of training provided is clear, simple and understandable, majority of respondents 48.2% (53) suggested they are disagree and 24.5% (27) is neutral. Respondents 19.1 % (21) gives their degree of agreement is strongly disagree. Others 5.5 % (6) responded agree and 2.7 % (3) responded strongly agree.

Respondents were asked about manager or supervisor consider the readiness and motivation of employees in selecting for training is the majority of respondents 55.5 % (61) disagree and 19.1 % (21) is neutral. A few respondents 8.2 % (9) and 2.7 % (3) suggested that agree and strongly agree respectively.

From the above findings majority of respondents believed that the training objective was not sound enough to solve employee's problems and this towards a negative impact on employee's performance, commitment and motivation as well. According to the respondents training provided by the Bank is not increased employee's performance because the training is not provided as per the need assessment. Regarding with training location, the place were far from taxi station, due to this reason the employee are very tired after they are reach in place.

The other issue is training time; according to the respondents BOA usually provide a half day training program. In the other hand branch managers are expecting the trainees to get back to office after they attend a training program, but they are not willing because of tiredness so that it was inconvenient. In addition training materials is not sufficient enough, due to this reason the

training is unable to relate with their day to day activities. Consequently the training is not simple and easy to understand. And it's not enhancing the employee's performance, commitment and motivation.

#### 4.3.2. Employees' satisfaction with the training and development programs organized by the company

No.	Question	SA		A		N		D		SD	
		F	%	F	%	F	%	F	%	F	%
1	I am satisfied with the training program that provided by the bank.	-	-	8	7.3	23	20.9	55	50.0	24	21.8
2	You find the training programs are attractive.	2	1.8	7	6.4	18	16.4	63	57.3	20	18.2
3	You changed due to the training programs	5	4.5	6	5.5	24	21.8	57	51.8	18	16.4
4	The training program is directly related with your job.	4	3.6	12	10.9	24	21.8	53	48.2	17	15.5
5	Employs are committed for their work and for the company because of the good training practice of the company.	3	2.7	9	8.2	21	19.1	57	51.8	20	18.2
6	I get additional knowledge and skill from the training as I expect.	2	1.8	13	11.8	25	22.7	57	51.8	13	11.8
7	The location/place of a training where given is conducive.	1	0.9	9	8.2	26	23.6	57	51.8	17	15.5

Source: survey questionnaire (2020)

(Table 4.3)

Majority of the responses lies in disagree & strongly disagree regarding the basis of criteria i.e. of the 110 respondents 50 % (55) disagree and 21.8 % (24) strongly disagree for the content of satisfaction with the training program.

Regarding with the attractiveness of training program, majority of respondents 57.3% (63) is suggested disagree and 18.2% (20) strongly disagree.

With relation to the change of employee's attitude due to training program, Most of the responses lies in disagree & neutral. Respondents have given their response as disagree lying in 51.8 % (57) and neutral 21.8 % (24) accordingly.

Regarding with direct relation of training program to job, Majority of the responses lies in disagree & neutral in respect with the basis of criteria. Respondents of 48.2 % (53) disagree and 19.1% (21) neutral respectively.

For question related to commitment of work due to training program, Majority of the responses lies in disagree & neutral regarding the basis of criteria i.e. from the 110 respondents 51.8 % (57) disagree and 21.8 % (24) neutral accordingly.

Respondents were asked about additional knowledge and skill from the training as expect, Majority of the respondents replies in disagree & neutral, i.e. responses of 51.8 (57) disagree and 22.7 % (25) neutral.

With regard to the location/place of a training where conducive, Most of the responses lies in disagree & neutral. Respondents have given their response as disagree lying in 51.8 % (57) and neutral 23.6% (26) accordingly.

From the above criteria we may conclude that the statements are responded negatively by the respondents. Hence, from all the above response rates we may reach the answer to our research question that employee satisfaction, attraction and change due to training program is not achieve the desire objectives. Especially the location that the training was conducted is not convenience for employees, because it's far from taxi station, due to this reason employees are obliged to walk along.

Generally satisfaction with the training program that provided by the bank, the attractive ness and changed due to the training program, to enhance the employees knowledge, skill, employees performance, satisfaction and commitment, motivation and to change the employees attitude the majority of the respondents gives their degree of agreement as disagree.



This implies that the training objectives were not sound enough and didn't design to enhance the employee's knowledge, skill and performance. Not only this Job satisfaction and commitment is also negatively affected

Regarding with the challenges that affect the effectiveness of training, most training are prepared on theoretical bases, due to this reason the bank could not exercise the effectiveness of training and this are get them contradiction with the practical work. The increasing cost of training also seen as a challenge.

#### 4.3.3. Respondents' views on training and development needs assessment practice.

No.	Question	SA		A		N		D		SD	
		F	%	F	%	F	%	F	%	F	%
1	BOA had continuous need assessments to improve employee performance.	3	2.7	7	6.4	21	19.1	62	56.4	17	15.5
2	The training program is provided by the bank is based on the need assessment.	4	3.6	10	9.1	21	19.1	60	54.5	15	13.6
3	The training needs assessment performed with identifying the knowledge, skills, and abilities required to perform the tasks.	4	3.6	10	9.1	19	17.3	64	58.2	13	11.8
4	The gap between work performed by the employee and the organization's expectations are considered during need assessment.	3	2.7	6	5.5	27	24.5	59	53.6	15	13.6

Source: survey questionnaire (2020)

Respondents were asked about continuous need assessment for improvement of employees performance, Majority of the respondents replies is disagree & neutral, i.e. responses of 56.4 (62) disagree and 19.1 % (21) neutral.

For question related to training program provided by the bank is based on the need assessment, Majority of the responses lies in disagree & neutral regarding the basis of criteria i.e. from the 110 respondents 54.5% (60) disagree and 19.1% (21) neutral accordingly.

Regarding with needs assessment is performed with identifying the knowledge, skills, and abilities required to perform the tasks. Majority respondents have given their response as disagree and neutral. Responses of 58.2 % ( 64) disagree and 17.3% (19) neutral.

Finally for question concerned with the gap between work performed by the employee and the organization`s expectations are considered during need assessment. As the majority of the respondent degree of agreement indicates disagree and neutral. Responses of 53.6% (59) disagree and 24.5% (27) neutral.

Regarding to need assessment, the respondents argue that the training need assessment made through questionnaires' and it is designed once in a year before the training is conducted. In order to determine who takes what type of training, but usually the training is not provided in considering this. Besides in conducting need assessment employees is not having sufficient information about the training which provided by the Bank. Even branch managers are not willing to tell them well or the importance of the training.

The interview implies that need assessment of the bank, are conducting through meeting with the branch managers once in a year and it is designed before the training is conducted in order to determine the type of training by considering working procedures and customer handling. But the interview is offered only for managers. Due to these reason branch managers are not considering need assessment like a basic and serious issue.

But the fact that the need assessment phase is the building block of training program. Answers questions like whom? When? Where? And how should the training provided? Considering this, the statements imply that continuous need assessments in BOA do not apply to identify the skill gap periodically.

#### 4.3.4. Respondents' Opinion on Training Methods Most Often Practiced

	Raining Methods	Frequency	Percentage
	On the job training		
1	On the job training	64	58.2
2	Apprenticeship training		
3	Job instruction training	18	16.4
4	Programed Learning		
5	Team work training	16	14.5
6	Audiovisual based training		
7	Group building training	12	10.9
	<b>Off-the-job Training</b>		
1	Workshops		
2	Seminars		
3	Conferences		
	<b>Total</b>	<b>110</b>	<b>100</b>

Source: survey questionnaire (2020)

(Table 4.5)

The majority respondents argue that training methods mostly used by BOA are on job training. Regarding the training methods i.e. of the 110 respondents 58.2 % (64) of the respondent takes the training on the job training. And job instruction training method and tam work training method representing 16.4 % (18), and 14.5 % (16) respectively. The other respondents are takes a group building training method represents 10.9 & (12).

Regarding the training methods interviewee implies that the respondent's indicate that majority are less satisfied with the training methods. The data gives the bank an evidence to work hard in implementing different training methods and to improve the weaknesses of existing methods so as to add different methods make meet objectives.

From this we can clearly understand how the coaching role of managers and senior staffs is very important on the job training method. Besides the data gives an evidence to work hard in implementing and using different training methods and improve the weaknesses of existing methods.

Bank of Abyssinia is usually focuses on “on job training”. They are using “off the job” training for management development program in seminar and conference at a time when they are briefing about budget and resource mobilization. But the fact that, off job training are one of the alternatives that provide training to employees. Especially for those who are new for organization. Because the Bank is used as a means for introduce the culture of BOA, and telling what the Bank is expecting from them. Plus it helps for introducing duties and responsibilities of employees.

Particularly off the job training methods are very convenient to those in which training is provided away from the actual working condition. (Noe et.al, 2008)

#### 4.3.5. Respondents’ views on training relevance and capacity of trainers

No.	Question	SA		A		N		D		SD	
		F	%	F	%	F	%	F	%	F	%
1	The training provided is aligned or related with day to day activities.	3	2.7	9	8.2	22	20.0	64	58.2	12	10.9
2	The trainers assigned by the bank possess proper skills and give effective training.	4	3.6	16	14.5	36	32.7	46	41.8	8	7.3
3	The trainers provide well prepared training manuals.	5	4.5	11	10.0	23	20.9	53	48.2	18	16.4

Source: survey questionnaire (2020)

For the first statement which is related to training provide by BOA is related with a day to day activities, for this question majority of respondents are given their degree of agreement lies in disagree & neutral. Regarding the basis of criteria i.e. from the 110 respondents 58.2% (64) is disagreeing and respondents 20.0% (22) is neutral accordingly.

The second question which deals about the skill, that assigned trainers possess proper skills to give effective training. Majority of respondents are falls on disagreeing. Which are respondents are 41.8% (46) is disagreeing and respondents of 32.7 % (36) are neutral.

Finally for question concerned for the question of training manuals well prepared and easy for understanding, Majority of respondents gives their degree of agreement as disagree. Which are respondents are 48.2 % (53) is disagreeing and respondents of 20.9 % (23) are neutral.

From the data stated from above, we can point out that there is a certain gap between alignments of training provided by the bank with day to day activities and there is also a drawback regarding with trainers skills and training manuals. The respondents believe that it's not achieving training objectives.

Basically alignment training and development with the day to day working activities is a core for enhancing employee's performance and motivation. This is help to achieve organizational objectives.

BOA is provide a training and development program by using both outsourcing and own HR specialists. But before out sourcing the training program the bank must sure that the trainers are capable enough to provide well prepared training manuals and skill for desired training program. This is done though tracing their back ground and past experience and checking the impacts of the training which was provided by them.

#### **4.4. Data Collected Through Interview**

Data gather about employees training and development practice of BOA through structured interview were forwarded to branch managers and customer service mangers of selected branches from the two districts. The results of the interview made with selected management members of the Bank on the issues related to BOA management development program, about a written training and development policy, setting clear, measurable & tangible objectives for the

training and development program, about need assessment, trainee selection, any challenges that BOA are facing on training and development program, training evaluation and others are presented as follows.

Regarding to management development program, the majority of management bodies have agreed BOA has well prepared management development program. In addition there is a special management development program to enhance their capacity, skill and knowledge of management members through off- the - job training, on the job, seminars and experiences sharing. Even though they are going to neighboring countries to share experience and to know a kinds of services that provides and deliver to respective clients.

The other interviewee regarding with BOA training and development program is clear, measurable & tangible objectives for the achievement of its objective, accordingly they do believe that there is a gap between setting clear objective and proper implementation of training and development. According to the managers response BOA are simply sending training and development manuals though mail as simple as a letter. Then the managers are not due attention because of busyness, an understanding of the importance. Even the Bank is not assessing how managers understand the training manuals. So the problem lies in communicating with the concerned person.

Other interview forward to managements is about employee attitude, how training and development are changing their work. There is a positive response, but some of the respondents mention employee's has negative attitude towards the training, because they consider as opportunity to take rest. And some employees reflect rigidity by sticking on the procedure or the material they have thought event in times which require some degree of flexibility.

The interviewee regarding to the help of employees to attend the training he/she took out of the workplace, the managers said that they are very willing and welcoming to attending and accepting them from/to training. Because of the absence of the employee for attending training and development program there were work load or a high burden, due to this reason some managers are not willing to send them training program.

The last interviewee of management is related to challenge for training and development program, the managers responded there is inconvenient training time, absence by sickness, transparency, lack of communications. This means sometimes employees are hearing their training time in the training day. Because of this reason employee is not interesting to attend a training program. According to the respondents BOA is usually given a half day training. Employee is not interesting to get office after attending a half day training. If they are returned, they feel tiredness and not interesting for work. Because of this reason managers don't know how employees are changed due to training and development.

Regarding with training objective of the Bank the majority of management members interviewed agree that BOA set clear and specific training objectives

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATION

This section summarizes the findings of this research effort and provides recommendations for further/future research.

#### 5.1. Summary of Findings

Customer service, productivity, safety, employee retention and growth, uncertainty in the economy, extending learning beyond the classroom and the use of new technology are just some of the issues affecting companies in all industries and influencing training practices. The purpose of this study was to assess training and development practice and challenge in bank of Abyssinia.

Based on the data gathered and analyzed the following finding itemized:

- The training objective was not sound enough to solve employee's problems and this towards a negative impact on employee's performance, commitment and motivation as well. According to the respondents training provided by the Bank is not increased employee's performance because the training is not provided as per the need assessment.
- BOA usually provides a half day training program. In the other hand branch managers are expecting the trainees to get back to office after they attend a training program, but they are not willing because of tiredness so that it was inconvenient. In addition training materials is not sufficient enough, due to this reason the training is unable to relate with their day to day activities.
- Employee satisfaction, attraction and change due to training program are not achieving the desire objectives. Especially the location that the training was conducted is not convenience for employees.
- The challenges that affect the effectiveness of training, most training are prepared on theoretical bases, due to this reason the bank could not exercise the effectiveness of training and this are get them contradiction with the practical work. The increasing cost of training also seen as a challenge.



- need assessment of the bank, are conducting through meeting with the branch managers once in a year and it is designed before the training is conducted in order to determine the type of training by considering working procedures and customer handling. But the interview is offered only for managers. Due to these reason branch managers are not considering need assessment like a basic and serious issue.

But the fact that the need assessment phase is the building block of training program. Answers questions like whom? When? Where? And how should the training provided? Considering this, the statements imply that continuous need assessments in BOA do not apply to identify the skill gap periodically.

- There is a certain gap between alignments of training provided by the bank with day to day activities and there is also a drawback regarding with trainers skills and training manuals.
- BOA is provide a training and development program by using both outsourcing and own HR specialists. But before out sourcing the training program the bank must sure that the trainers are capable enough to provide well prepared training manuals and skill for desired training program.
- There is a gap between setting clear objective and proper implementation of training and development. According to the managers response BOA are simply sending training and development manuals though mail as simple as a letter. Then the managers are not due attention because of busyness, an understanding of the importance. Even the Bank is not assessing how managers understand the training manuals.
- Employee's has negative attitude towards the training, because they consider as opportunity to take rest. And some employees reflect rigidity by sticking on the procedure or the material they have thought event in times which require some degree of flexibility.
- Challenge for training and development program is related to inconvenient training time, absenteeism, sickness, transparency, lack of communications. This means sometimes employees are hearing their training time in the training day. Because of this reason employee is not interesting to attend a training program.

- With respect of setting training and development objective, the bank has set clear objectives but the problem there is lack of communication with concerned bodies. Branch managers believe that training and development are mainly a concerned of human resource department.

## **5.2. Conclusion**

Based on the analysis and reviewed the relevant literature of the particular system approach to training and development the following conclusions are made on training and development practices of BOA.

BOA has its own training and development system and moderately used training need assessment, training design and training delivery but there is still a problem on proper implementation of the tasks. The findings reported in this study suggest that the process of training and development practice of the bank is not effective.

Negative perceptions of the respondents about the effectiveness of training and development provide by BOA are most serious findings. Regarding the data in-effectiveness of training and development programs are due to; problems in identifying the right trainee, need assessment and the real performance gap.

Regardless of weaknesses, BOA on its training practices it has also strengths according to the interview and questioners. The bank evaluates the training program moderately during the end of training program.

BOA is not evaluating the reaction of trainees on their duties. Due to this reason enable to take the necessary actions. Which is evaluating only how employee are interesting with the training, rather than how they are changing due to training, how it's positively impacted their performance. The bank didn't evaluate how well trainees have learned facts, ideas, concepts and theories that are linked with the practical activities.

BOA is out sourcing training and development program for agreed period of time. Regardless of agreement the bank is not concerned about trainer's capabilities that mean how the trainers are capable enough to provide well prepared training manuals and skill for desired training program.

Additionally work experience of the trainers including the location, and BOA is not following how trainers are conducting training program.

The challenge that BOA face in training and development program is related to inconvenient training time, withdrawal of employees from training program in a coffee break, transparency, lack of communications. The training is usually the same. There is no a variety of training program to build employees skill. Most of the times trainings provide by the bank are highly theoretical based because of these difficulties to relate with the real world.

The training provide by BOA is not participatory and this leads the Employee's has negative attitude towards the training. Employees are considering the training as opportunity to take rest. And some employees reflect rigidity by sticking on the procedure event in times which require some degree of flexibility.

### **5.3. Recommendations**

The parties involving in training and development concerned with developing employee's skill and managing careers. Companies want a work force that is motivate and productive, has up-to-date skills, and learn new skills to meet changing customer needs. Employees are interested in developing skill that can help them remain employable with either their current employer or a future one. Make a training program to a close and create a transition back to employee. In addition to evaluating the program, the participant also develop an action plan that will serve a framework for using what they have learned during the course. (Raymond A. Noe 2016)

The following recommendations are forwarded to minimize the problems encountered by BOA in relation to human resource training and development Practice

- BOA has given training for every employee of the bank whether the employee experienced or not in industry.
- The trainers use different way of learning and practical exercise for easy understanding. Before training employee's the skill and ability and knowledge of the trainers is measure and evaluate.
- Beside the current T and D program the Bank introduce up to date and effective training in every employee of the firm; it helps to learn more knowledge in the subject.

- As a financial institution, the human resource department may provide a discussion with other Banks to share experience and plan various training classes to worker to make them more aware about changing business environment.
- Provide computer and skill based training to the employees.
- Ensure that there is a proper linkage among organizational, operational, and individual training needs.
- Ensure that there is a frequent need assessment. And evaluate the impact how the employees are changing due to training and development.
- Besides questionnaires other methods of training evaluation should also use like interview, observations. And the evaluation procedure implemented concerning trainer, trainee and subject.
- Selection of trainee should be done on the base of job profile and the job position of trainee and objective of the organization.
- Continuous evaluation has to be used during and after training lesson in order to make sure that the entire trainee understands the training was given.
- The capacity of training experts should be updated periodically through training and continuous deployment of skilled and knowledgeable trainers to achieve the objectives. And if training and development program is outsourcing make sure that they are skilled and experienced.
- Training and development is realized change not for report purpose. Regardless of the bank employees are consider training and development as an input for new knowledge and experience for future carrier.
- Ensure that there is a continuous assessment mechanism that has been used to identify any challenge that BOA is face and to take necessary measures.

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# APPENDICES I

**St .Mary’s University**  
**School of Graduate studies**

**Dear respondents:**

This questionnaire is developed for academic purposes that planned for the collection of data to conduct a research on the title “assessment of training and development practice and challenge in bank of Abyssinia”. Its purpose is to analyze the collected data and recommend the alternatives that can be used to improve the service and to fulfill the University’s (St Mary’s University) requirement set for awarding of a Master of Business Administration. I am kindly asking respondents to give your genuine and accurate answers for each questions, it has contributed a lot for the research outcomes. The information obtained from this questionnaire will be kept confidential and will not be used for any other purposes.

Please put a tick mark  inside the box for those questions that are followed by choices and write your short and precise answer for those followed by blank spaces. No need of writing your name.

**Contact address:** If you have any questions, please contact me; I will be available at azael26@gamil.com

**Demographic profile**

1. Gender

a. Male

b .Female

2. Age

a. 20-29

c. 40-49

b. 30-39

d. 50-59

e. 60 & above

3. Highest qualification

a. Diploma  c. Second degree

b. Degree  d. Third degree (PhD)

c. Other ( please specify) \_\_\_\_\_

4. service year at BOA

a. less than 2 years  c. 2 to 5 years

b. 6 to 10 years  d. 11 to 15 years

d. Above 16 years

5. Current position

a. CSO/ BBO  c. Business manager

b. Operation manager  d. Branch manager

e. supervisor

f. Other (please specify) \_\_\_\_\_

NB:

Here under the questions with related to the employees' training and development in your organization, therefore, you are kindly requested to put "√" mark on the box which represents your level of agreement.



1= strongly disagree, 2= Disagree, 3= Neutral, 4= Agree 5= strongly agree

**1. The practice of training and development program.**

No.	Statements	1	2	3	4	5
1	In BOA the training objective was good enough to solve the banks problem.					
2	The training provided by the bank is increased employee's performance.					
3	The training designed to enhance the employee's commitment and motivation.					
4	The bank is providing sufficient training material's at a time when the training is conducted.					
5	The training provided by the bank is clear, simple and understandable.					
6	BOA manager/supervisor takes to consideration the readiness and motivation in selecting employees for training.					

**2. Employee satisfaction towards the training and development.**

No.	Statements	1	2	3	4	5
1	I am satisfied with the training program that provided by the bank.					
2	You find the training programs are attractive					
3	You changed due to the training programs					
4	The training program is directly related with your job.					
5	Employs are committed for their work and for the company because of the good training practice of the company.					
6	I get additional knowledge and skill from the training as I expect.					
7	The location/place of a training where given is conducive.					

### 3. The assessment of training and development.

No.	Statements	1	2	3	4	5
1	BOA had continuous need assessments to improve employee performance.					
2.	The training program is provided by the bank is based on the need assessment.					
3	The training needs assessment performed with identifying the knowledge, skills, and abilities required to perform the tasks.					
4	The gap between work performed by the employee and the organization`s expectations are considered during need assessment.					

### 4. Training methods

Raining Methods			
	On the job training	Agree	Disagree
		Mark (√)	Mark (√)
1	On the job training		
2	Apprenticeship training		
3	Job instruction training		
4	Programed Learning		
5	Team work training		
6	Audiovisual based training		
7	Group building training		

	<b>Off-the-job Training</b>		
1	Workshops		
2	Seminars		
3	Conferences		
<b>Total</b>			

**5. The trainer's capacity towards training and development.**

No.	Statements	1	2	3	4	5
1	The training provided is align/related with day to day activities.					
2	The trainers assigned by the bank possess proper skills and give effective training.					
3	The trainers provides well prepared a training manuals.					

## APPENDICES II

### Interview questions

The objective of the research is to assess the training and development practices and challenges in Bank of Abyssinia and it will help the bank in solving major problems which are related to the study. To this end, data collection is crucial to conduct the research and so as to come up with a reliable result. Thus, your genuine response will help the research a lot in having reliable data. The data you provide will be used only for research purposes and will be kept highly confidential.

1. Does Bank of Abyssinia provide a development program? If no, why?
2. Does BOA have a written training and development policy? Do you feel that helps to carry out the training? How?
3. Do you believe that BOA sets clear, measurable & tangible objectives for the training and development program?
4. How do you help an employee to attend the training he/she took out of the workplace?
5. Do you observe a change in employee's performance due to training and development meaningfully?
6. Do you observe any challenges in BOA training and development program?