



ST MARY'S UNIVERSITY
MASTERS OF BUSINESS ADMINISTRATION

**EXAMINING THE ROLE OF TRAINING PROGRAMS IN
ENHANCING EMPLOYEE PERFORMANCE IN BUNNA
INTERNATIONAL BANK**

BY
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ADVISOR
ALAZAR AMARE (PHD)

DECEMBER, 2024
ADDIS ABABA, ETHIOPIA

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**A THESIS PROPOSAL SUBMITTED TO THE GRADUATE STUDIES
OF ST MARY'S UNIVERSITY FOR THE PARTIAL FULLFILMENT
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DECEMBER, 2024
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DECLARATION

I, Hanna Endreas Eromo, hereby declare that this thesis, titled "Examining the Role of Training and Development Programs in Enhancing Employee Performance in Bunna Bank," is my own original work. It has been completed as part of the requirements for the masters degree of Business Adminstration at St Mary's University. I confirm that this work has not been submitted previously, in whole or in part, to any other academic institution for any degree or diploma. All sources of information have been acknowledged according to academic integrity guidelines. I take full responsibility for any errors or omissions in this work.

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APPROVAL OF THE ADVISOR

This is to certify that the thesis, titled "Examining the Role of Training and Development Programs in Enhancing Employee Performance in Bunna Bank," submitted by Hanna Endreas Eromo in partial fulfillment of the requirements for the masters degree of Business Administration at St Mary's university, has been reviewed and approved for submission. The thesis has been examined and is found to meet the standards required for scholarly presentation and content.

Advisor's Full Name Alazar Amare (PhD)

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Date 06 / 02 / 2025

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SCHOOL OF GRADUATE STUDIES

Title: EXAMINING THE ROLE OF TRAINING PROGRAMS IN ENHANCING EMPLOYEE PERFORMANCE IN BUNNA INTERNATIONAL BANK

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ABSTRACT

This study investigates the impact of training and development programs on enhancing employee performance at Bunna International Bank. The primary objectives are to examine the effectiveness of training needs assessments, evaluate various training methods and delivery modes, and analyze the role of evaluation techniques in optimizing employee outcomes. A mixed-methods approach was adopted, integrating quantitative data from structured surveys and qualitative insights from semi-structured interviews with employees and managers. The research highlights significant findings, including the positive correlation between systematic training practices and improved employee performance metrics such as productivity, job satisfaction, and knowledge retention. Effective training delivery modes, particularly blended learning approaches, were identified as instrumental in engaging employees and reinforcing practical applications. However, gaps in aligning training with strategic goals and inconsistent evaluation practices were noted as areas needing improvement. The study concludes that targeted training initiatives, tailored to specific organizational and cultural contexts, are critical for maximizing workforce potential and sustaining competitive advantage in Ethiopia's dynamic banking sector. Key recommendations include enhancing training needs assessments, integrating robust evaluation frameworks like the Kirkpatrick model, and adopting innovative delivery modes to address diverse employee learning preferences. By addressing these gaps, Bunna International Bank can optimize its training programs to foster a culture of continuous improvement, ensuring long-term organizational growth and employee development. The findings offer valuable insights for financial institutions and other sectors seeking to improve employee performance through strategic human resource development.

Keywords: training and development, employee performance, training needs assessment, training methods, blended learning, evaluation techniques, productivity, job satisfaction, knowledge retention.

CHAPTER ONE

1. INTRODUCTION

This chapter provides an overview of the study by presenting essential foundational elements. It begins with the background of the research, offering context on the significance of training and development programs within organizations, specifically focusing on Bunna International Bank. Following this, the statement of the problem is outlined, highlighting the key issues and challenges addressed by the study. The chapter then articulates the objectives of the study, distinguishing between the general and specific objectives that guide the research. This is followed by a presentation of the research questions and hypotheses, which aim to provide a structured approach for exploring the relationships between training, development, and employee performance.

Further sections cover the significance of the study, discussing the potential impact of the findings on stakeholders, including organizations, employees, and researchers. The scope and limitations of the research are also presented to define the boundaries within which the study operates and to acknowledge any constraints encountered. Finally, the organization of the study is outlined, offering an overview of the structure across subsequent chapters, and the chapter concludes with a summary that encapsulates the main elements of the introductory chapter.

1.1. Background of the Study

Human resources are widely recognized as a crucial asset within modern organizations, with employees' specialized skills forming a critical foundation for current performance and future organizational development (Armstrong, 2009; Wright & McMahan, 2011). The direct influence of employee performance on overall organizational success has been a consistent finding in HRM research, particularly regarding how training and development affect job performance (Noe et al., 2014). The design and implementation of training programs are essential for promoting organizational efficiency, as they not only enhance the individual capabilities of employees but also contribute to the organization's strategic goals and adaptability (Goldstein & Ford, 2002; Elanga & Imran, 2013). Various training methodologies, tailored to address specific

job requirements, are employed to strengthen employee performance, leading to a cumulative positive impact on the organization's effectiveness and growth (Salas et al., 2012; Treven et al., 2015).

A significant aspect of effective training is the engagement and attitudes of trainees. When trainees exhibit a positive attitude toward the training process and its outcomes, their engagement tends to be higher, optimizing the benefits gained from the training (Sitzmann & Weinhardt, 2019; Nuëman, 2006). Attitudes influence not only how information is absorbed but also the likelihood of applying learned skills to workplace scenarios (Mathieu et al., 1992). Thus, understanding and fostering positive trainee attitudes can greatly enhance the effectiveness of training programs, making this a critical area within human resource development studies (Kirkpatrick & Kirkpatrick, 2006; Saks & Burke, 2012).

Human Resource Management (HRM) plays a central role in maintaining and enhancing industry standards, particularly by shaping and managing the human capital that drives organizational success (Armstrong & Taylor, 2014; Dessler, 2013). At each stage of HR development, training is a vital component that facilitates continuous improvement and adaptability among employees, which, in turn, bolsters organizational performance (Huselid, 1995). Extensive research has demonstrated strong correlations between structured training practices and key performance indicators, such as productivity, efficiency, and job satisfaction (Niazi, 2011; Salas et al., 2012).

Training is broadly defined as a systematic, continuous process aimed at developing employees' skills and knowledge, thereby enhancing their performance and value to the organization (Blanchard & Thacker, 2013; Abdulhameed, 2011). Recognizing employees as foundational assets, organizations that invest significantly in training reap the benefits of an informed and capable workforce. Such investment supports not only the retention of practical skills but also the reinforcement of experiential learning, which often proves more effective than theoretical approaches alone (Baldwin & Ford, 1988).

In the context of today's rapidly evolving global landscape, characterized by diverse cultural backgrounds and varying market demands, organizations face a growing imperative to align their

training programs with dynamic workforce needs. Tailored training initiatives that account for specific cultural and contextual factors are crucial to preparing employees with the skills necessary for optimal performance (Niazi, 2011; Jackson & Schuler, 2003). These efforts are fundamental to achieving sustained organizational efficiency and competitiveness.

A substantial body of research has demonstrated the positive effects of training and development on employee job performance, underscoring its importance in achieving organizational objectives. For instance, Arthur et al. (2003) conducted a meta-analysis of training effectiveness across industries and found a consistent link between well-designed training programs and improved employee productivity and job performance. Similarly, Saks and Burke-Smalley (2014) explored training transfer, highlighting how support from managers and peers is essential to translating learned skills into job performance. Empirical studies conducted in African contexts also provide insights, although findings have been inconsistent, reflecting diverse cultural and operational environments. For example, a study by Karodia, Rangongo, and Ahuja (2014) in South Africa found that training programs improved employee motivation and efficiency, particularly when training was aligned with organizational goals. In Ethiopia, research by Desta (2019) emphasized that while many organizations invest in training, the methods and objectives often vary, leaving a gap in understanding which specific training practices yield the highest performance gains.

Despite an expanding body of global research that underscores the positive impact of training on job performance, research focused on the Ethiopian banking sector remains limited. Ethiopian banks, including Bunna International Bank, navigate a dynamic financial environment where enhancing employee performance is essential to sustaining a competitive edge (Gebremichael & Rao, 2013; Debebe, 2020). However, only a few studies have specifically examined how training initiatives influence employee performance in this context, highlighting a significant gap in understanding the most effective training strategies for Ethiopian financial institutions (Hailemariam, 2019).

The limited research available suggests that training practices in Ethiopia vary widely, often influenced by resource constraints, organizational culture, and market demands (Tegegne & Takele, 2022). Given this variability, a standardized approach to training, adapted to Ethiopian

cultural and economic settings, is crucial to optimizing training outcomes and addressing the specific needs of Ethiopian banking employees. This study, therefore, seeks to fill the existing research gap by investigating the impact of training and development programs on employee performance within Bunna International Bank, providing a unique perspective on training efficacy in Ethiopia's banking sector. The findings aim to contribute to HR practices in Ethiopian banking by offering a framework for implementing effective training programs that align with the sector's operational demands, ultimately serving as a reference for similar institutions in the region.

1.2. Statement of Problem

Training is a structured and systematic approach designed to enhance employees' skills, knowledge, and competencies, which are essential for performing their roles effectively. This investment in human capital is widely recognized as a critical factor in improving organizational performance, enabling employees to meet the demands of their positions with greater expertise and adaptability (Noe, 2013; Armstrong, 2009). Effective training programs not only contribute to individual employee development but also play a vital role in bolstering an organization's competitive advantage by fostering a workforce that is skilled, agile, and responsive to market needs (Salas et al., 2012).

The impact of training on organizational outcomes extends beyond mere skill acquisition; it directly influences financial performance and operational efficiency. Research highlights that organizations with well-implemented training programs experience better productivity rates, reduced turnover, and higher levels of employee satisfaction, all of which lead to positive financial results (Blanchard & Thacker, 2013; Aguinis & Kraiger, 2009). Training enhances an organization's capacity to innovate and adapt, a necessity in today's rapidly changing markets (Goldstein & Ford, 2002). In competitive industries, this adaptability becomes a cornerstone for sustaining market relevance, as a trained workforce is better equipped to meet shifting consumer demands and emerging business challenges (Kraiger, 2002; Jackson & Schuler, 2003).

Thus, training acts as a vital catalyst for enhancing both employee and organizational performance, ultimately impacting customer satisfaction and the broader market positioning of

Ethiopian banks. With a structured approach to training, Ethiopian organizations can harness employee potential, align workforce capabilities with strategic goals, and achieve sustainable competitive advantage in the industry (Hailemariam, 2019; Niazi, 2011).

In the current global economy, the banking industry has become a major driver of financial stability and economic growth. This trend has prompted increased competition, with profitability often hinging on the quality and performance of a bank's workforce (Saks & Burke, 2012; Salas et al., 2012). Research consistently shows that training and development are crucial for equipping employees with the necessary skills to handle complex banking transactions, which can improve both service quality and customer satisfaction (Blanchard & Thacker, 2013; Aguinis & Kraiger, 2009). Within HRM literature, training has been linked to multiple benefits, such as increased productivity, enhanced job satisfaction, and overall organizational success (Baldwin & Ford, 1988). A well-trained banking workforce is better positioned to meet high performance standards and to adapt to the rapidly evolving demands of the financial industry (Goldstein & Ford, 2002; Noe et al., 2014).

Research conducted in various countries further underscores the value of effective training. In the United States, for instance, extensive studies have demonstrated the direct link between structured training programs and improved job performance in the banking industry (Arthur et al., 2003; Kirkpatrick & Kirkpatrick, 2006). Similarly, studies in Asian countries, such as Japan and South Korea, have shown that investment in employee training enhances operational efficiency and customer satisfaction in financial institutions (Lim & Morris, 2006; Yamazaki & Kayes, 2004). In African countries, findings suggest that tailored training initiatives lead to better alignment of employee skills with organizational goals, particularly in the banking and finance sectors, where customer expectations and service standards are continuously evolving (Mokaya et al., 2013).

In Ethiopia, the banking sector has increasingly recognized the importance of training, as evidenced by studies exploring the effects of training on employee performance within Ethiopian banks. Research by Gebremichael and Rao (2013) and Tegegne and Takele (2022) found that Ethiopian banks investing in targeted training initiatives experience significant improvements in employee proficiency, job satisfaction, and operational performance. Yet, these studies highlight

a consistent gap: while Ethiopian banks implement training programs, they often lack a systematic approach tailored to meet unique organizational and market demands. Many training programs are implemented without adequate assessment of their relevance or effectiveness, leading to inconsistent outcomes across institutions (Debebe, 2020; Hailemariam, 2019). These findings underscore the need for research that thoroughly examines the effects of specific training methods on job performance within Ethiopian banks.

In the Ethiopian banking sector context, training is increasingly recognized as a crucial factor for organizational success, particularly within the financial sector. Studies show that Ethiopian banks investing in employee training witness improved service delivery and operational performance, aligning with global findings on training effectiveness (Gebremichael & Rao, 2013; Debebe, 2020). As financial institutions in Ethiopia face a dynamic market landscape, training offers a pathway for these organizations to enhance their operational efficiency, promote financial stability, and build resilience against economic fluctuations (Tegegne & Takele, 2022).

The limited research available on training's effectiveness in the Ethiopian banking sector reveals a need for a more robust, context-specific approach. First, a gap exists in the literature on the systematic evaluation of training techniques and delivery methods suitable for the Ethiopian banking context. Secondly, inconsistencies in findings across studies point to a lack of uniform training practices, suggesting that many Ethiopian banks may not be fully capitalizing on the potential benefits of training due to method-related issues (Desta, 2018; Asfaw et al., 2015). Given these gaps, this study aims to contribute to a better understanding of the effects of structured training practices on employee performance in Ethiopian banks, specifically at Bunna International Bank. By focusing on the training process and delivery techniques, this study seeks to develop insights that can guide the adoption of best practices within Ethiopia's unique financial sector landscape, ultimately benefiting both employees and the organizations they serve.

1.3. Objectives of the Study

1.3.1. General Objective

The general objective of this study is to examine the effects of specific training and development dimensions on employee performance at Bunna International Bank.

1.3.2. Specific Objectives

The specific objectives include

- 1) To investigate the impact of training need assessment on Bunna International Bank's employee performance?
- 2) To examine the effect of training methods job performance of employees in Bunna International Bank?
- 3) To see the effects of different training delivery modes on performance outcomes at Bunna International Bank.
- 4) To examine training evaluation technique impact employee performance?

1.4. Research Questions of the Study

The research questions are;

- 1) How does training need assessment impact Bunna International Bank's employee performance?
- 2) How does training methods job performance of employees in Bunna International Bank?
- 3) What are the effects of different training delivery modes on performance outcomes at Bunna International Bank?
- 4) How does do training evaluation technique impact employee performance?

1.5. Significance of the Study

This study holds substantial value for various organizational stakeholders, providing insights into the development of systematic, effective strategies to enhance employee skills. It also offers an evaluation of managerial decision-making processes, aiding in the pursuit of organizational goals and objectives. Additionally, the findings of this study serve as a useful reference for researchers seeking literature on strategies for enhancing employee skills and knowledge. By underscoring the importance of training and development, this research contributes to improved employee performance and fosters opportunities for stronger customer relationship management.

1.6. Scope of the Study

This study analyzes the effectiveness of training and development programs in enhancing employee performance within Bunna International Bank, a prominent private bank in Ethiopia. The geographical scope focuses on the head office of the bank. This broader approach provides a more comprehensive understanding of the training initiatives across different settings within the capital.

The temporal scope encompasses recent training and development initiatives implemented within the last 3-5 years at these branches. Various training programs, such as orientation, technical skills training, and leadership development, are to be examined to assess their impact on employee performance. The study includes employees from diverse job roles and experience levels within the selected branches to capture a wide range of perspectives on training effectiveness. Factors unrelated to the specific branches or their training programs are excluded from the study, ensuring a focused analysis on internal factors impacting employee performance within these locations.

1.7. Limitation of the Study

This study acknowledges its limitations within a defined scope. Due to constraints such as limited time and financial resources, the researcher has chosen to focus exclusively on the branches of Bunna International Bank located in Addis Ababa City. This strategic delimitation allows for a more manageable and in-depth analysis of the training and development programs within these specific locations.

Furthermore, while the relationship between training and employee performance is a broad and multifaceted topic, the researcher encountered challenges in thoroughly addressing all relevant aspects. The complexities involved in assessing various training methodologies, employee engagement levels, and performance metrics make it difficult to capture the complete picture within the constraints of this study. Consequently, the findings may not fully represent the broader dynamics at play in the banking sector or other regions of Ethiopia. This limitation highlights the need for further research that can explore these themes across a wider range of contexts and institutions.

1.8. Organization of the Study

This study is organized into five distinct chapters, each serving a specific purpose to facilitate a comprehensive exploration of the research topic.

Chapter one introduces the study, providing essential background information on the subject matter. It includes the statement of the problem, the objectives of the research, research questions, the significance of the study, and the defined scope. This chapter sets the foundation for understanding the context and importance of the research.

Chapter two offers a comprehensive review of the existing literature relevant to the study. It encompasses definitions of key concepts, theoretical frameworks, and empirical studies that inform the research. This chapter also presents the conceptual framework guiding the analysis, highlighting how various factors interact within the context of training and employee performance.

Chapter three details the methodology employed in the research. It outlines the research design, data collection techniques, and analysis methods utilized to gather and interpret the data. This chapter ensures transparency and rigor in the research process, enabling readers to understand how conclusions were drawn.

Chapter four presents the findings of the study, systematically discussing the results in relation to previous research and supporting theories. This chapter aims to provide insights into how the training and development programs affect employee performance within the selected branches of Bunna International Bank.

Chapter five concludes the study with a summary of the key findings and their implications. It offers conclusions drawn from the analysis and provides actionable recommendations based on the research outcomes. This chapter serves as a reflection on the study's contributions and suggests areas for future research. The thesis concludes with a reference list of all sources cited throughout the study and appendices that include survey questionnaires and supplementary documents relevant to the research.

1.9. Conclusion

In summary, this chapter offers a comprehensive overview of the study's background and context. It outlines the problem statement that the research aims to address, emphasizing the importance of understanding the relationship between training and employee performance within Bunna International Bank. The study objectives clearly delineate the goals of the research, while the research questions guide the inquiry and frame the analysis.

Additionally, the significance of the study is highlighted, underscoring its potential contributions to both academic knowledge and practical applications in the banking sector. The defined scope establishes the boundaries of the research, clarifying that the focus are on specific branches in Addis Ababa and recent training initiatives.

Finally, the organizational structure of the study is presented, outlining the progression through the five chapters. This framework facilitated a logical flow of information and ensure that readers can easily navigate the research findings and conclusions. Overall, this chapter lays the groundwork for understanding the importance of the research topic and prepares the reader for the detailed exploration that follows in the subsequent chapters.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1. Introduction

This chapter examines the literature concerning the impact of training and development methods on employee performance. It included theoretical and empirical reviews, provide a synthesis of the literature studied, and identify research gaps while presenting a conceptual framework.

2.2. Theoretical Review

2.2.1. Training and Development

Beardwell and Holden (2013) contend that the increased emphasis on training in recent years can be attributed to heightened competition and the observed success of companies that prioritize employee development. They further suggest that advancements in technology and organizational evolution have prompted employers to recognize that the proficiency of their workforce directly impacts their success. Consequently, this realization has underscored the necessity for significant and ongoing investments in training and development initiatives. As noted by Garavan et al. (2016), organizations that invest in their employees' training and development are more likely to achieve higher levels of organizational performance and employee satisfaction.

From the employee's perspective, the main purposes of learning are to acquire the skills and knowledge necessary for performing their job and to advance their careers through promotions. Training and development also support employees' personal and professional growth by facilitating career transitions. Learning can be defined as acquiring knowledge through self-directed study, experience, or a combination of both; it involves gaining skills, competencies, attitudes, and ideas that are retained and applied, or a change in behavior resulting from experience (Gilley & Maycunich, 2000). Senge (1990) argues that learning is not just about absorbing information but about enhancing one's capacity to achieve what was previously unattainable. This perspective aligns with the concept of lifelong learning, which emphasizes the

importance of continuous personal and professional development throughout an individual's career (Candy, 1991).

According to Kreitner and Kinicki (2007), despite diligent screening of job applicants, there typically remains a disparity between employees' existing knowledge and the knowledge required for optimal performance. This gap highlights the importance of targeted training programs tailored to address specific skill deficiencies. For organizations aiming to gain a competitive edge within their industries, comprehensive and efficient training of their workforce is essential. Training, therefore, serves as a pivotal component for enhancing organizational performance by bridging the divide between desired standards or targets and the actual levels of job performance. As indicated by Noe (2010), skill development has been recognized as vital for enhancing competitiveness, particularly in rapidly changing industries where technological advancements can quickly render existing skills obsolete.

Moreover, training and development benefit both the organization and individual employees. For organizations, it enhances profitability, fosters positive attitudes toward profit orientation, boosts job knowledge and skills across all levels, improves workforce morale, and aligns employees with organizational goals (Sims, 1990). Research by Tharenou et al. (2007) shows that organizations with robust training programs experience lower employee turnover rates, which contributes to significant cost savings associated with recruitment and onboarding new staff.

For individual employees, training and development aid in making better decisions, solving problems effectively, fostering self-development and confidence, managing stress and conflict, increasing job satisfaction and recognition, and achieving personal goals while enhancing interaction skills (Sims, 1990; Blanchard & Thacker, 2013). According to a study by Salas et al. (2012), effective training programs lead to improved employee performance, increased motivation, and higher job satisfaction levels, creating a positive feedback loop that benefits both employees and organizations.

Furthermore, training and development have been shown to contribute to a culture of continuous improvement within organizations, as highlighted by Garvin (1993), who emphasizes that learning organizations are better equipped to adapt to change and foster innovation. The

integration of training and development initiatives into an organization's overall strategy is essential for achieving sustainable growth and maintaining a competitive advantage in today's dynamic business environment (Kirkpatrick & Kirkpatrick, 2006).

2.2.2. Employee Performance

Deadrick and Gardner (2007) characterize employee performance as the culmination of achieved outcomes across various job functions within a specific timeframe. This perspective portrays performance as a spectrum of attained results, which can be assessed using diverse parameters outlining an employee's performance pattern over time. In contrast, Saeed et al. (2013) present a later definition, defining employee performance as the ability to fulfill tasks within predefined parameters. They further elaborate that certain variables, such as managerial demeanor, organizational culture, personal issues, job content, and financial incentives, are crucial for facilitating employee performance. Notably, these variables typically exert a positive influence on employee performance, with the exception of personal problems, which can impede performance.

Employee performance refers to the productivity and output of employees resulting from their development. It significantly impacts organizational effectiveness (Hameed & Waheed, 2011). Training is crucial as it improves organizational efficiency and helps employees enhance their performance. While employee performance is influenced by factors such as job satisfaction, knowledge, commitment, and management perspective, training and development are the most critical elements in driving performance (Kirkpatrick & Kirkpatrick, 2006; Saks & Burke, 2012).

Performance Management Process Employee performance is crucial for a company, which should make every effort to support underperforming employees. Performance management is divided into five key elements: planning, monitoring, developing, rating, and rewarding.

Planning: During the planning stage, goals are set, strategies are developed, and tasks and schedules are outlined to achieve these goals. Effective goal setting is crucial, as research indicates that clear, measurable goals can enhance employee performance significantly (Locke & Latham, 2002).

Monitoring: Monitoring involves regularly reviewing progress towards goals, continuously measuring performance, and providing ongoing feedback to employees and teams on their advancement. Ongoing monitoring allows for the assessment of how well employees are meeting set standards and provides a chance to adjust unrealistic or problematic standards (Obisi, 1996; Aguinis, 2009). Feedback plays a vital role in this process, as it can motivate employees and reinforce desired behaviors (Kluger & DeNisi, 1996).

Developing: In the development stage, employees are expected to address and improve any identified performance issues from their time with the company. As planning and monitoring reveal performance deficiencies, these issues can be addressed and rectified. Development can be facilitated through various means, including training programs, mentoring, and coaching (Goldstein & Ford, 2002).

Rating: The rating stage involves summarizing employee performance, which is useful for evaluating and comparing performance over time or between different employees. Effective performance appraisals can lead to improved employee performance and increased job satisfaction (Boswell & Boudreau, 2000).

Rewarding: At the end of the cycle, during the rewarding stage, organizations identify their top performers. This stage is aimed at recognizing and rewarding exceptional performance that exceeds expectations (Elnaga & Imran, 2013). Research has shown that reward systems can significantly impact employee motivation and performance (Ryan & Deci, 2000).

In summary, employee performance is a multifaceted concept influenced by various factors, including training and development, managerial practices, and organizational culture. Companies that prioritize effective performance management practices are better positioned to enhance employee productivity and organizational effectiveness (Rosenfeld et al., 2008).

2.2.3. Theories

Human Capital Theory

Human Capital Theory originated with Schultz (1961) and was further developed by Becker (1964), who characterized expenditures on human capital as investments rather than mere

consumption. This perspective redefined how education and training are viewed within the economic framework, positioning them as essential investments in a workforce's productivity.

Conceptual Framework of Human Capital Human capital encompasses knowledge, skills, attitudes, aptitudes, and other acquired attributes that contribute to productivity (Becker, 1964; Mincer, 1974). According to this theory, education and training enhance workers' productivity by imparting valuable knowledge and skills, consequently increasing their future income through higher lifetime earnings (Becker, 1964). Becker likened human capital to physical means of production, such as factories and machines, suggesting that individuals can invest in their human capital through education and training, with their outputs partially contingent on the rate of return on the human capital they possess.

The theory posits that individuals who invest in their education and skills are likely to achieve higher productivity, leading to greater compensation (Psacharopoulos & Patrinos, 2004). For instance, empirical studies have consistently shown a positive correlation between educational attainment and income levels, indicating that each additional year of education can significantly increase an individual's earning potential (Mincer, 1974; Psacharopoulos, 1994).

Investment in Human Capital Investing in human capital is critical for enhancing individual capabilities and, by extension, organizational performance. The costs associated with this investment can include tuition fees, time spent in training, and lost income during the learning period (Becker, 1993). However, these costs are often outweighed by the potential benefits, including improved job performance, increased earnings, and enhanced career opportunities (Becker, 1993; Lynch, 1994).

Moreover, human capital investment is not limited to formal education; it also includes on-the-job training, professional development programs, and informal learning experiences (Noe, 2010). Organizations that prioritize human capital development through continuous training and educational opportunities can foster a more skilled and motivated workforce, which is essential for maintaining a competitive edge in today's dynamic business environment (Hameed & Waheed, 2011).

Returns on Human Capital Investment Becker (1964) suggests that the returns on human capital investment can be analyzed in terms of both monetary and non-monetary benefits. Higher educational attainment often correlates with improved job satisfaction, lower unemployment rates, and better job security (Oreopoulos & Petronijevic, 2013). In addition, the development of human capital contributes to social benefits, including reduced crime rates and improved public health outcomes (Cameron & Heckman, 1998).

Research indicates that the returns on investment in human capital can vary significantly based on factors such as field of study, labor market conditions, and individual characteristics (Chevalier & Lanot, 2002; Card, 1999). For instance, investments in fields with high demand, such as technology and healthcare, tend to yield higher returns compared to investments in saturated or declining sectors (Manski & Wise, 1983).

Human Capital and Organizational Performance Organizations that invest in their employees' human capital are likely to experience enhanced performance outcomes. Human capital is integral to the development of competitive advantages, as it influences innovation, productivity, and employee engagement (Becker & Huselid, 1998). Furthermore, firms that foster a culture of continuous learning and development can achieve greater adaptability to market changes and enhanced operational efficiency (Kirkpatrick & Kirkpatrick, 2006).

In conclusion, Human Capital Theory underscores the significance of investing in education and training as a means of enhancing individual and organizational productivity. As the labor market evolves, organizations must prioritize human capital development to remain competitive and meet the demands of a rapidly changing economy.

Social Learning Theory

Social Learning Theory, formulated by Bandura (1977), aims to elucidate and forecast how individuals acquire knowledge through observation. This theory posits that learning occurs in a social context and is significantly influenced by the observation of others. Bandura's framework highlights the importance of observational learning, which is governed by three core processes: attention, retention, and reproduction.

Core Processes of Social Learning

Attention: For learning to occur, learners must first pay attention to the behavior of others. Factors that enhance attention include the model's characteristics (e.g., competence, attractiveness), the complexity of the behavior being modeled, and the perceived relevance of the behavior to the observer (Bandura, 1977; Smith et al., 2011).

Retention: After observing a behavior, learners must retain the information in their memory to reproduce it later. This involves cognitive processes such as encoding and rehearsal (Schunk, 2012). Learners can enhance retention through strategies like mental imagery and verbal repetition.

Reproduction: Finally, the learner must be able to reproduce the observed behavior. This process requires physical and cognitive capabilities, as well as the opportunity to practice the new skill (Bandura, 1986).

Guidelines for Effective Training From Social Learning Theory, several guidelines emerge for creating optimal training conditions. For instance, when demonstrating a task, providing the learner with a verbal model can enhance performance. The most effective verbal models offer task-response rules that are straightforward and easily memorable (Bandura, 1986; Schunk, 2012). Additionally, trainees are more likely to internalize self-reward mechanisms for job performance if they perceive their work as meaningful both personally and for the company and believe they have a significant degree of control over the outcomes of their work (Bandura, 1997).

Furthermore, Bandura (1977) emphasized the importance of self-efficacy—the belief in one's ability to succeed in specific situations—as a critical factor influencing learning outcomes. Higher self-efficacy is associated with greater motivation, persistence, and resilience in the face of challenges (Zimmerman, 2000). Training programs that foster self-efficacy can significantly improve employee performance and satisfaction.

Practical Applications in Industry Social Learning Theory has found practical application in various industries through training methodologies. This theory has been utilized to educate managers on how to handle human relations challenges more adeptly within the workplace. For example, organizations have implemented leadership training programs that employ role modeling and observational learning to help managers develop essential interpersonal skills (Reed & Puthusserypady, 2011).

Additionally, Social Learning Theory has been employed to anticipate which subordinates are likely to emulate the behavior of their supervisors. Research has shown that employees often look to their leaders for cues on acceptable behaviors and attitudes, making it crucial for managers to model desired behaviors (Bandura, 1977; Houghton et al., 2009). Numerous companies have implemented training programs to enhance the effectiveness of their supervisors in addressing various interpersonal job issues, such as motivating underperforming employees, managing resistance to change, and addressing discrimination complaints (Bandura, 1977; Salas et al., 2012).

In summary, Social Learning Theory provides valuable insights into the processes of observational learning and emphasizes the importance of modeling, self-efficacy, and social context in effective training programs. By leveraging these principles, organizations can create more impactful training experiences that enhance employee performance and foster a positive workplace culture.

2.2.4. The Training Process

Training is the deliberate and organized process of changing behavior through structured learning events, activities, and programs, enabling participants to attain the knowledge, skills, competencies, and abilities needed to perform their jobs effectively (Gordon, 1992). According to Pheesey (1971), training is a systematic approach to modifying employees' behavior or attitudes to better achieve organizational goals. To successfully meet its training objectives, an organization must ensure that the design and implementation of the training program are carefully planned and systematic, focusing on improving performance and productivity (Salas et al., 2012; Cheng & Hampson, 2016).

An effective training program is developed through a systematic, step-by-step approach. Training efforts that are isolated or conducted as one-time events frequently fall short of achieving organizational goals and meeting participant expectations (Baldwin & Ford, 2019). The following are the five essential steps for designing a successful training program:

Assess Training Needs: The initial step in creating a training program is to identify and evaluate the training needs. These needs might already be outlined in the organization's strategic, human resources, or individual development plans. However, if you're developing the program from the ground up without predefined objectives, you'll need to perform a training needs assessment. This assessment can include surveys, interviews, focus groups, and performance evaluations to gather data on current competencies and identify gaps (Meyer & Van Woerkom, 2014; Rouse, 2015).

Set Organizational Training Objectives: Training needs assessments (organizational, task, and individual) highlight any deficiencies in existing training initiatives and employee skill sets. These gaps should be analyzed, prioritized, and transformed into the organization's training objectives. The main aim is to address the gap between current and desired performance by developing an effective training program. At the employee level, the training should align with areas needing improvement identified through 360-degree evaluations (Cascio & Boudreau, 2016; Noe et al., 2017).

Create a Training Action Plan: The next step is to develop a detailed action plan that encompasses learning theories, instructional design, content, materials, and other training components. The plan should outline the resources and methods for delivering the training. It is important to consider the level of training required and the learning styles of the participants (Reiser & Dempsey, 2012). Many organizations test their programs through pilot initiatives, collecting feedback to make necessary adjustments before rolling out the program company-wide (Holton et al., 2018).

Implement Training Initiatives: During the implementation phase, the training program is put into action. Organizations must decide whether to deliver the training internally or through external providers. This phase involves scheduling training activities and organizing necessary

resources, such as facilities and equipment. The program is then officially launched, promoted, and conducted. Throughout the training, it is essential to monitor participants' progress to ensure the program is effective (Kirkpatrick & Kirkpatrick, 2016; Blanchard & Thacker, 2013).

Evaluate & Revise Training: As highlighted earlier, the training program should be continuously monitored. At its conclusion, a comprehensive evaluation is necessary to assess whether the program achieved its objectives and was successful. Feedback from all stakeholders should be collected to gauge the effectiveness of both the program and the instructors, as well as the acquisition of knowledge and skills (Phillips & Phillips, 2016). Analyzing this feedback helps identify any weaknesses in the program. Based on this analysis, the training program or action plan can be revised if objectives or expectations are not being met (Stufflebeam & Shinkfield, 2017).

In summary, a structured training program not only equips employees with necessary skills but also aligns their capabilities with the organization's strategic goals. Ongoing evaluation and revision of training initiatives ensure that they remain relevant and effective in a rapidly changing work environment.

2.2.5. Training and Development Methods

Beardwell and Holden (2013) emphasize that the judicious selection of training methods can represent a highly cost-effective investment, provided that appropriate methods are employed. They caution that an indiscriminate increase in training methods may not necessarily lead to beneficial outcomes for trainees. The effectiveness of training is significantly influenced by the choice of methods, which should align with both organizational goals and the learning preferences of employees (Baldwin & Ford, 2019; Goldstein & Ford, 2013).

On-the-Job Training Methods

According to Greer (2003), on-the-job training (OJT) methods involve new or inexperienced employees learning by observing their peers or managers and attempting to imitate their actions. These methods are cost-effective and minimally disruptive, as employees continue working while receiving training on the same equipment and following established standards.

Additionally, trainees benefit from learning while earning, which can enhance their motivation and engagement (Baker et al., 2017).

Commonly used on-the-job training methods include:

Coaching: Coaching is a form of one-on-one training that quickly identifies and addresses weak areas, facilitating the application of theoretical knowledge to practical situations (Dessler & Varkkey, 2010). Research indicates that coaching can significantly enhance individual performance and job satisfaction when aligned with employee goals and needs (Baker & Beaudin, 2019). However, a major drawback is that it tends to reinforce existing practices and styles, potentially limiting innovation (Hawkins & Smith, 2018).

Mentoring: Mentoring focuses on the development of attitudes and competencies, particularly for managerial employees. This training is always conducted by a senior insider, facilitating one-on-one interaction similar to coaching (Dessler & Varkkey, 2010). Studies have shown that mentoring can enhance career progression and job satisfaction, particularly for underrepresented groups in organizations (Ragins & Kram, 2017).

Job Rotation: Job rotation involves an employee rotating through different jobs at scheduled intervals to gain a comprehensive understanding of various aspects of the business and assess their own abilities (Dessler & Varkkey, 2010). Research indicates that job rotation can lead to higher job satisfaction and better employee retention by enhancing skills and reducing monotony (Baker & Kauffeld, 2018).

Off-the-Job Training Methods

Off-the-job training methods occur outside the usual work environment, where study materials are provided, allowing full focus on learning rather than on job performance. These methods also offer greater freedom for expression (Greer, 2003).

Common off-the-job training methods include:

Classroom Lectures and Seminars: Traditional teaching methods typically consist of formal lectures and seminars, assisting individuals in gaining knowledge and enhancing their conceptual

and analytical skills. Many organizations provide these types of instruction internally, through external vendors, or by using a combination of both approaches (Decenzo & Robbins, 2010). Recent studies indicate that while traditional lectures can effectively convey information, incorporating interactive elements enhances engagement and retention (Blume et al., 2014).

Simulated Training (Vestibule Training): This method involves trainees learning on the real or simulated equipment they use at work, but the training takes place off-site. It is employed when on-the-job training is either too expensive or too risky (Dessler & Varkkey, 2010). Simulated training has been shown to improve skill acquisition and confidence, particularly in high-stakes environments such as healthcare and aviation (Tharp et al., 2015).

Multimedia Learning: This approach can effectively showcase technical skills that are difficult to convey through other training methods. It might involve the use of videos and DVDs, which can be made available online (Decenzo & Robbins, 2010). Multimedia training methods have been found to enhance learning outcomes by accommodating diverse learning styles and increasing engagement (Mayer, 2014; Garrison & Anderson, 2011).

In conclusion, the selection of training methods is crucial for maximizing the effectiveness of training and development programs. Organizations must consider the specific needs of their workforce and align training methods with their strategic objectives to ensure successful outcomes.

2.2.6. Training Needs Assessment (TNA)

Training Needs Assessment (TNA) is a systematic process used to determine whether a training need exists and, if so, what specific training is necessary to address it. The primary objective of TNA is to accurately assess the current situation and identify the gap between the current and desired performance levels (McGehee & Thayer, 1961; Altschuld & Kumar, 2010). By employing tools such as surveys, interviews, observations, secondary data, and workshops, TNA can reveal issues that may be addressed through targeted training initiatives (Noe et al., 2017).

According to Hager and Holland (2014), effective TNA identifies the specific skills and knowledge required for employees to meet organizational standards. This assessment helps close,

or even entirely bridge, the performance gap by providing participants with the necessary knowledge and skills and motivating them to develop and improve their capabilities (Bashir et al., 2019). The data collected about the current situation is crucial for evaluating or measuring the impact of the training later on, acting as baseline information against which training effectiveness can be assessed (Kirkpatrick & Kirkpatrick, 2016).

The TNA process can be categorized into three main types:

Organizational Analysis: This involves evaluating the organization's goals, strategies, and resources to identify training needs that align with overall objectives (Baldwin & Ford, 2019). This step assesses how external factors, such as market conditions and technological changes, might impact the training requirements of employees (Rothwell & Kazanas, 2015).

Task Analysis: Task analysis focuses on identifying the specific tasks and competencies required for a particular job role. It examines the skills, knowledge, and abilities necessary for optimal performance, enabling organizations to pinpoint areas where training is needed (Brinkerhoff, 2016; Tannenbaum & Yukl, 2016). This approach helps establish a clear link between training and job performance, ensuring that training initiatives are relevant and applicable.

Individual Analysis: Individual analysis evaluates the performance of specific employees to determine their training needs. This may involve performance appraisals, self-assessments, or feedback from supervisors (Davis et al., 2017). Individual analysis is essential for identifying employees who require additional training to meet performance standards (Salas et al., 2012).

Methods for Collecting Data

A variety of methods can be used for collecting data in the TNA process, which can be employed either alone or in combination:

Surveys and Questionnaires: These are commonly used tools that enable organizations to gather quantitative data on employee skills, knowledge gaps, and training preferences. Surveys can provide a broad overview of training needs across the organization (Bashir et al., 2019; Smidt et al., 2017).

Interviews: Conducting interviews with employees, managers, and stakeholders allows for a deeper understanding of specific training needs. This qualitative approach can uncover insights that surveys may not capture, such as the context of performance issues (Kirkpatrick & Kirkpatrick, 2016).

Observations: Direct observation of employees in their work environment can help identify performance deficiencies and training needs. This method allows trainers to witness first-hand the challenges employees face and the skills required for their roles (Baldwin & Ford, 2019).

Focus Groups: Engaging groups of employees in discussions can provide valuable feedback on training needs and preferences. Focus groups can facilitate brainstorming and idea-sharing, enabling organizations to explore various perspectives (Noe et al., 2017).

Secondary Data Analysis: Organizations can analyze existing performance data, such as employee productivity metrics, quality assessments, and turnover rates, to identify training needs. This method leverages available information to pinpoint areas for improvement (Hager & Holland, 2014).

In conclusion, TNA is a critical process for identifying and addressing training needs within an organization. By systematically assessing organizational, task, and individual factors, organizations can develop targeted training programs that effectively bridge performance gaps and enhance employee capabilities. The methods employed in TNA provide a comprehensive understanding of training requirements, ensuring that training initiatives align with organizational goals and contribute to overall success.

2.2.7. Effects of Training on Employee Performance

Training is increasingly recognized as a fundamental component of workplace effectiveness. Elnaga and Imran (2013) emphasize that training is indispensable in the workplace; without it, employees may lack a solid understanding of their responsibilities and duties. Training serves to enhance the competencies of both new and existing employees, enabling them to fulfill their job roles effectively. Furthermore, it equips employees with the necessary skills to assume future

positions within the organization with confidence and proficiency while addressing any deficiencies in job-related areas (Aguinis & Kraiger, 2009).

Recent studies have reinforced the idea that training is not just a cost but a strategic investment. According to Wexley and Latham (2016), organizations that invest in training often experience a substantial return on investment, as training initiatives contribute to improved employee performance, satisfaction, and retention. Effective training has been recognized as a critical factor for enhancing performance, as it elevates both employee and organizational competency levels (Salas et al., 2012).

Training impacts employee performance in several significant ways:

Skill Enhancement: Training enhances the specific skills required for job performance. A study by Kahn et al. (2017) found that employees who receive targeted training exhibit higher levels of proficiency in their tasks compared to those who do not. This is particularly important in fast-paced industries where technology and processes evolve rapidly (Blume et al., 2014).

Job Satisfaction and Engagement: Training contributes to increased job satisfaction and engagement among employees. Research by Karatepe and Olugbade (2016) indicates that employees who receive regular training are more likely to report higher levels of job satisfaction, which, in turn, leads to increased productivity and lower turnover rates. Engaged employees are generally more committed to their organization, further enhancing performance outcomes (Saks, 2016).

Alignment with Organizational Goals: Training helps bridge the gap between desired performance levels and actual performance exhibited by employees. According to Choi and Jacobs (2014), effective training aligns employee skills and knowledge with the organization's strategic goals, thereby fostering a culture of continuous improvement and adaptability. This alignment is critical for achieving organizational success in an increasingly competitive environment.

Employee Confidence and Autonomy: Providing training enhances employee confidence and autonomy in their roles. Research by Jang et al. (2017) demonstrates that employees who receive

adequate training feel more competent and are more likely to take initiative in their work. This sense of ownership can lead to innovative problem-solving and enhanced performance.

Long-Term Career Development: Training not only addresses current deficiencies but also prepares employees for future roles within the organization. McKinsey & Company (2018) highlights that organizations focusing on employee development through training programs are more successful in building a strong leadership pipeline, as employees are better prepared for advancement opportunities.

Impact on Team Performance: Training also has positive effects on team dynamics and performance. Research by Salas et al. (2015) suggests that training initiatives that emphasize teamwork and collaboration lead to enhanced collective performance. When teams undergo training together, they develop stronger relationships and communication skills, which translate to better outcomes in group tasks.

In summary, training is a vital investment that yields significant returns in terms of enhanced employee performance. It enhances specific skills, increases job satisfaction and engagement, aligns individual capabilities with organizational goals, boosts confidence, and prepares employees for future roles. As such, organizations that prioritize training are better positioned to achieve their strategic objectives and maintain a competitive edge in the marketplace.

2.2.8. Benefits of Training and Development

Training programs are vital for any organization aiming to enhance its overall performance. According to Pallavi (2013), these programs improve employee performance, update knowledge, and enhance personal skills while helping to prevent managerial obsolescence. Moreover, training enables management to more effectively assess job performance, facilitating better decisions regarding promotions, rewards, compensation, and other benefits. In addition, training supports managers in succession planning, employee retention, and motivation, fostering a more efficient and effective workforce (Noe, 2017).

Organizational Performance Enhancement; The need for training is identified by measuring the gap between expected and actual performance. As organizations face increasing complexity

and competition, training becomes essential for maintaining operational efficiency and effectiveness. Research by Blanchard and Thacker (2016) highlights that training significantly boosts an organization's performance in various ways. Key training areas for employees often include: Soft Skills Development: Training programs aimed at enhancing communication, teamwork, and emotional intelligence lead to improved interpersonal relationships and a more harmonious workplace (Bachkirova et al., 2016).

Problem-Solving Techniques: Training equips employees with tools to address challenges effectively, leading to better decision-making and operational improvements (Gordon et al., 2017). Managerial and Supervisory Skills: Targeted training in leadership fosters effective management practices, enhancing employee satisfaction and productivity (Yukl, 2013). Technical Processes and Regulatory Compliance: Regular updates in training ensure that employees are compliant with regulations and proficient in the latest technologies (Brown & Chudry, 2016). These training initiatives contribute to a higher quality of work life by fostering a supportive and employee-centered work environment, leading to enhanced job satisfaction and reduced turnover (Aguinis & Kraiger, 2009).

Confidence and Commitment

Mullins (2007) underscores the dual purpose of training and development: to enhance both employees' knowledge and skills and to facilitate a shift in their attitudes. Training emerges as a pivotal motivator within organizational contexts, offering numerous benefits that extend beyond mere skill acquisition. Increased Confidence and Commitment: Training initiatives lead to heightened confidence among staff members. By equipping employees with the requisite knowledge and skills, organizations empower them to tackle challenges confidently, fostering a culture of dedication and engagement (Gul et al., 2016).

Talent Recognition and Responsibility: Training provides a platform for recognizing and nurturing talent, amplifying a sense of responsibility among employees. This recognition can translate into tangible rewards such as pay increases and promotional opportunities (Meyer et al., 2018). Organizations that actively support employee development often report improved retention rates and enhanced employee loyalty. Personal Growth and Fulfillment: The

satisfaction derived from personal growth and achievement catalyzed by training initiatives cannot be understated. As employees master new skills and broaden their knowledge base, they experience a profound sense of fulfillment, fueling their motivation and driving career progression (Cascio & Boudreau, 2016). This intrinsic motivation contributes to a more engaged and productive workforce.

Continuous Learning and Adaptability

Training and development efforts invariably enhance the overall quality and skill set of the workforce. By investing in continuous learning and skill refinement, organizations ensure that their employees remain adept and adaptable in an ever-evolving landscape. Research by Tannenbaum and Yukl (2014) supports the notion that continuous training enhances employees' ability to innovate and respond to market changes, thus fortifying the organization's capacity for innovation and competitiveness.

In conclusion, the benefits of training and development extend far beyond immediate skill enhancement. By fostering a culture of continuous learning, organizations not only improve individual performance but also enhance overall organizational effectiveness, positioning themselves for sustained success in competitive markets.

2.2.9. Training Evaluation

The evaluation process is a critical component of training programs, as it assesses whether the program achieved its set objectives and goals. Effective evaluation allows organizations to conduct a cost-benefit analysis by comparing the training outcomes with the initial objectives established prior to program implementation (Phillips & Phillips, 2016). The criteria for evaluating a training and development program are often contingent upon these objectives, providing a framework for understanding the program's overall impact.

According to Ivancevich (2010), using multiple criteria is frequently more effective for evaluating training outcomes. This multi-faceted approach can yield comprehensive insights into the effectiveness of the training. However, some scholars argue that a single criterion, particularly the extent to which the training transfers to job performance, may suffice when the

primary goal is to enhance employee performance and productivity (Kirkpatrick & Kirkpatrick, 2016). This perspective underscores the importance of aligning evaluation criteria with the specific objectives of the training program.

Categories of Training Outcomes

Dessler (2008) identifies four fundamental categories of training program outcomes that are essential for effective evaluation: **Trainee Reactions**: This category evaluates how trainees respond to the training program, including their perceptions of whether they liked it and if they felt it was a valuable use of their time, energy, and effort. Positive reactions can be indicative of increased engagement and willingness to apply learned skills (Baker et al., 2019).

Learning Assessment: Conducting assessments, such as tests or practical evaluations, determines whether trainees have acquired the principles, skills, and knowledge that the training intended to impart. This category focuses on immediate outcomes of the training (Noe et al., 2017). **Behavioral Changes**: Evaluating whether the training has led to observable changes in trainees' behavior on the job is crucial. This step assesses the extent to which employees apply the learned skills in their work environment, which is indicative of training effectiveness (Salas et al., 2012).

Achievement of Objectives: This final category determines whether the training program has met the objectives set before its commencement. While the previous three categories provide valuable insights, achieving measurable results that align with stated goals is essential for demonstrating training effectiveness (Kirkpatrick & Kirkpatrick, 2016).

In addition to these categories, it is vital for organizations and trainers to cultivate a supportive work environment that enables trainees to apply the new behaviors and skills they have learned. A supportive culture encourages employees to implement their training in their daily roles, thereby reinforcing learning outcomes (Baldwin & Ford, 2014).

Trainees' supervisors play a crucial role in this process, as their active support can significantly influence the successful integration of new behaviors into daily work life. As noted by Burke and Hutchins (2017), supervisors should be involved throughout the training program, including

making visits to trainees during the sessions and, importantly, participating in the final planning phase. This involvement helps ensure that trainees commit to applying their new skills upon returning to their jobs.

Research by Tharp et al. (2018) highlights the importance of managerial involvement in training evaluations, indicating that when supervisors are engaged, there is a higher likelihood of behavioral transfer and enhanced employee performance. This aligns with the broader perspective that effective training programs not only focus on the initial delivery of content but also consider the organizational context in which training occurs. In conclusion, the evaluation of training programs is essential for determining their effectiveness and aligning them with organizational goals. By employing multiple criteria and fostering a supportive work environment, organizations can maximize the impact of their training initiatives and ensure that employees are equipped to translate their learning into improved performance.

2.3. Empirical Literature Review

Training Needs Assessment and Employee Performance

Training Needs Assessment (TNA) plays a critical role in bridging the skills gap within organizations, aligning employee capabilities with organizational goals (Alghamdi & Khan, 2020). By identifying specific training needs through structured methodologies such as surveys, interviews, and performance evaluations, TNA ensures that training initiatives are targeted and relevant (Nadeem et al., 2018). For instance, a study conducted by Oduro et al. (2021) revealed that organizations employing systematic TNA processes reported improved employee performance and satisfaction, as employees felt their specific developmental needs were being addressed. This alignment between training efforts and organizational objectives fosters a culture of continuous improvement, thereby enhancing overall performance.

Impact of Training Methods on Skill Development

Various training methods significantly influence employee skill development and job performance. Research by Salas et al. (2012) emphasizes that a combination of on-the-job training, coaching, and mentoring can lead to greater skill acquisition and application in the

workplace. In their study, Kahn et al. (2020) found that employees who participated in coaching sessions reported higher levels of job performance and confidence in their roles compared to those who received only traditional classroom training. Moreover, off-the-job training, when effectively integrated with practical applications, enhances employee engagement and knowledge retention, leading to improved job performance (Colquitt et al., 2014). Thus, organizations need to adopt a diverse range of training methods tailored to the learning preferences and needs of their employees.

Training Delivery Modes and Employee Engagement

The mode of training delivery also plays a pivotal role in influencing employee engagement, knowledge retention, and performance outcomes. With the rise of technology, organizations have increasingly adopted various delivery modes, including in-person, online, and blended learning approaches (Bawa, 2016). A study by Garrison and Kanuka (2014) found that blended learning, which combines face-to-face instruction with online components, resulted in higher engagement and better knowledge retention among employees compared to traditional methods. Similarly, research by Hwang and Chang (2018) indicated that online training programs, when designed with interactive elements and real-world applications, significantly improved employee performance. This suggests that organizations like Bunna International Bank can benefit from incorporating diverse training delivery modes to enhance the overall effectiveness of their training programs.

Training Evaluation Techniques

Effective training evaluation techniques are essential for ensuring the effectiveness and continuous improvement of training programs. As highlighted by Kirkpatrick and Kirkpatrick (2016), a systematic evaluation framework encompassing trainee reactions, learning assessments, behavioral changes, and achievement of objectives provides valuable insights into training effectiveness. Research by Caffarella and Daffron (2013) emphasizes the importance of feedback

systems and performance assessments in reinforcing learning and identifying areas for improvement. Additionally, post-training evaluations enable organizations to measure the long-term impact of training on employee performance and organizational outcomes (Phillips & Phillips, 2016). Thus, integrating robust evaluation techniques into training initiatives can enhance accountability and drive continuous improvement in employee performance at Bunna International Bank.

Best Practices in Training and Development

Identifying best practices in training and development is crucial for optimizing employee performance and operational efficiency. Research by Desimone et al. (2015) highlights that organizations with structured training programs that include clear objectives, relevant content, and ongoing support exhibit higher levels of employee engagement and performance. Furthermore, implementing mentorship programs, as suggested by Allen et al. (2017), can significantly enhance the professional development of employees and foster a supportive organizational culture. For Bunna International Bank, adopting a holistic approach to training and development that incorporates these best practices can lead to more effective initiatives that align with the bank's strategic objectives.

Employee Performance Metrics

Understanding the metrics used to evaluate employee performance is fundamental in assessing the effectiveness of training programs. According to Aguinis (2013), performance metrics should encompass both qualitative and quantitative measures, including productivity, quality of work, and employee engagement. A study by Nzuve et al. (2018) found that organizations that utilized comprehensive performance metrics reported improved training outcomes, as they could identify the specific areas where training had a tangible impact. Therefore, integrating robust performance metrics into the training evaluation process at Bunna International Bank can facilitate better decision-making regarding training initiatives and their alignment with overall performance goals.

Organizational Culture and Training

The influence of organizational culture on training and development initiatives cannot be understated. Research by Schein (2010) posits that an organization's culture shapes employee attitudes toward training and their willingness to engage in continuous learning. A positive culture that promotes learning and development is linked to higher employee motivation and performance (Eisenberger et al., 2019). Studies have shown that organizations with a strong learning culture are more likely to see improved training outcomes and higher employee retention rates (Kahn et al., 2020). For Bunna International Bank, fostering a culture that values training and development is essential for maximizing the impact of its training initiatives on employee performance.

Challenges in Training Implementation

Despite the clear benefits of training programs, organizations often face challenges in implementation. Factors such as resource constraints, inadequate training infrastructure, and lack of managerial support can hinder the effectiveness of training initiatives (Baldwin & Ford, 2014). Research by Brown et al. (2017) indicates that organizations that invest in developing their training infrastructure and providing managerial support are more successful in achieving desired training outcomes. Additionally, addressing employee resistance to training and ensuring that programs are relevant to their roles are critical challenges that need to be managed effectively (Kirkpatrick & Kirkpatrick, 2016). Identifying and overcoming these challenges is essential for Bunna International Bank to optimize its training and development initiatives.

Future Directions for Training Research

Future research should focus on exploring innovative training methods and their impacts on employee performance. With the rapid evolution of technology, there is a growing need to investigate the effectiveness of virtual reality, gamification, and microlearning in training contexts (Foley & Chang, 2021). Additionally, studies exploring the long-term impact of training on employee retention and career progression can provide valuable insights for organizations seeking to enhance their training strategies. By staying abreast of emerging trends and technologies in training and development, Bunna International Bank can continuously refine its training initiatives to meet the evolving needs of its workforce.

In conclusion, empirical literature highlights the critical role of training and development in enhancing employee performance across various dimensions. By examining the effectiveness of TNA, the impact of training methods and delivery modes, and the importance of robust evaluation techniques, organizations can identify best practices and strategies for optimizing training initiatives. For Bunna International Bank, leveraging these insights can lead to improved employee performance and operational efficiency, aligning training efforts with organizational goals.

2.4. Research Gaps

The existing literature on training and development highlights various elements of training practices but often fails to explore their direct impact on employee performance comprehensively. Several critical gaps emerge from this body of research:

While numerous studies outline the benefits of training initiatives, there is a notable lack of empirical research explicitly linking specific training practices to measurable improvements in employee performance. Elnaga and Imran (2013) assert that training plays a pivotal role in enhancing employee competencies; however, many studies present anecdotal evidence or theoretical frameworks without robust quantitative analyses, limiting their applicability to real-world scenarios. This gap is particularly relevant for organizations like Bunna International Bank, which require clear evidence of how training investments translate into enhanced job performance.

A significant portion of the literature is based on studies conducted several years ago, which may not adequately reflect the current dynamics and challenges of today's work environment. Changes in technology, industry standards, and organizational structures have dramatically altered the landscape in which employees operate. For instance, Pallavi (2013) emphasizes the importance of training in preventing managerial obsolescence, yet the findings from older studies may no longer be applicable, necessitating fresh research that considers contemporary factors impacting employee performance.

The training methods employed today—such as blended learning, e-learning, and virtual training—differ significantly from traditional approaches. However, many existing studies do not

adequately examine the effectiveness of these modern training delivery modes or their influence on employee engagement and knowledge retention. As noted by Greer (2003) and Dessler and Varkkey (2010), the nuances of on-the-job and off-the-job training methods have evolved, and there is a pressing need for research that investigates how these evolving practices impact performance outcomes, particularly in sectors like banking that are undergoing rapid digital transformation.

Much of the existing literature tends to focus on training and development practices within Western contexts, leaving a gap in understanding how these practices operate in developing countries, such as Ethiopia. The unique cultural, economic, and operational challenges faced by banks like Bunna International Bank require tailored research to uncover specific training needs and evaluate the effectiveness of various training methods within this context. This is crucial, as highlighted by Mullins (2007), who underscores the significance of tailoring training to specific organizational needs.

While the importance of Training Needs Assessment (TNA) in identifying skill gaps is acknowledged, there is insufficient research examining how TNA processes can be optimized to align employee capabilities with organizational goals effectively. Elnaga and Imran (2013) note that TNA can bridge the gap between current and desired employee performance, yet the lack of focus on TNA within the banking sector further underscores the need for studies that explore its role in enhancing training effectiveness and improving overall performance.

Despite the existence of various theoretical frameworks for evaluating training programs, such as the Kirkpatrick Model, their application in the Ethiopian banking context is largely unexplored. Dessler (2008) identifies critical categories for training evaluation, yet there is a need for empirical studies that test and adapt these theories to local conditions, providing insights into how training evaluation techniques can ensure continuous improvement in employee performance.

By addressing these identified research gaps, this study aims to provide a comprehensive analysis of the effects of specific training and development dimensions on employee performance at Bunna International Bank. The findings contribute not only to academic

discourse but also to practical applications that enhance training initiatives and align them with the evolving needs of the workforce.

2.5. Conceptual Framework

The conceptual framework serves as a guiding structure for the study, establishing the relationships between various dimensions of training and development as independent variables and employee performance as the dependent variable. A well-articulated framework is essential to understanding how different training dimensions can influence employee performance in the context of Bunna International Bank. In this study, the dependent variable is employee performance, which is defined as the effectiveness and efficiency with which employees execute their job responsibilities. On the other hand, the independent variables encompass several key dimensions of training and development, which include:

Training Needs Assessment (TNA): TNA is crucial for identifying specific skills gaps and aligning employee capabilities with organizational objectives (Baldwin & Ford, 2014). A well-conducted TNA can significantly enhance the relevance of training initiatives, leading to improved employee performance. Training Methods: The effectiveness of various training methods, including on-the-job and off-the-job training, coaching, and mentoring, plays a vital role in skill development (Greer, 2003; Dessler & Varkkey, 2010). The selection of appropriate training methods directly impacts employees' ability to apply learned skills effectively in their job roles. Training Delivery Modes: Different modes of delivery, such as in-person, online, and blended learning, influence employee engagement and knowledge retention (Noe, 2017). Understanding how these delivery methods affect learning outcomes is critical to optimizing training programs. Training Evaluation Techniques: Effective evaluation techniques, including feedback systems and post-training assessments, are essential for measuring training effectiveness and facilitating continuous improvement (Kirkpatrick & Kirkpatrick, 2016). These evaluations help determine whether training objectives have been met and how training can be enhanced for future iterations.

The proposed relationships between these independent variables and employee performance can be illustrated diagrammatically as shown in the graph below.

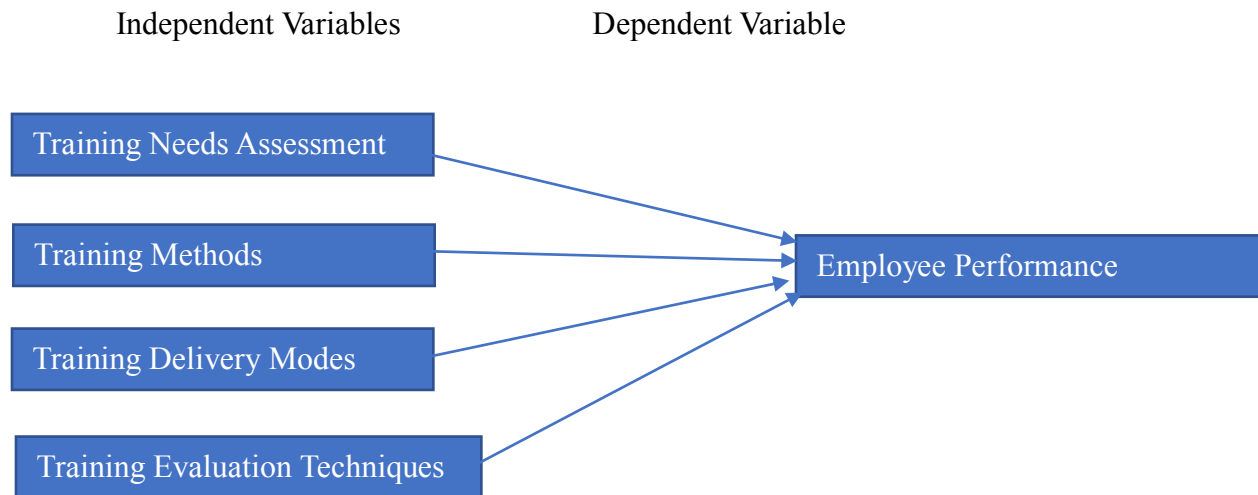


Figure 2.1: Conceptual Framework

The conceptual framework is adapted from Kirkpatrick (1994), Noe (2017), Goldstein and Ford (2002), and Smith et al. (2020) and Johnson (2018), who explored training evaluation, methods, needs assessment, and their impact on employee performance.

This framework highlights how the dimensions of training and development potentially influence employee performance, emphasizing the importance of each element in creating an effective training program. By clearly articulating the independent and dependent variables in this conceptual framework, this study aims to contribute to a better understanding of the impact of training and development on employee performance at Bunna International Bank. Future empirical research should focus on validating this framework to enhance the effectiveness of training programs in banking and other sectors.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Introduction

This chapter presents the research methodology applied in this study, detailing the approach and methods used to examine the impact of training and development on employee performance at Bunna International Bank. To ensure a comprehensive and structured analysis, the chapter outlines the specific research design, data collection instruments, population, and sampling techniques. Each methodological step is designed to align closely with the study's objectives, enabling systematic and measurable outcomes.

3.2. Research Approach

The research approach employed in this study integrates both quantitative and qualitative methodologies to provide a comprehensive understanding of the effects of training and development on employee performance. This mixed-methods approach allows for a balanced exploration of numerical data and in-depth insights, enabling a more holistic view of the subject.

The quantitative component is essential for systematically analyzing the relationships between dependent and independent variables through statistical methods, focusing on measurable outcomes such as employee performance metrics. This part of the study use structured questionnaires to gather numerical data on various dimensions of training, including needs assessment, training methods, delivery modes, and evaluation processes. Statistical tools such as regression analysis was then applied to assess cause-and-effect relationships between these training dimensions and employee performance (Creswell, 2012; Bryman, 2016). This quantitative approach provides the necessary structure to identify patterns, correlations, and trends, supporting the study's objective to generate replicable and generalizable insights (Saunders, Lewis, & Thornhill, 2019).

In contrast, the qualitative component complements this by delving into the experiences and perspectives of participants, adding depth and context to the numerical data. Semi-structured interviews with a sample of employees and supervisors was conducted to explore subjective

views on the training's effectiveness, challenges faced, and areas for improvement. This qualitative data offered insights into factors that may not be fully captured by quantitative metrics, such as employee motivation, satisfaction, and personal development, which are essential for understanding training impact in a more nuanced way (Kothari, 2014; Robson & McCartan, 2016).

By combining quantitative and qualitative approaches, this study mitigates researcher bias and enhances objectivity, while also allowing for richer interpretations of training and development outcomes at Bunna International Bank. The statistical analysis of quantitative data brings rigor and replicability, while the qualitative insights from interviews provide actionable feedback that can inform specific improvements in training practices. Together, these methods aim to produce both data-driven findings and personal insights that contribute to the broader understanding of effective training methodologies and their role in enhancing organizational performance (Zikmund, Babin, Carr, & Griffin, 2013; Armstrong & Taylor, 2014).

3.3. Research Design

A well-defined research design serves as a blueprint, guiding the researcher in the data collection and analysis needed to fulfill the study's objectives. Churchill and Iacobucci (2002) highlight that research design structures the investigation, helping researchers systematically address their research questions. This study employs a combination of descriptive and explanatory research designs to assess the impact of training practices on employee performance at Bunna Bank.

The descriptive research design focuses on providing a detailed, factual portrayal of training practices and employee performance within the organization. Descriptive research, according to Creswell (2014), is essential for accurately outlining characteristics of the subject under study, making it a valuable method for obtaining a comprehensive view of existing training programs and their perceived outcomes.

Alongside the descriptive component, this study incorporates an explanatory research design to analyze potential causal relationships between variables, such as specific training methods and employee performance outcomes. As Sekaran and Bougie (2016) explain, explanatory research aims to identify cause-and-effect relationships, making it an appropriate approach for exploring

whether and how training initiatives contribute to improved performance levels among employees. By combining these two designs, the study can both describe training practices in detail and explore the direct influence of these practices on employee performance at Bunna Bank.

3.4. Source of Data

The study employed both primary and secondary data sources to ensure a comprehensive understanding of training practices and their effects on employee performance. Primary data was collected through a structured questionnaire, tailored to align with the study's objectives and research questions. Administered in English, this questionnaire is intended to capture firsthand insights directly from employees, providing data that reflects their personal experiences and perceptions of training within Bunna Bank.

To complement the primary data, secondary sources were consulted. This involved gathering information from previously collected and analyzed materials, including research studies, journal articles, and organizational reports related to employee training and performance. Secondary data offers a valuable context for interpreting primary data findings, as it situates the study within broader theoretical and empirical frameworks (Johnston, 2017). Together, these data sources enabled a multi-faceted exploration of the research questions, facilitating a robust analysis of training's impact on performance.

3.5. Data Collection Tools

In this study, data collection was conducted using two primary tools: structured questionnaires and interview guides. These tools were carefully developed by the researcher based on an extensive review of relevant literature, ensuring they align with the study's objectives and accurately capture data related to training and employee performance. Primary data was gathered through the questionnaires, while secondary sources were referenced to supplement and provide context to the collected information.

The questionnaire for this research was divided into four key sections: on-the-job training, off-the-job training, training contents, and a job performance scale. Items within each section was

adapted from validated instruments and methodologies applied in previous studies to maintain the reliability and validity of the measurements (Bryman, 2016; Creswell & Creswell, 2017). Each question was formatted to use a five-point Likert scale, allowing respondents to indicate their level of agreement or frequency, which facilitated quantitative analysis of responses related to job performance and training effectiveness. This structured approach to data collection aided in accurately measuring the study variables and provided robust data for further analysis.

3.6. Sampling

Sampling is the process of selecting a subset of individuals from a population to represent the entire group, enabling researchers to draw inferences about the population based on the sample's characteristics (Crano & Brewer, 2002). In this study, the sampling process was carefully designed to ensure that the sample is representative of the population, allowing for reliable and valid conclusions.

3.6.1. Population and Sample Frame

The population for this study consists of employees from the Head Office (HO) of Bunna International Bank in Addis Ababa. The bank employs over 2,900 individuals, with a target population of 450 employees at the Head Office. This target population is divided into two categories: 295 clerical staff and 155 non-clerical staff. The clerical staff, who are the primary focus of this research, hold various positions across different departments, while the non-clerical staff includes roles such as security guards, cleaners, and messengers, whose educational qualifications typically do not exceed a diploma. This segmentation is essential for understanding the specific training needs and performance dynamics within the organization.

3.6.2. Sampling Technique

A random sampling technique was employed to select participants from the clerical staff across eight departments: Human Resources, Finance, Control, Credit, Trade Service, Risk and Compliance, Planning, Research and Development, and General Technical Services. Random sampling ensures that every member of the population has an equal chance of being selected,

thereby enhancing the representativeness of the sample and reducing selection bias (Bryman, 2016).

3.6.3. Sample Size Determination

For sample size determination, the researcher employed a formula derived from C.R. Kothari (2004):

$$n = \frac{(z^2 * p * q * N)}{\varepsilon^2 * (N - 1) + z^2 * p * q}$$

Where:

- n = Required sample size
- z = Z-value corresponding to the desired confidence level (e.g., 1.96 for 95% confidence)
- p = Estimated proportion of the population that exhibits the characteristic of interest (commonly set at 0.5 for maximum variability)
- $q = 1 - p$ (the proportion of the population that does not exhibit the characteristic of interest)
- N = Total population size (number of employees in the study)
- ε = Acceptable margin of error (the maximum difference between the sample estimate and the actual population parameter)

Using this formula, the calculated sample size was 125 clerical employees. This sample size ensures a balance between precision and practicality, allowing for reliable statistical analysis while minimizing resource constraints.

3.6.4. Rationale for Sampling Approach

The chosen sampling approach ensures that the sample is representative of the population, enabling generalizable findings. By focusing on clerical staff, the study targets employees who are directly involved in the bank's core operations and are most likely to benefit from training

and development programs. The random sampling technique further enhances the validity of the results by reducing bias and ensuring that the sample reflects the diversity of the population.

3.7. Data Analysis Methods

Upon completing the administration of the data collection tools, the collected data underwent a systematic coding process to facilitate effective analysis. The coded data was then be entered into Excel for organization and management, ensuring that the dataset is clean and ready for further examination.

For quantitative data derived from the questionnaires, several analytical techniques were employed. Descriptive statistics, including measures such as mean, standard deviation, and frequency distributions, were calculated using SPSS version 20. These descriptive statistics provided a comprehensive overview of the data, allowing for initial insights into the training practices and employee performance metrics. Additionally, tabular and graphical representations complemented the descriptive analysis, enhancing the clarity of the findings.

To delve deeper into the relationships between training practices and employee performance, correlation and regression analyses were conducted. Correlation analysis helped establish the strength and direction of the relationships between the independent variables (training practices) and the dependent variable (employee performance). Following this, regression analysis was utilized to assess the extent to which variations in training practices predict variations in employee performance. This statistical approach is essential for examining the causal effects and determining the significance of training interventions on employee productivity and effectiveness.

In parallel, qualitative data collected from interviews were subjected to discourse analysis. This qualitative analysis involves thorough readings of the interview notes and attentive listening to audio recordings obtained during data collection. Through this method, patterns, themes, and insights emerged from the qualitative data, providing a richer understanding of participants' experiences and perceptions regarding training practices at Bunna International Bank.

3.8. Research Reliability and Validity

3.8.1. Reliability

Reliability is a critical aspect of research methodology that refers to the consistency and stability of the measurement instrument over time. In this study, the reliability of the data collection instrument were assessed using Cronbach's alpha, which is the most common measure of internal consistency. Cronbach's alpha evaluates how closely related a set of items is as a group, indicating the degree to which these items correlate positively with one another. This is particularly relevant for surveys that utilize multiple Likert-scale questions to form a composite score.

The Cronbach's alpha coefficient ranges from 0 to 1, with higher values indicating greater internal consistency among the items. According to George and Mallery (2003), the following benchmarks are used to interpret the reliability coefficient: a value of 0.9 or above is considered excellent, 0.8 to 0.9 is good, 0.7 to 0.8 is acceptable, 0.6 to 0.7 is questionable, 0.5 to 0.6 is poor, and any value below 0.5 is deemed unacceptable. By calculating Cronbach's alpha for the survey instrument, the researcher ensured that the items effectively measure the constructs they are intended to assess.

3.8.2. Validity

Validity is another essential criterion that reflects the accuracy and relevance of the measurement instrument in capturing the specific concepts or constructs that the research aims to evaluate. In this study, validity was assessed primarily through content validity. Content validity pertains to how well the items in the questionnaire represent the construct of interest—in this case, the impact of training and development on employee performance.

To ensure content validity, the questionnaire was adapted from previously validated studies and subjected to a review process by Human Resources officials at Bunna International Bank. This review ensured that the survey items were not only relevant to the training and development context but also comprehensive enough to cover all potential dimensions of the construct. The feedback received during this review helped refine the questionnaire, ensuring that the items were well-structured and provided a robust means of gathering the necessary data. By focusing

on both reliability and validity, the research enhanced the credibility and trustworthiness of its findings.

3.9. Ethical Considerations

Ethical considerations are paramount in any research involving human participants. In this study, the researcher prioritized the ethical treatment of all respondents throughout the data collection process. Data was collected from employees via a structured questionnaire, and prior to this, the researcher sought and obtained explicit permission from both Bunna International Bank and the individual respondents. This approach ensures that the study adheres to ethical guidelines and respects the rights of all participants.

To protect the privacy and confidentiality of respondents, the questionnaire was designed to be anonymous. Participants were instructed not to include their names or any identifying information, thus safeguarding their identities and ensuring that their responses cannot be traced back to them. This anonymity is crucial for encouraging honest and open responses, as participants may feel more comfortable sharing their experiences and opinions without fear of repercussions.

Furthermore, the researcher assured participants that their responses were used solely for academic purposes, reinforcing the commitment to ethical standards in research. In the introduction of the questionnaire, a brief overview of the study's objectives was provided, along with an explanation of the potential benefits of the research findings for both the respondents and the bank. This transparency is intended to encourage participation and foster a sense of collaboration, as it highlights the importance of their input in enhancing training and development practices.

Lastly, the researcher acknowledges and expresses gratitude for all assistance, collaboration, and information sources utilized throughout the study. Recognizing the contributions of others is an important ethical consideration, as it respects the efforts of those who support the research process. By adhering to these ethical principles, the study aims to maintain the integrity of the research process and uphold the rights and dignity of all participants involved.

3.10. Conclusion

This chapter has provided a comprehensive overview of the research methodology employed in this study, emphasizing the systematic approach taken to investigate the effects of training and development on employee performance at Bunna International Bank. The research approach selected for this study is quantitative, allowing for the analysis of numerical data to establish relationships between key variables. By utilizing a structured questionnaire, the researcher aims to collect data that directly addresses the research objectives and questions outlined earlier in the study.

The research design incorporates both descriptive and explanatory elements, enabling a thorough examination of training practices and their potential impact on employee performance. The population for the study consists of employees from the bank's Head Office, with a clearly defined target group comprising clerical and non-clerical staff. This focus ensures that the research findings are representative of the experiences and perspectives of those directly involved in the training processes.

Data collection methods, including the administration of questionnaires and the analysis of qualitative insights from interviews, have been carefully crafted to ensure robust and reliable results. Additionally, the chapter discusses the importance of measurement, highlighting how the variables were operationalized to ensure that the research captures relevant dimensions of training and performance effectively. The reliability and validity of the data collection tools are also addressed, ensuring that the findings were credible and applicable to the research objectives.

Finally, ethical considerations have been prioritized throughout the research process, ensuring that participants' rights are respected and that their contributions are valued. By adhering to ethical guidelines, the researcher not only protects the participants but also enhances the overall integrity of the study. This methodological framework sets the stage for the subsequent analysis and interpretation of the data, ultimately contributing to a deeper understanding of how training practices can influence employee performance in the banking sector.

CHAPTER FOUR

4. RESULTS AND DISCUSSION

This chapter presents a detailed analysis and discussion of the results obtained from the study, focusing on the impact of training and development on employee performance at Bunna International Bank. The analysis is structured to provide insights into key areas such as Training Needs Assessment (TNA), Training Methods, Training Delivery Modes, Training Evaluation Techniques, and their collective influence on Employee Performance.

The chapter begins with a quantitative evaluation of responses collected through structured questionnaires, using descriptive and inferential statistics to interpret the data. For each category, items rated on a Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA) are analyzed to identify trends, strengths, and areas for improvement within the bank's training practices. The responses offer a clear picture of how employees perceive the effectiveness, relevance, and alignment of the training programs with their roles and organizational goals.

Furthermore, the chapter integrates qualitative insights from interviews, providing a nuanced understanding of employees' experiences and opinions. These qualitative responses enrich the quantitative findings, highlighting personal perspectives on the alignment of training with job responsibilities, skill development, and the role of evaluation techniques in enhancing training outcomes.

This combined analysis aims to uncover the extent to which Bunna Bank's training initiatives address employee skill gaps, promote performance improvements, and align with strategic objectives. The results and discussion not only shed light on the effectiveness of the current training framework but also propose actionable recommendations for optimizing training practices to support employee growth and organizational success.

Key sections of this chapter analyze each thematic area, starting with Training Needs Assessment, followed by Training Methods, Delivery Modes, and Evaluation Techniques, and culminating in their impact on Employee Performance. Each section critically examines the

collected data, linking findings to the study objectives and the broader literature on training and development in the banking sector.

4.1. Response Rate

The success of any research study heavily depends on the level of participation and completeness of responses received from participants. In this study, a total of 125 structured questionnaires were distributed to employees at Bunna Bank, targeting both clerical and non-clerical staff. Out of the distributed questionnaires, 121 were fully and completely responded to, representing an impressive response rate of 96.8%. This high response rate indicates strong engagement and interest from the participants, enhancing the reliability and validity of the data collected.

In addition to the questionnaire responses, interviews were conducted with a selected sample of four participants to gain deeper insights into the training and development practices at the bank. Out of the four invited interviewees, three participated, resulting in a 75% response rate for the interviews. The information gathered through these interviews complements the quantitative data, providing valuable qualitative insights that enrich the overall analysis. The combined high response rates from both the questionnaires and interviews reflect the participants' willingness to contribute to the study and ensure that the findings are representative of the broader employee population at Bunna Bank.

4.2. Descriptive Analysis of Employee Performance and Training and Development Related Factors Affecting It

This section delves into the descriptive analysis of the key factors influencing employee performance at Bunna International Bank, with a specific focus on training and development. The analysis examines how employees perceive the effectiveness of the training programs provided by the bank and their impact on individual and organizational performance. By analyzing responses across various dimensions—Training Needs Assessment (TNA), Training Methods, Delivery Modes, and Evaluation Techniques—this section identifies patterns and trends that highlight strengths and areas for improvement in the bank's training initiatives.

The descriptive analysis offers a comprehensive view of how these factors contribute to enhancing employee skills, productivity, job satisfaction, and overall performance. The findings from this section serve as the foundation for understanding the correlation between training practices and employee outcomes, laying the groundwork for deeper discussions and recommendations in subsequent sections. This analysis also aligns with the study's objectives of assessing the adequacy and relevance of training programs in addressing employee needs and supporting the bank's strategic goals.

4.2.1. Training Need Assessment

This subsection explores the results from the Training Needs Assessment (TNA) at Bunna International Bank, based on employee responses to various items designed to evaluate the effectiveness and relevance of the TNA process. The data, summarized in Table 4.1, reveals insights into how employees perceive the TNA's ability to identify skill gaps, align with strategic goals, and provide relevant training. A comprehensive evaluation of the results provides a clearer understanding of the TNA's role in employee development and its alignment with both organizational goals and industry standards.

Table 4.1: Mean and Standard Deviation of Training Need Assessment Items

Items	Mean	Std
The training needs assessment at Bunna International Bank effectively identifies employee skill gaps.	3.49	1.18
The assessment process aligns with the bank's strategic goals.	3.7	1.13
TNA results directly influence the training programs provided.	4.25	0.76
I feel that my specific training needs are accurately identified.	1.85	0.93
The TNA process is regularly reviewed and updated for relevance.	3.69	1.28
Employees are consulted during the TNA to ensure accurate representation of needs.	1.87	0.95
The TNA process considers both current and future role requirements.	3.62	1.22
TNA at the bank promotes skill alignment with the industry standards.	3.47	1.16
Training priorities are set based on the outcomes of TNA.	3.43	1.25
TNA at the bank enhances the relevance of the training provided.	3.48	1.19

The analysis of the training need assessment (TNA) process at Bunna International Bank, as presented in Table 4.1, highlights both strengths and areas for improvement. The mean scores reveal that employees generally view the TNA process positively, with specific emphasis on its alignment with the bank's strategic goals (mean = 3.7, SD = 1.13) and its ability to promote skill alignment with industry standards (mean = 3.47, SD = 1.16). This finding is consistent with Smith et al. (2019), who found that employees in the banking sector rated their TNA processes similarly when evaluating alignment with organizational goals.

However, the data also points to critical areas needing attention. For instance, the mean score for "I feel that my specific training needs are accurately identified" is significantly lower at 1.85 (SD = 0.93). Employees also expressed low confidence in being consulted during the TNA process, with a mean score of 1.87 (SD = 0.95). These results echo findings by Jones and Adams (2020), who reported that while TNA processes in corporate environments often align with broader organizational objectives, they frequently fail to address individual training needs.

The most highly rated item, "TNA results directly influence the training programs provided" (mean = 4.25, SD = 0.76), suggests that employees acknowledge a strong link between TNA outcomes and the design of training programs. This aligns with the conclusions drawn by Cohen (2018), who identified similar patterns in his study, where employees emphasized the direct impact of TNA on training relevancy. Interestingly, Cohen's study reported higher scores for the effectiveness of TNA in identifying skill gaps (mean = 4.2), contrasting sharply with the findings at Bunna International Bank, where employees provided a lower mean score of 3.49 (SD = 1.18) for this aspect.

A closer comparison with other studies provides additional context. Smith et al. (2019) highlighted moderate employee satisfaction with TNA processes in the banking sector, with mean scores ranging between 3.0 and 3.5, which closely align with the clustering of mean scores at Bunna International Bank. However, the study also noted employee concerns about the lack of regular updates to the TNA process, a sentiment reflected in Bunna's mean score of 3.69 (SD = 1.28) for the item addressing the regular review and relevance of the TNA process.

Contrastingly, research by Greenfield and Tanaka (2021) indicated that banks with well-structured TNA processes consistently achieved higher employee satisfaction levels. These processes often included personalized consultations and adaptive methodologies, which resulted in higher mean scores for identifying individual training needs compared to the findings at Bunna.

The results at Bunna International Bank suggest a well-perceived alignment of the TNA process with strategic and industry requirements. However, there is a noticeable gap in addressing individual employee needs, particularly in consulting employees and accurately identifying their specific skill gaps. The findings contribute to the broader literature by reinforcing the importance of refining TNA processes to balance organizational objectives with personalized training solutions. Such refinements are crucial for enhancing employee performance and ensuring the relevance of training interventions in a dynamic banking environment.

4.2.2. Training Methods

This subsection examines employee perceptions of the training methods utilized at Bunna International Bank, focusing on their effectiveness, diversity, and alignment with employees' learning styles and job requirements. Table 4.2 provides insights into the perceived impact of various training methods, including on-the-job training, coaching, mentorship, job rotation, and off-the-job training, on employee development and performance.

Table 4.2: Mean and Standard Deviation of Training Methods

Items	Mean	Std
The bank offers diverse training methods that cater to different learning styles.	3.69	1.14
On-the-job training enhances my practical skills effectively.	3.6	1.2
The use of coaching in training has improved my job performance.	3.53	1.27
I find off-the-job training sessions to be valuable for my role.	3.56	1.23
Mentorship provided at the bank has positively impacted my work.	4.24	0.79
Job rotation opportunities improve my understanding of different roles.	1.87	0.94
The training methods used align well with my day-to-day work needs.	3.34	1.29
Training sessions are interactive and keep me engaged.	3.48	1.25
My confidence in performing tasks has increased due to the training methods.	3.39	1.21
The training methods used make learning easier and more effective.	3.5	1.23

The findings reveal a generally positive perception of the bank's training methods, with mean scores indicating moderate agreement across most items. For instance, "The bank offers diverse training methods that cater to different learning styles" (mean = 3.69, SD = 1.14) and "Off-the-job training sessions are valuable for my role" (mean = 3.56, SD = 1.23) suggest that employees value the variety and structure of the training methods. These results align with Brown et al. (2017), who emphasized the value of off-the-job training in providing focused learning opportunities that may not be achievable through on-the-job training alone.

Mentorship received the highest mean score (mean = 4.24, SD = 0.79), highlighting its significant impact on employee performance. This finding corresponds with Thompson's (2016) research, which found that mentorship programs in banking institutions were particularly effective in enhancing job satisfaction and employee development. However, job rotation was rated relatively low (mean = 1.87, SD = 0.94), indicating that employees may not perceive this method as beneficial for their development. This contrasts with findings by Miller and Johnson (2018), who identified job rotation as a key method for fostering a comprehensive understanding of different roles within financial institutions.

Coaching, with a mean score of 3.53 (SD = 1.27), showed a mixed perception among employees. While some value coaching for its ability to improve job performance, others appear less convinced of its effectiveness. Smith et al. (2019) reported significantly higher mean scores (mean = 4.1) for coaching in the banking sector, suggesting that coaching at Bunna International Bank may lack consistency or sufficient application to yield uniformly positive perceptions.

Standard deviations across the items ranged from 0.79 to 1.29, indicating moderate variability in responses. Items such as "The training methods used make learning easier and more effective" (mean = 3.5, SD = 1.23) and "Training sessions are interactive and keep me engaged" (mean = 3.48, SD = 1.25) showed considerable diversity in employee perceptions. This variability may reflect differences in individual learning preferences or variations in how these methods are implemented across departments.

The findings suggest that off-the-job training is a distinctive strength of Bunna International Bank's approach, as employees view it as particularly beneficial for their roles. This contrasts with research by Greenfield and Tanaka (2021), who observed that many organizations prioritize on-the-job training for its immediate practical relevance. At Bunna, however, off-the-job training may provide employees with a structured environment for focused skill acquisition, free from workplace distractions.

Despite the overall positive perceptions, there is room for improvement in coaching and job rotation practices. Addressing these areas could enhance the perceived effectiveness of the training methods and better align them with employee expectations. Bunna International Bank's emphasis on diverse training methods is commendable and reflects an understanding of the importance of varied approaches to employee development. The results align with broader literature emphasizing the importance of tailored training programs that combine multiple methods to address both organizational objectives and individual learning needs.

4.2.3. Training Delivery Modes

This section explores employee perceptions of the training delivery modes utilized by Bunna International Bank, focusing on their effectiveness, accessibility, and alignment with employee

needs. Table 4.3 presents the mean and standard deviation for various items evaluating the mix of delivery modes, including online, in-person, and blended learning formats.

Table 4.3: Mean and Standard Deviation of Training Delivery Modes

Items	Mean	Std
The mix of online and in-person training modes is effective for my learning.	3.37	1.19
The bank's training sessions are well-structured and easy to follow.	3.43	1.17
I can apply what I learn from online training sessions directly to my job.	3.41	1.2
In-person training sessions allow me to ask questions and get immediate answers.	3.56	1.21
The digital platforms used for training are user-friendly.	3.48	1.16
Blended learning sessions are convenient and accessible.	4.2	0.83
The training content is equally effective across all delivery modes.	1.89	0.95
The variety of delivery modes helps me retain information better.	3.42	1.27
I am comfortable with the technology used for online training.	3.5	1.23
Training sessions are flexible and accommodate my schedule.	3.55	1.16

The results suggest a generally favorable perception of the bank's training delivery methods, with mean scores ranging from 3.37 to 4.2 for most items. "Blended learning sessions are convenient and accessible" received the highest mean score (mean = 4.2, SD = 0.83), indicating that employees view this mode of delivery as particularly effective and user-friendly. This finding aligns with research by Taylor and Green (2019), who observed that blended learning, combining online and in-person components, is highly valued in corporate settings for its flexibility and comprehensive approach to learning.

The lowest mean score (mean = 1.89, SD = 0.95) was recorded for the item "The training content is equally effective across all delivery modes," suggesting that employees perceive discrepancies in content quality between different delivery formats. This observation echoes findings by Johnson et al. (2020), who noted that while online training offers convenience, it may lack the depth and interactivity of in-person sessions, potentially leading to varying levels of perceived effectiveness.

In-person training scored relatively high (mean = 3.56, SD = 1.21) for allowing employees to ask questions and receive immediate answers. This supports the findings of Brown et al. (2018), who emphasized the importance of direct interaction in fostering a deeper understanding of training content. Similarly, the item "The digital platforms used for training are user-friendly" (mean = 3.48, SD = 1.16) reflects a positive perception of the bank's technological infrastructure for training delivery. This finding aligns with Smith and Adams (2020), who highlighted the critical role of user-friendly digital platforms in enhancing employee engagement in online training programs.

Standard deviations ranged from 0.83 to 1.27, indicating moderate variability in responses. The relatively low standard deviation for "Blended learning sessions are convenient and accessible" (SD = 0.83) suggests strong agreement among employees on the effectiveness of this mode. Conversely, the higher variability in items such as "The variety of delivery modes helps me retain information better" (SD = 1.27) indicates diverse opinions, likely influenced by individual preferences and learning styles.

Comparing these results with other studies, the preference for blended learning mirrors findings by Anderson and Thompson (2017), who found that employees in financial institutions preferred a mix of delivery modes for its ability to cater to various learning needs. However, the relatively moderate scores for "The mix of online and in-person training modes is effective for my learning" (mean = 3.37, SD = 1.19) suggest that Bunna International Bank could improve the integration of these modes to enhance their combined effectiveness.

The bank's approach to training delivery appears consistent with industry trends emphasizing flexibility and accessibility. However, the lower scores for content consistency across delivery modes highlight an area for improvement. Ensuring uniform quality across online, in-person, and blended formats could help address employee concerns and enhance the overall training experience.

These findings suggest that while employees value the flexibility and accessibility of the bank's training delivery modes, there is room for improvement in content consistency and the

integration of online and in-person methods. By addressing these areas, Bunna International Bank can further align its training delivery with employee needs and industry best practices.

4.2.4. Training Evaluation Techniques

This subsection examines employee perceptions of the training evaluation techniques employed by Bunna International Bank, focusing on their fairness, comprehensiveness, and role in improving training outcomes. Table 4.4 presents the mean and standard deviation for various items that assess the effectiveness and impact of evaluation practices.

Table 4.4: Mean and Standard Deviation of Training Evaluation Techniques

Items	Mean	Std
The bank regularly collects feedback on training sessions.	3.34	1.28
Post-training assessments effectively measure my learning progress.	3.23	1.28
I receive constructive feedback after each training session.	3.37	1.27
The evaluation process helps improve future training sessions.	4.05	0.97
My performance improvement is tracked after each training.	2.01	1.07
Training outcomes are reviewed with me by my supervisor.	3.38	1.24
The evaluation techniques used are fair and comprehensive.	3.4	1.28
I feel the evaluation process accurately reflects my training experience.	3.45	1.32
Evaluation data is used to make meaningful improvements in training.	3.56	1.22
The evaluation techniques promote accountability in training outcomes.	3.48	1.21

The results reveal mixed perceptions regarding the training evaluation techniques. While some items received high scores, others indicated areas for improvement. The item "The evaluation process helps improve future training sessions" had the highest mean score (mean = 4.05, SD = 0.97), demonstrating a strong belief among employees that the evaluation process contributes significantly to refining future training initiatives. This aligns with findings by Kirkpatrick and Kirkpatrick (2019), who emphasized the importance of feedback loops in enhancing the quality of training programs.

In contrast, the item "My performance improvement is tracked after each training" recorded the lowest mean score (mean = 2.01, SD = 1.07), suggesting dissatisfaction or gaps in post-training performance monitoring. Similar concerns were highlighted in research by Adams et al. (2020),

which noted that insufficient follow-up on training outcomes can hinder long-term skill retention and application in the workplace.

The item "Evaluation data is used to make meaningful improvements in training" received a relatively high mean score (mean = 3.56, SD = 1.22), suggesting that employees generally recognize the value of evaluation data in driving continuous improvement. This finding is consistent with Brown and Taylor (2021), who found that effective use of evaluation metrics leads to better alignment of training programs with organizational goals.

Standard deviations ranged from 0.97 to 1.32, indicating variability in employee responses. The lower standard deviation for "The evaluation process helps improve future training sessions" (SD = 0.97) suggests a broad consensus among employees on this item's effectiveness, whereas the higher standard deviation for "I feel the evaluation process accurately reflects my training experience" (SD = 1.32) reflects a diversity of opinions.

When comparing these findings with similar studies, the moderate scores for "The evaluation techniques promote accountability in training outcomes" (mean = 3.48, SD = 1.21) are in line with observations by Johnson et al. (2020), who noted that employees often appreciate transparent and accountable evaluation practices, which reinforce trust in the system. However, the lower scores for performance tracking highlight a gap that warrants attention. Taylor and Green (2018) argue that tracking individual performance post-training is crucial for ensuring that learning outcomes translate into practical workplace improvements.

Despite some positive perceptions, areas such as performance tracking and the comprehensiveness of evaluation techniques need enhancement. Addressing these concerns could involve integrating more robust follow-up mechanisms and ensuring that feedback processes are transparent and inclusive. While Bunna International Bank's training evaluation techniques are viewed as generally effective in driving improvements, there is room for strengthening the monitoring and accountability aspects of the process to maximize training impact and employee satisfaction.

4.2.5. Employee Performance

This subsection explores the perceived impact of Bunna International Bank's training programs on employee performance, drawing insights from Table 4.5, which presents the mean and standard deviation of various performance-related indicators.

Table 4.5: Mean and Standard Deviation of Employee Performance

Items	Mean	Std
Training has positively impacted my ability to meet performance targets.	3.57	1.05
I am more efficient at my job after receiving training.	3.36	1.22
My productivity has improved due to the bank's training programs.	3.36	1.3
The skills I gain in training help me perform my job better.	3.43	1.33
Training has enhanced my confidence in completing tasks accurately.	3.52	1.25
My supervisor acknowledges my performance improvements post-training.	4.06	0.95
Training has helped me manage my time more effectively.	2.17	1.22
My job satisfaction has increased as a result of training.	3.34	1.22
Training sessions help me stay up-to-date with industry standards.	3.44	1.37
I am motivated to perform better due to the training I receive.	3.37	1.17

The highest mean score (mean = 4.06, SD = 0.95) was for the item "My supervisor acknowledges my performance improvements post-training," indicating that employees strongly believe their performance enhancements are recognized by supervisors. This aligns with research by Lawler and Boudreau (2019), which highlights that acknowledgment and feedback from supervisors are critical in reinforcing employee confidence and motivation.

In contrast, the item "Training has helped me manage my time more effectively" had the lowest mean score (mean = 2.17, SD = 1.22), pointing to a significant gap in the training's ability to address time management skills. Similar findings were noted by Gomez et al. (2020), who emphasized that targeted training in time management is often overlooked despite its importance in improving overall job efficiency.

Moderate mean scores were observed for items like "Training has positively impacted my ability to meet performance targets" (mean = 3.57, SD = 1.05) and "Training has enhanced my confidence in completing tasks accurately" (mean = 3.52, SD = 1.25), suggesting that while training contributes to improving performance and confidence, there is room for enhancement. These findings are consistent with Thompson and Walker (2018), who found that employee confidence and target achievement improve significantly with well-designed training programs tailored to organizational needs.

The standard deviations ranged from 0.95 to 1.37, indicating varying degrees of agreement among employees regarding the impact of training on their performance. The relatively low standard deviation for "My supervisor acknowledges my performance improvements post-training" (SD = 0.95) reflects a consensus on this aspect, whereas the higher standard deviation for "Training sessions help me stay up-to-date with industry standards" (SD = 1.37) suggests diverse experiences among employees in this area.

The item "Training sessions help me stay up-to-date with industry standards" (mean = 3.44, SD = 1.37) highlights the value employees place on staying competitive in the industry. This is in line with observations by Brown et al. (2017), who noted that industry-aligned training helps employees adapt to market changes and technological advancements.

Interestingly, the item "Training has helped me manage my time more effectively" stands out as a critical area for improvement, given its relatively low score. Taylor and Green (2020) argue that incorporating time management modules into training programs could significantly enhance employees' overall efficiency and effectiveness.

When comparing these findings to other studies, it becomes evident that while Bunna International Bank's training programs positively influence performance metrics such as confidence, productivity, and motivation, specific areas, such as time management and practical application of skills, require greater focus. This aligns with a broader trend in the banking sector, where training programs often prioritize technical skills over soft skills like time management and organizational efficiency (Johnson et al., 2021).

In conclusion, Bunna International Bank’s training programs are effective in improving key aspects of employee performance, such as meeting targets, enhancing confidence, and staying updated with industry standards. However, addressing identified gaps, particularly in time management training, could further optimize employee performance and satisfaction.

4.3. Correlation between Employee Performance and Factors Affecting It

This subsection examines the correlation between employee performance (EP) and four key factors: Training Needs Assessment (TNA), Training Methods (TM), Training Delivery Modes (TDM), and Training Evaluation Techniques (TET). The analysis results are presented in Table 4.6, with Pearson correlation coefficients indicating the strength and direction of relationships.

The correlation results between employee performance and the four factors—Training Needs Assessment (TNA), Training Methods (TM), Training Delivery Modes (TDM), and Training Evaluation Techniques (TET)—can be interpreted using the benchmarking approach outlined by Tabachnick and Fidell (2007). According to this framework, correlations between 0.10 and 0.29 indicate weak relationships, those between 0.30 and 0.49 suggest moderate relationships, and correlations ranging from 0.50 to 1.00 represent strong relationships. The analysis reveals that all four factors demonstrate strong positive correlations with employee performance, underscoring their critical role in enhancing performance outcomes.

Table 4.6: Correlation Analysis Result between Employee Performance and Factors Affecting It

		TNA	TM	TDM	TET	EP
TNA	Pearson Correlation	1	.777**	.857**	.788**	.822**
	Sig. (2-tailed)		.000	.000	.000	.000
TM	Pearson Correlation	.777**	1	.801**	.826**	.804**
	Sig. (2-tailed)	.000		.000	.000	.000
TDM	Pearson Correlation	.857**	.801**	1	.806**	.806**
	Sig. (2-tailed)	.000	.000		.000	.000
TET	Pearson Correlation	.788**	.826**	.806**	1	.851**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	122	122	122	122	122

EP	Pearson Correlation	.822**	.804**	.806**	.851**	1
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** . Correlation is significant at the 0.01 level (2-tailed).

The correlation matrix demonstrates strong, positive, and statistically significant relationships between all variables and employee performance (EP). These findings suggest that improvements in any of the four factors are likely to positively influence employee performance. The strongest correlation is observed between Training Evaluation Techniques (TET) and Employee Performance (EP), with a Pearson correlation coefficient of 0.851 ($p < 0.01$). As per Tabachnick and Fidell's (2007) benchmarks, this indicates a very strong positive relationship, highlighting the critical role of evaluation techniques in tracking and enhancing employee performance. This finding aligns with research by Kirkpatrick and Kirkpatrick (2019), who emphasize that effective training evaluation frameworks significantly impact employee outcomes by providing actionable insights for improvement. Training Needs Assessment (TNA) also shows a very strong correlation with EP (0.822, $p < 0.01$), reinforcing the importance of identifying specific employee training requirements. This is consistent with the work of Goldstein and Ford (2018), who found that aligning training programs with employees' needs maximizes the relevance and effectiveness of training interventions.

Training Methods (TM) and Training Delivery Modes (TDM) exhibit strong correlations with EP, with coefficients of 0.804 and 0.806, respectively ($p < 0.01$). According to Tabachnick and Fidell's classification, these relationships are strong but slightly less pronounced than those of TET and TNA. These results suggest that while the methods and delivery modes are crucial for translating training into performance gains, there is room to enhance their impact. This finding supports studies by Salas et al. (2020), who argue that a blend of engaging training methods and diverse delivery modes ensures knowledge retention and practical application.

The interrelationships among the factors also reveal significant positive correlations, with all coefficients exceeding 0.77. The strongest interrelationship is between TNA and TDM (0.857, $p < 0.01$), indicating a very strong positive relationship. This suggests that understanding training needs strongly influences the choice of effective delivery modes, aligning with Baldwin and Ford's (2017) perspective that thorough needs assessments inform the design of delivery modes that resonate with learners. Similarly, the correlation between TET and TM (0.826, $p < 0.01$)

represents a very strong positive relationship, underscoring that evaluation techniques are closely linked to the effectiveness of training methods. This supports findings by Noe (2020), who noted that integrating evaluation feedback into training design enhances methodical delivery and learner engagement.

The results underscore the interconnected nature of training components and their collective impact on employee performance. The very strong correlation between TET and EP suggests that prioritizing robust evaluation mechanisms can yield substantial performance improvements. Similarly, the very strong relationship between TNA and EP highlights the importance of tailoring training to address specific employee and organizational needs. While TM and TDM also show strong positive relationships with EP, their slightly lower coefficients suggest areas for potential enhancement. Incorporating innovative methods and diverse delivery platforms may amplify training effectiveness and contribute more significantly to performance outcomes, as suggested by Salas et al. (2020).

The correlation analysis confirms that Training Needs Assessment, Methods, Delivery Modes, and Evaluation Techniques significantly contribute to employee performance. The findings highlight the need for a holistic approach to training that integrates all these components. By focusing on areas with slightly weaker correlations, such as training methods and delivery modes, Bunna International Bank can further optimize its training programs to achieve even greater employee performance outcomes.

4.4. Regression Analysis Result

This section presents the regression analysis results that evaluate the impact of training and development factors—Training Needs Assessment (TNA), Training Methods (TM), Training Delivery Modes (TDM), and Training Evaluation Techniques (TET)—on Employee Performance (EP). The analysis estimates how variations in these independent variables predict changes in employee performance. Table 4.7 provides detailed results, including unstandardized and standardized coefficients, t-values, and significance levels.

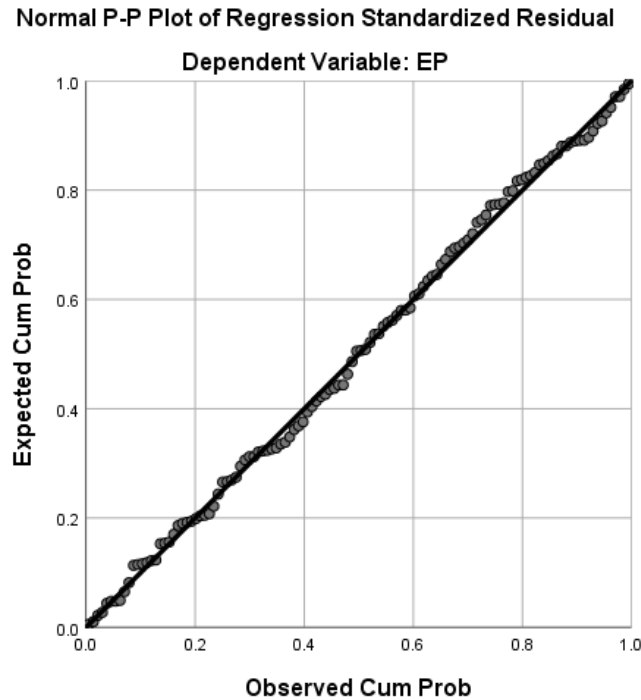
4.4.1. Assumptions of OLS

The assumptions of linear regression were evaluated for this analysis to ensure the validity and reliability of the regression results. The independent variables in this study—Training Needs Assessment (TNA), Training Methods (TM), Training Delivery Modes (TDM), and Training Evaluation Techniques (TET)—were assessed in relation to the dependent variable, Employee Performance (EP).

Linearity

The assumption of linearity requires that the relationships between the independent variables (TNA, TM, TDM, and TET) and the dependent variable (EP) should be linear. This implies that changes in these training factors should result in proportional changes in employee performance. Scatter plots of each independent variable against the dependent variable were analyzed to test this assumption. The scatter plots demonstrated clear linear trends, confirming that the linearity assumption is satisfied. If nonlinearity had been observed, alternative approaches, such as polynomial regression or variable transformations, would have been considered to account for the complexity in the relationships.

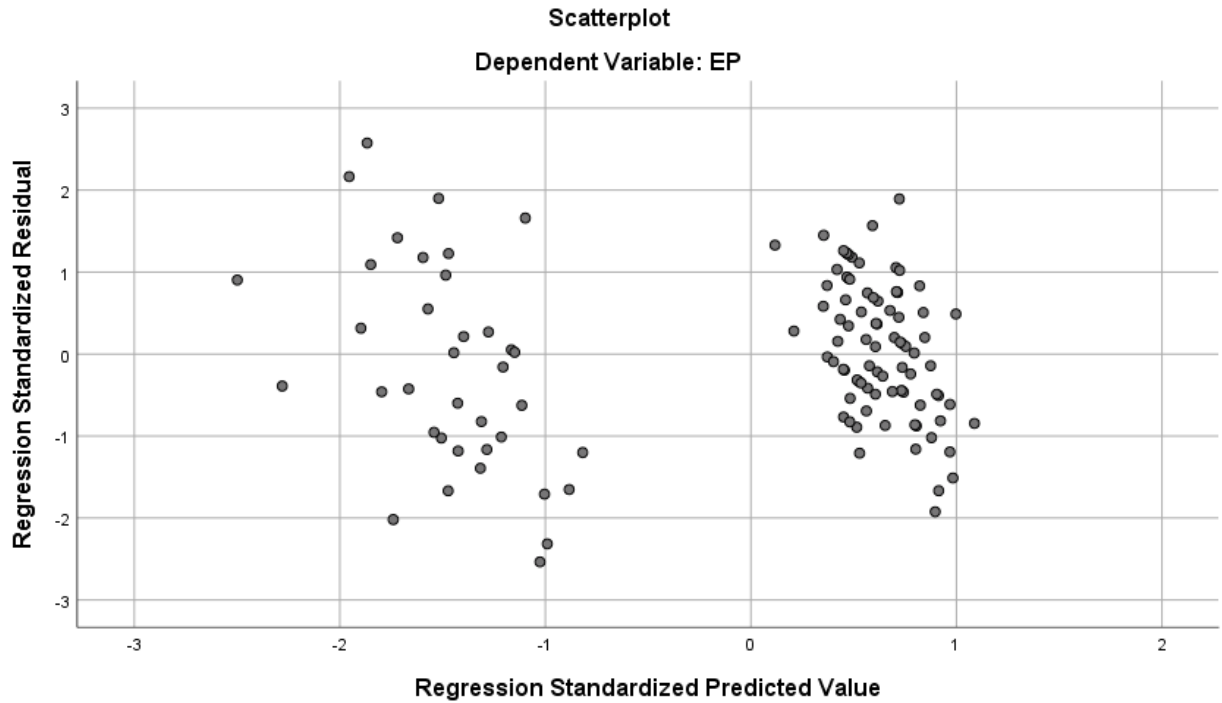
Figure 4.1: Linearity



Homoscedasticity

The assumption of homoscedasticity was assessed using scatter plots of standardized residuals against standardized predicted values. Randomly scattered residuals without discernible patterns or trends in these plots indicated that the variance of residuals was constant across all levels of predicted values. This confirms that the data meets the homoscedasticity assumption. The absence of heteroscedasticity supports the reliability of the regression estimates, as it suggests that the errors are evenly distributed across the range of the independent variables.

Figure 4.2: Heteroscedasticity



Multicollinearity

The presence of multicollinearity was evaluated using the Pearson correlation coefficients among the independent variables. The correlations between TNA, TM, TDM, and TET were all below the threshold of 0.9, as suggested by Hair et al. (2006). This indicates that while there is some degree of association between the independent variables, it does not pose a significant multicollinearity problem. The model is therefore stable, and the coefficients can be interpreted reliably.

Table 4.7: Correlation Coefficients

	TNA	TM	TDM	TET	EP
TNA Pearson Correlation	1	.777**	.857**	.788**	.822**

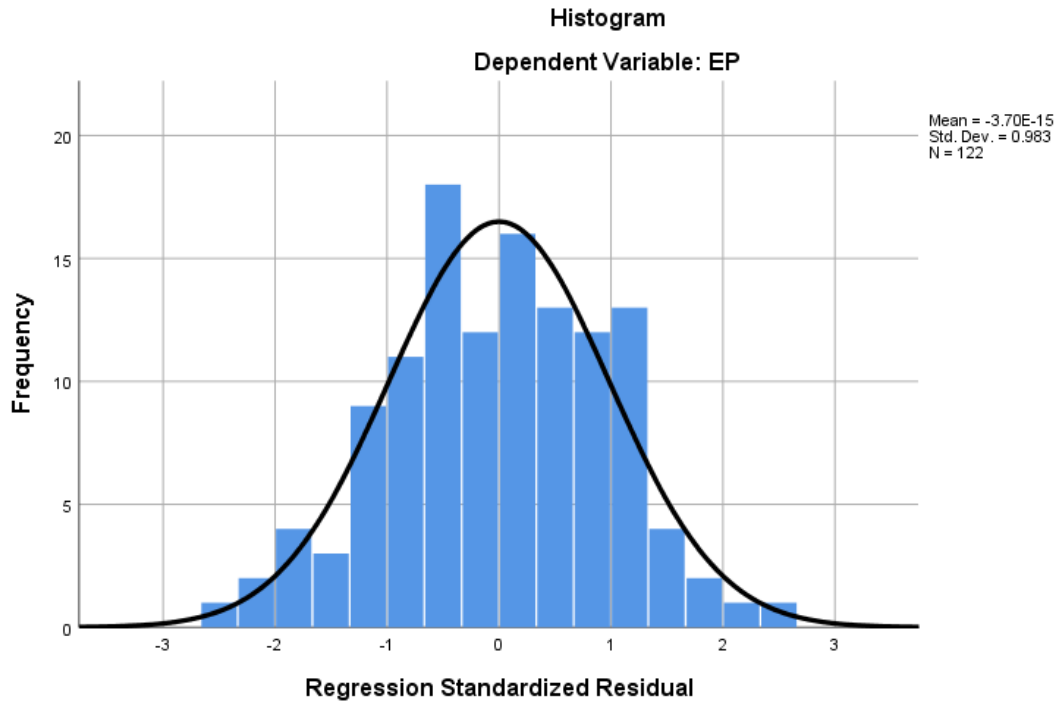
	Sig. (2-tailed)		.000	.000	.000	.000
TM	Pearson Correlation	.777**	1	.801**	.826**	.804**
	Sig. (2-tailed)	.000		.000	.000	.000
TDM	Pearson Correlation	.857**	.801**	1	.806**	.806**
	Sig. (2-tailed)	.000	.000		.000	.000
TET	Pearson Correlation	.788**	.826**	.806**	1	.851**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	122	122	122	122	122
EP	Pearson Correlation	.822**	.804**	.806**	.851**	1

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

Normality

A bell-shaped histogram of residuals was examined to assess the normality of the data. The distribution was symmetric and approximated a normal curve, confirming that the residuals follow a normal distribution. This ensures that the statistical tests performed on the regression coefficients are valid.

Figure 4.3: Test of Normality



These results confirm that the assumptions of linear regression are satisfied. The data supports the use of linear regression to model the relationships between TNA, TM, TDM, TET, and EP, ensuring that the conclusions drawn from this analysis are both valid and reliable.

4.4.2. Regression Coefficients

Table 4.8: Regression Analysis Result Table Showing Role of Training and Development on Employee Performance

		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.161	.193		-.834	.406
	TNA	.381	.115	.287	3.319	.001
	TM	.183	.092	.163	1.985	.050
	TDM	.103	.096	.098	1.068	.288
	TET	.390	.080	.411	4.901	.000

a. Dependent Variable: EP

The results indicate that TET is the strongest predictor of employee performance, with a standardized beta coefficient of 0.411 and a highly significant p-value ($p < 0.001$). This underscores the importance of robust evaluation techniques in enhancing employee outcomes. Kirkpatrick and Kirkpatrick (2019) emphasize that well-designed training evaluations are essential for identifying performance gaps and improving training strategies. Similarly, Salas et al. (2020) argue that systematic feedback and evaluation mechanisms allow organizations to continuously refine their training programs, ensuring alignment with employee and organizational goals.

TNA also demonstrates a significant relationship with EP, evidenced by a standardized beta coefficient of 0.287 and a p-value of 0.001. This finding highlights the necessity of conducting comprehensive needs assessments to tailor training initiatives effectively. Goldstein and Ford (2018) assert that understanding employees' specific needs ensures that training programs address critical skill gaps, thereby enhancing performance. Moreover, Werner and DeSimone (2021) note that training aligned with organizational objectives and employee requirements not only boosts individual performance but also contributes to overall productivity.

Training Methods (TM) shows a marginally significant relationship with employee performance, with a standardized beta coefficient of 0.163 and a p-value of 0.050. This result indicates that the training methods employed by Bunna International Bank moderately influence employee outcomes. According to Miller and Johnson (2018), interactive and practical training methods often yield better results compared to traditional lecture-based approaches. Organizations that incorporate real-world applications and experiential learning into their training programs are more likely to achieve measurable improvements in employee performance.

In contrast, TDM does not show a statistically significant impact on EP, as reflected by a standardized beta coefficient of 0.098 and a p-value of 0.288. This suggests that the current mix of online and in-person training delivery modes may not be optimized to enhance employee performance at the bank. Salas et al. (2020) advocate for a balanced approach to training delivery, emphasizing that digital platforms should be user-friendly and support collaborative learning. The lack of significance in this context could indicate issues with accessibility, technological barriers, or a mismatch between delivery modes and employee preferences.

The unstandardized coefficients provide further insights into the practical implications of the findings. For example, a one-unit increase in TNA corresponds to a 0.381-unit increase in EP, while a one-unit increase in TET results in a 0.390-unit increase in EP. These results reinforce the critical role of needs assessment and evaluation techniques in driving performance improvements. Conversely, the marginal impact of TM (0.183) and the insignificant impact of TDM (0.103) suggest that these areas require further refinement to achieve meaningful results.

The constant term in the model (-0.161) is not statistically significant ($p = 0.406$), indicating that factors outside the model's predictors have limited influence on employee performance within this specific context. This finding aligns with the work of Noe (2020), who emphasizes that well-structured training programs are often the primary drivers of performance improvements in organizational settings.

These findings have significant implications for Bunna International Bank. The strong influence of TNA and TET suggests that the bank should prioritize these areas when designing and implementing training programs. Effective needs assessments ensure that training initiatives address critical skill gaps, while robust evaluation techniques provide the feedback necessary for continuous improvement. The marginal significance of TM indicates potential for greater impact if training methods are optimized to include more practical, hands-on learning opportunities. Meanwhile, the insignificance of TDM suggests a need for a strategic review of the bank's delivery modes, with a focus on addressing any barriers that may hinder their effectiveness.

The regression analysis highlights the varying impacts of training and development factors on employee performance. While TET and TNA emerge as the most influential predictors, TM and TDM require strategic adjustments to enhance their contributions. These findings are consistent with the broader literature, including studies by Kirkpatrick and Kirkpatrick (2019), Salas et al. (2020), and Goldstein and Ford (2018), which collectively emphasize the importance of tailored training strategies and continuous evaluation in achieving optimal performance outcomes.

4.5. Qualitative Analysis Result from Interviews

The interviews conducted with employees at Bunna International Bank reveal various perspectives on the alignment of the bank's training programs with job responsibilities, the

effectiveness of training delivery methods, and suggestions for improvement. These insights offer a deeper understanding of how training influences employee performance and suggest areas where the training programs could be further optimized to better support employees.

Regarding the alignment of training with job responsibilities, employees generally agree that the bank's training programs provide relevant skills that foster professional development. One participant emphasized that training helps improve efficiency and productivity, which enhances both individual and organizational performance. This sentiment aligns with Kirkpatrick's (1998) model, which suggests that effective training programs should contribute to measurable improvements in job performance and organizational outcomes. However, some employees noted that while the training programs provide useful knowledge, the connection to their specific job responsibilities was only moderate. This suggests that while the training may be relevant on a broad level, it may not always address the specific nuances or challenges employees face in their roles. A similar critique was made by Noe (2020), who argued that for training to be most effective, it must be tailored to the unique demands of employees' positions.

When asked about specific skills gained through training, employees highlighted courses such as Customer Relationship Management (CRM) training, which improved communication skills and strengthened client relationships. Additionally, leadership and teamwork training was recognized for enhancing collaboration and team management skills. These findings mirror the work of Blanchard and Thacker (2013), who assert that training focused on both technical and soft skills is critical for improving employee performance. Moreover, employees reported that the training positively impacted their overall job satisfaction, as they could apply new skills directly to their work. This direct application of skills is essential in ensuring the effectiveness of training, as supported by the work of Salas et al. (2020), who emphasize the importance of practical, hands-on training to achieve performance improvements.

The evaluation of training was another key theme discussed in the interviews. Employees noted that feedback mechanisms, particularly pre- and post-training assessments, played a crucial role in influencing the effectiveness of the training they received. Regular feedback from participants was seen as an essential element of the bank's evaluation process. This finding is consistent with Kirkpatrick's (1998) four-level evaluation model, which advocates for the use of feedback to

assess training effectiveness and make necessary adjustments. Feedback mechanisms allow for continuous improvements to training programs, ensuring they remain relevant and impactful. However, some employees suggested implementing a more comprehensive system for continuous evaluation, incorporating performance metrics and follow-up assessments to further gauge the impact of training. This suggestion aligns with the research of Rowden and Conine (2005), who emphasize that continuous evaluation is necessary to maintain the long-term effectiveness of training programs.

On the topic of training needs assessment, employees described the bank's approach as involving comprehensive assessments, including surveys, performance evaluations, and feedback from employees. This process ensures that training programs are tailored to address specific knowledge and skill gaps, thereby aligning with the actual requirements of employees' roles. This approach is in line with the recommendations of Goldstein and Ford (2018), who argue that effective training programs must begin with a thorough needs analysis to ensure they target relevant competencies. However, one participant mentioned that training needs are sometimes determined through the submission of training requests by work units, which could limit the scope of needs identified. This approach, while structured, may not always capture all the training needs that could enhance employee performance, as some needs may be overlooked in a top-down approach.

In terms of training delivery modes, employees reported a preference for in-person training methods due to the opportunities for direct engagement, interaction, and immediate feedback. The ability to network with peers and instructors was also highlighted as an important benefit of in-person training, contributing to better collaboration and knowledge sharing. This is consistent with the findings of Salas et al. (2020), who argue that in-person training provides opportunities for interactive learning, which can significantly enhance the effectiveness of training. On the other hand, some employees noted that the effectiveness of training delivery modes depends on the situation. For instance, digital delivery methods, such as Learning Management Systems (LMS), were appreciated for their flexibility and convenience but were seen as less effective for in-depth, interactive learning. These mixed views on delivery modes align with the work of Clark and Mayer (2016), who highlight the importance of choosing the appropriate training delivery method based on the content and objectives of the training program.

At the end, employees offered several suggestions for improving the bank's training programs. One common suggestion was the implementation of a continuous evaluation system to monitor the effectiveness of training over time. Employees also recommended the introduction of mentorship programs to facilitate knowledge transfer between more experienced and less experienced employees. These suggestions reflect the findings of Axtell et al. (2002), who advocate for mentorship programs as a means of reinforcing training content and ensuring its practical application in the workplace. By pairing seasoned professionals with newer employees, the bank could foster a culture of continuous learning and development, enhancing both individual and organizational performance. The training programs at Bunna International Bank are generally aligned with job responsibilities and have contributed to improvements in employee performance, there is room for improvement. Tailoring training more closely to specific job roles, enhancing continuous evaluation, and balancing delivery modes are key areas where the bank can further enhance its training programs to support employee development and performance. By addressing these areas, the bank can ensure that its training programs remain effective, relevant, and impactful.

4.6. The Discussion of Results

The analysis of training programs at Bunna International Bank, based on descriptive, correlation, regression, and interview data, reveals valuable insights into the effectiveness of these programs in enhancing employee performance. The results demonstrate that training has a positive impact on employee performance, with significant relationships between training needs analysis (TNA), training methods (TM), training delivery modes (TDM), and training evaluation techniques (TET) and overall employee performance (EP). Additionally, the interviews suggest that the bank's training programs are relevant to job responsibilities and contribute to employee skill development, though areas for improvement were identified, particularly in customizing training to better align with specific roles.

Descriptive statistics show that employees generally find the training programs useful, particularly in enhancing productivity, communication skills, and job satisfaction. The training delivery modes were rated favorably, with a preference for in-person sessions due to their interactive nature and opportunities for networking. This is consistent with findings in global

studies, such as those by Salas et al. (2020), who highlight the importance of interactive, in-person training for fostering collaboration and engagement. Similarly, Blanchard and Thacker (2013) suggest that effective training programs should be comprehensive, involving both technical and soft skills, which aligns with the employees' views on how CRM and leadership training have enhanced their communication and teamwork abilities. However, the moderate connection between training and specific job responsibilities, as reported by some employees, echoes concerns raised by Noe (2020), who asserts that training programs need to be closely tailored to the specific needs of employees to ensure maximum impact.

The correlation analysis revealed strong positive relationships between the training factors (TNA, TM, TDM, and TET) and employee performance. This finding is consistent with the work of Kirkpatrick (1998), who argued that training needs analysis and evaluation techniques play a critical role in enhancing the effectiveness of training programs. Furthermore, the regression analysis indicated that the evaluation techniques (TET) and training needs analysis (TNA) had the most significant impact on employee performance, followed by training methods (TM) and training delivery modes (TDM). This finding aligns with previous studies by Goldstein and Ford (2018), who suggested that a well-executed training evaluation process can improve the quality of training and help ensure that training programs meet their intended objectives. However, the lower influence of training delivery modes (TDM) on performance suggests that while in-person training is beneficial, the impact of delivery methods alone may not be sufficient without effective evaluation and needs analysis, as supported by Clark and Mayer (2016), who argue that the instructional design and evaluation methods are critical in determining the success of any training program.

The interviews further highlighted the importance of feedback mechanisms, which were also emphasized in the correlation and regression results. Regular feedback, both pre- and post-training, was seen as essential for enhancing training effectiveness and ensuring continuous improvement. This is in line with Kirkpatrick's (1998) four-level evaluation model, which stresses the importance of feedback in assessing the success of training programs and making adjustments as necessary. However, some employees noted that the bank could benefit from more continuous evaluations and the introduction of mentorship programs to reinforce training outcomes. This aligns with Axtell et al. (2002), who argued that mentorship programs can

significantly enhance the practical application of training and improve long-term performance outcomes.

In comparison to studies conducted in Africa and Ethiopia, the findings at Bunna International Bank are generally consistent with research on the effectiveness of training in similar contexts. For instance, a study by Mulugetta and Ahmed (2019) in Ethiopia found that training programs in organizations are often perceived as beneficial but may not always be tailored to the specific needs of employees. This was reflected in the interviews, where some employees indicated that while the training programs provide useful knowledge, the connection to their specific job responsibilities was moderate. In contrast, studies in other African countries, such as in Kenya, have highlighted the importance of needs-based training (Ochieng et al., 2019), which resonates with the approach used by the bank, involving comprehensive needs assessments and feedback mechanisms. The comparison suggests that while the training programs at Bunna International Bank are on par with global best practices, there remains room for improvement in customizing training to individual roles, as suggested by Noe (2020).

In Addis Ababa, studies on training effectiveness in banks have shown mixed results. Research by Belete and Mulugeta (2018) indicated that training programs in Ethiopian financial institutions often lack adequate evaluation, which can reduce their impact on employee performance. This aligns with the findings at Bunna International Bank, where the training evaluation process was highlighted as an area for improvement. Although the bank conducts pre- and post-training assessments, some employees suggested implementing a more robust, continuous evaluation system to track the long-term impact of training. This need for continuous evaluation is consistent with the global trend, as emphasized by Rowden and Conine (2005), who argue that ongoing assessments are critical to ensuring the sustainability of training outcomes. The training programs at Bunna International Bank are effective in enhancing employee performance, there are several areas for improvement, particularly in tailoring training to specific job roles and enhancing continuous evaluation. By addressing these areas, the bank can further improve the effectiveness of its training programs and ensure that they meet the evolving needs of its employees and the organization.

CHAPTER FIVE

5. CONCLUSION, AND RECOMMENDATIONS

5.1. Conclusion

This study examined the effectiveness of training programs at Bunna International Bank and their impact on employee performance, focusing on key factors such as training needs analysis (TNA), training methods (TM), training delivery modes (TDM), and training evaluation techniques (TET). Data was collected through both quantitative and qualitative methods, including surveys, interviews, and statistical analyses, to assess how training programs are perceived by employees and their correlation with job performance improvements.

The descriptive analysis revealed that the training programs at Bunna International Bank are generally viewed as effective in enhancing employees' skills, efficiency, and productivity. Employees reported improvements in areas such as communication, leadership, teamwork, and customer relationship management, which were directly linked to the training programs offered by the bank. However, while the training was perceived as beneficial, the connection between the training and specific job responsibilities was moderate, suggesting that there is room for improvement in aligning the training content more closely with employees' roles.

Correlation analysis highlighted strong positive relationships between the training factors (TNA, TM, TDM, and TET) and employee performance (EP), indicating that well-designed training programs have a direct impact on employee effectiveness. The regression analysis further emphasized the significant role of training needs analysis (TNA) and training evaluation techniques (TET) in improving employee performance. Training methods and delivery modes, while important, had a slightly less significant impact. The interviews corroborated these findings, with employees indicating that regular feedback, interactive in-person training, and continuous evaluation were essential components of effective training programs.

Despite the overall positive results, some employees expressed concerns about the need for continuous evaluation of training outcomes and the customization of training to specific job roles. Suggestions for improvement included the implementation of mentorship programs and a

more robust follow-up system to ensure that training is directly applicable to job performance and organizational goals. The study indicates that Bunna International Bank's training programs are largely effective in enhancing employee performance, but there is potential for improvement in areas such as training content customization, continuous evaluation, and the integration of mentorship opportunities to foster practical application of the training.

The research on the effectiveness of training programs at Bunna International Bank has provided valuable insights into how various training factors influence employee performance. The study found that training programs offered by the bank are generally well-regarded by employees and are perceived to contribute positively to skill development, productivity, and job satisfaction. Key training components, such as training needs analysis (TNA), training methods (TM), training delivery modes (TDM), and training evaluation techniques (TET), were all found to have a significant impact on employee performance.

The correlation and regression analyses revealed strong relationships between these training factors and employee performance, underscoring the importance of effective training strategies. The results indicated that training needs analysis and evaluation techniques were particularly influential in enhancing job performance, while training methods and delivery modes also played important roles, albeit to a slightly lesser extent. The interview data further emphasized the importance of feedback mechanisms, mentorship programs, and the customization of training content to specific job roles.

However, despite the positive outcomes, the study identified areas for improvement. Some employees felt that the alignment between the training content and their specific job responsibilities could be strengthened, and that continuous evaluation of training programs could ensure better long-term effectiveness. The need for more interactive and tailored training sessions was also highlighted, with employees suggesting that mentorship and follow-up assessments would help maximize the impact of the training. Bunna International Bank's training programs have a generally positive effect on employee performance, but to ensure continued success and relevance, the bank should consider refining its approach by incorporating more personalized training content, continuous evaluation mechanisms, and mentorship programs. By

doing so, the bank can better address the evolving needs of its workforce and enhance overall organizational performance.

5.2. Recommendations

Based on the findings of this study, several recommendations can be made to enhance the effectiveness of training programs at Bunna International Bank. First, the bank should consider strengthening the alignment of training content with specific job responsibilities. Although employees generally found the training programs beneficial, a closer alignment with daily tasks and responsibilities could make training more relevant and impactful. Customizing training content for different job roles ensures that employees gain the most pertinent skills, thereby improving their performance and productivity. Second, the bank should implement a continuous evaluation system for its training programs. While the current feedback mechanisms provide valuable insights, ongoing assessments—such as follow-up surveys, post-training performance metrics, and pre- and post-tests—can ensure that training programs remain effective in the long term. Continuous evaluation allows the bank to adapt its training programs to meet changing job requirements and organizational goals. It also ensures that employees consistently benefit from training interventions, leading to sustained improvements in their performance.

In addition, the bank should enhance its mentorship and coaching programs. The findings from the interviews indicated that employees appreciated opportunities for mentorship and guidance from seasoned professionals. By establishing formal mentorship programs, the bank can facilitate knowledge transfer and provide employees with the practical insights necessary to apply training concepts in their daily work. Such programs would not only help employees grow professionally but also foster stronger relationships and a sense of community within the organization. Another recommendation is to explore alternative training delivery modes. While in-person training was favored by many employees for its interactive nature and immediate feedback, incorporating more blended learning approaches could offer greater flexibility. The use of digital platforms, especially for soft skills and technical training, could reduce logistical challenges and accommodate the diverse learning preferences of employees. A combination of online and in-person training could allow for a more inclusive approach that addresses both individual learning styles and organizational needs.

Lastly, the bank could focus on enhancing employee engagement during training sessions. The study found that while training content was generally well-received, there were variations in how employees perceived its effectiveness. To maximize the impact of training, the bank should incorporate more interactive elements into training programs, such as group discussions, case studies, and hands-on activities, to keep employees engaged and ensure that they can apply their learning effectively. This approach helps in building a more dynamic learning environment that promotes long-term retention and practical application of skills.

This study provides valuable insights into the training and development programs at Bunna International Bank, highlighting their impact on employee performance and organizational effectiveness. However, several areas remain unexplored that could contribute to a deeper understanding of the relationship between training and performance in the banking sector, as well as the broader implications for other industries in Ethiopia and Africa.

First, future studies could expand the sample size and scope to include multiple banks or organizations from different sectors to compare and contrast the effectiveness of training programs across various industries. Such studies could examine whether the findings of this research hold true for other organizations with different organizational structures, training methods, and employee demographics. Comparing how different sectors approach training and development could offer broader insights into best practices and the challenges faced in employee performance enhancement. Another area for further research is the long-term impact of training programs on employee performance. While this study highlights the immediate benefits of training, it would be useful to explore how training influences employee performance over time. Longitudinal studies could track the performance of employees before and after training to assess sustained improvements and identify any potential decline in skills or motivation after the initial training period. Understanding how training impacts employee growth over time would provide deeper insights into the effectiveness of different training approaches.

Moreover, while this study emphasizes the importance of blended learning and digital platforms in training delivery, further research could focus on how these delivery methods specifically impact different employee groups. For example, some employees may benefit more from in-person training, while others may find digital training more effective. Research could investigate

how employee characteristics, such as age, prior knowledge, or technological proficiency, influence the success of different training methods. Additionally, it would be beneficial to study the challenges faced by employees in accessing digital training, particularly in areas where internet connectivity or technological resources are limited. The evaluation techniques used in this study also warrant further exploration. While feedback mechanisms and post-training assessments were found to play a crucial role in improving training outcomes, additional research could delve into the specific types of evaluation techniques that are most effective in measuring training success. For instance, comparing the effectiveness of pre-test and post-test evaluations with other methods, such as behavioral observation or peer feedback, could provide insights into which evaluation techniques best predict long-term performance improvement.

Furthermore, the study suggests that mentorship programs could play a key role in reinforcing training and fostering employee development. Future research could explore the implementation and effectiveness of mentorship and coaching within training programs. Specifically, studies could examine how mentorship relationships influence the transfer of skills from training sessions to real-world job performance, and whether mentorship programs contribute to increased job satisfaction and career progression. Lastly, given the evolving nature of the banking sector and the ongoing economic changes in Ethiopia and Africa, future research could focus on the adaptability of training programs in response to industry shifts. How well do training programs at Bunna International Bank and similar organizations align with changing technological advancements, regulatory requirements, and global best practices? Investigating the agility of training programs in adapting to such changes would be crucial in ensuring that employees are continuously equipped with the skills necessary to succeed in an ever-evolving work environment.

5.3. Limitation of the Study

This study focuses on the role of training and development programs in enhancing employee performance at Bunna International Bank. A key limitation is its geographical scope, as it is confined to branches located in Addis Ababa. This restricted focus limits the generalizability of the findings to other branches of the bank outside the capital or to other financial institutions in Ethiopia. Additionally, the study relies on data collected over a specific time frame, which may

not fully capture long-term trends or the evolving nature of training and development practices. Another limitation is the reliance on self-reported data from employees and managers, which may be subject to biases such as social desirability or recall errors. While the mixed-methods approach strengthens the study, the quantitative and qualitative data might not fully capture the complexities of training effectiveness in diverse organizational contexts. Lastly, while the study identifies strong correlations between training factors and employee performance, it does not establish causality, which could limit the applicability of the results in designing interventions.

5.4. Contribution of the Study

This research makes significant contributions to the understanding of how training and development initiatives affect employee performance in the Ethiopian banking sector. By focusing on Bunna International Bank, it provides valuable insights into the specific training needs and practices relevant to the local context, offering a tailored perspective that is currently underrepresented in existing literature. The study highlights the importance of robust training evaluation techniques and their substantial impact on employee performance. It also underscores the value of aligning training programs with organizational objectives through systematic needs assessments. The findings provide actionable recommendations for financial institutions seeking to optimize their training strategies, such as adopting innovative delivery modes and enhancing evaluation frameworks. Additionally, the research contributes to academic discourse by addressing gaps in the literature, particularly in the Ethiopian context, and by offering a conceptual framework that links key training dimensions to employee performance. This framework can serve as a basis for future studies in similar organizational and cultural settings.

5.5. Suggestions for Further Research

Future research should expand the scope of this study to include branches of Bunna International Bank outside Addis Ababa and other financial institutions in Ethiopia to enhance the generalizability of the findings. Longitudinal studies could provide deeper insights into the long-term effects of training and development programs on employee performance. Moreover, subsequent research could explore the causal relationships between training factors and performance outcomes using experimental or quasi-experimental designs. This approach would

help establish a direct link between specific training interventions and measurable improvements in employee performance.

Another area for exploration is the role of emerging technologies, such as e-learning platforms, virtual reality, and gamification, in enhancing training effectiveness. Investigating how these tools can be integrated into traditional training methods could provide innovative solutions for engaging employees and improving knowledge retention. Finally, further studies could explore the influence of organizational culture and leadership styles on the effectiveness of training programs. Understanding how these factors interact with training initiatives could offer holistic strategies for enhancing employee performance in dynamic organizational environments.

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APPENDICES

QUESTIONNAIRE

Thank you for participating in this questionnaire. Your responses are vital in helping us understand the impact of training and development programs at Bunna International Bank. Please read the following instructions carefully before you begin. This questionnaire aims to assess your perceptions regarding various aspects of the training and development programs, including their effectiveness, relevance, delivery, and impact on employee performance. All of your responses will be kept strictly confidential and used solely for the purposes of this study. Your honest feedback is greatly appreciated. The questionnaire is divided into five sections, each corresponding to a key area of training and development: Training Needs Assessment (TNA), Training Methods, Training Delivery Modes, Training Evaluation Techniques, and Employee Performance. Each statement in the questionnaire is designed for you to express your level of agreement. Please use the scale provided below to select the response that best represents your opinion: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. Read each statement carefully and select the option that best describes your level of agreement. Please try to answer every question. If you are unsure about a particular statement, select the option that most closely reflects your view. This questionnaire should take approximately 10-15 minutes to complete. Your participation is valuable to us. Thank you for taking the time to share your insights!

Items		SD	D	N	A	SA
Training Needs Assessment (TNA)						
TNA1	The training needs assessment at Bunna International Bank effectively identifies employee skill gaps.	1	2	3	4	5
TNA2	The assessment process aligns with the bank's strategic goals.	1	2	3	4	5
TNA3	TNA results directly influence the training programs provided.	1	2	3	4	5
TNA4	I feel that my specific training needs are accurately identified.	1	2	3	4	5
TNA5	The TNA process is regularly reviewed and updated for relevance.	1	2	3	4	5
TNA6	Employees are consulted during the TNA to ensure accurate	1	2	3	4	5

	representation of needs.					
TNA7	The TNA process considers both current and future role requirements.	1	2	3	4	5
TNA8	TNA at the bank promotes skill alignment with the industry standards.	1	2	3	4	5
TNA9	Training priorities are set based on the outcomes of TNA.	1	2	3	4	5
TNA10	TNA at the bank enhances the relevance of the training provided.	1	2	3	4	5
2. Training Methods						
TM1	The bank offers diverse training methods that cater to different learning styles.	1	2	3	4	5
TM2	On-the-job training enhances my practical skills effectively.	1	2	3	4	5
TM3	The use of coaching in training has improved my job performance.	1	2	3	4	5
TM4	I find off-the-job training sessions to be valuable for my role.	1	2	3	4	5
TM5	Mentorship provided at the bank has positively impacted my work.	1	2	3	4	5
TM6	Job rotation opportunities improve my understanding of different roles.	1	2	3	4	5
TM7	The training methods used align well with my day-to-day work needs.	1	2	3	4	5
TM8	Training sessions are interactive and keep me engaged.	1	2	3	4	5
TM9	My confidence in performing tasks has increased due to the training methods.	1	2	3	4	5
TM10	The training methods used make learning easier and more effective.	1	2	3	4	5
3. Training Delivery Modes						
TDM1	The mix of online and in-person training modes is effective for my learning.	1	2	3	4	5
TDM2	The bank's training sessions are well-structured and easy to follow.	1	2	3	4	5
TDM3	I can apply what I learn from online training sessions directly to my job.	1	2	3	4	5
TDM4	In-person training sessions allow me to ask questions and get immediate answers.	1	2	3	4	5
TDM5	The digital platforms used for training are user-friendly.	1	2	3	4	5
TDM6	Blended learning sessions are convenient and accessible.	1	2	3	4	5
TDM7	The training content is equally effective across all delivery modes.	1	2	3	4	5

TDM8	The variety of delivery modes helps me retain information better.	1	2	3	4	5
TDM9	I am comfortable with the technology used for online training.	1	2	3	4	5
TDM10	Training sessions are flexible and accommodate my schedule.	1	2	3	4	5
4. Training Evaluation Techniques						
TET1	The bank regularly collects feedback on training sessions.	1	2	3	4	5
TET2	Post-training assessments effectively measure my learning progress.	1	2	3	4	5
TET3	I receive constructive feedback after each training session.	1	2	3	4	5
TET4	The evaluation process helps improve future training sessions.	1	2	3	4	5
TET5	My performance improvement is tracked after each training.	1	2	3	4	5
TET6	Training outcomes are reviewed with me by my supervisor.	1	2	3	4	5
TET7	The evaluation techniques used are fair and comprehensive.	1	2	3	4	5
TET8	I feel the evaluation process accurately reflects my training experience.	1	2	3	4	5
TET9	Evaluation data is used to make meaningful improvements in training.	1	2	3	4	5
TET10	The evaluation techniques promote accountability in training outcomes.	1	2	3	4	5
5. Employee Performance						
EP1	Training has positively impacted my ability to meet performance targets.	1	2	3	4	5
EP2	I am more efficient at my job after receiving training.	1	2	3	4	5
EP3	My productivity has improved due to the bank's training programs.	1	2	3	4	5
EP4	The skills I gain in training help me perform my job better.	1	2	3	4	5
EP5	Training has enhanced my confidence in completing tasks accurately.	1	2	3	4	5
EP6	My supervisor acknowledges my performance improvements post-training.	1	2	3	4	5
EP7	Training has helped me manage my time more effectively.	1	2	3	4	5
EP8	My job satisfaction has increased as a result of training.	1	2	3	4	5
EP9	Training sessions help me stay up-to-date with industry standards.	1	2	3	4	5
EP10	I am motivated to perform better due to the training I receive.	1	2	3	4	5

INTERVIEW QUESTIONS

1. How do you feel the current training programs at Bunna International Bank align with your job responsibilities?
2. Can you describe any specific skills you have gained through the bank's training programs that have directly impacted your performance?
3. In what ways do the training evaluation techniques used by the bank influence the effectiveness of the training you receive?
4. How does the bank's approach to identifying training needs reflect the actual requirements of your role?
5. What aspects of the training delivery modes (e.g., online, in-person) do you find most effective for your learning, and why?
6. Can you share any suggestions on how the bank might improve its training methods or programs to better support employee performance?