

The Effect Of Training On Employees Job Performance: The Case Of Commercial Bank Of Ethiopia Wolaita Sodo District

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Abstract

The purpose of this paper is to assess the effect of training dimensions and to identify other factors affecting employees' job performance in CBE Wolaita Sodo district. A well-structured questionnaire was used to collect the primary data. Secondary data for the study were collected from CBE wolaita sodo district bank record. Total sample size for this study was 230 respondents. The respondents were selected using stratified random sampling technique. The researcher then analyzed the data using descriptive and inferential statistics where logistic regression analysis was used to establish the associations of the study variables. The study finding suggests that a proper training content, training delivery approach, training evaluation, management subordinate relationship, attitude towards the importance of training and work experience significantly affect employees' job performance.

Hence the research has confirmed that providing need driven training; good delivery approach,; clear training purpose and with good informational contents and evaluation; making use of expertise of senior employees; strengthening positive attitude about the importance of training and further improving the management subordinate relationship helps to raises the performance level of employees.

Keywords: CBE Wolaita Sodo district, training dimension, employees' job performance

Introduction

Every organization strives to be the strongest company in its industry. This competitive edge is dependent upon the availability of resources and their most effective usage. Organization assets may fall in various categories, like physical, financial and human resources. Human resource is considered to be the most vital and useful asset, as other assets can be exploited with the proper use of human resources (Ahmed, Muhammed, Ishfaq, Naveed, Wasim-ul-Rehman and Muhammad, 2010).

However, simply having this resource (human) is not guarantee for the organization to be successful unless and until the organization improves the performance of the people time to time. There are factors that may affect the employees' performance such as their abilities, motivations, the support they receive, the nature of the work they are doing, and their relationship with the organization. Generally, the human resource manager must design different techniques that enables the organization to improve the performance of the work force; among which training is the one. But, too often, training is done without any thought of measuring and evaluating it later to see how well it worked and how much an organization is effective from training, as training is both time consuming and expensive, the organization must be effective in terms of the specified objective that a company planned to realize (Laloedchai, Wee L, Graham, 2008).

Whenever training takes place, performance of the employee must be improved unless and otherwise the objective of the training will not be achieved. Many factors can affect the performance of individual employees; therefore, the role of human resource department is to improve the organization's effectiveness by providing employees with knowledge, skills and attitudes that will improve their current or future job performance. Therefore, any organization that wants to succeed, and to continue to succeed, has to maintain workforce, who are willing to learn and develop continuously. As Training and developing human capital is very important in the effective management and maintenance of a skilled workforce (Alipour et al, 2009). As organizations strive to compete in the global economy, differentiation on the basis of the skills, knowledge, and motivation of their workforce takes on increasing importance (Kraiger et al, 2009). Training leads to an increase in the quality of labor, by equipping employees with greater skills and knowledge (and possibly fostering greater effort) (Laplagne, 1999). And it is also one of the ways of improving organization's effectiveness (Alipour et al, 2009) by making workers to improves their skills, enabling them to undertake more complex tasks or complete tasks better or faster (Laplagne ,et al, 1999).

In the Banking industry, human resources, skills and expertise are crucial assets that drive productivity and performance. This is because, as a service industry, the service provided by the bank is delivered through its personnel and it is consumed at the same time by the client. The bank personnel (human resource) stand for the service and portray to the customer the value and quality of the bank's service (Aryee, 2009). As such, banks need exceptional human resources to present their services to customers in a manner that will win more customers and sustain profitability. So, it will be good and reasonable to measure training in CBE Wolaita Sodo district whether it is valuable or not in respect to employee performance and to identify other factors that have significant effect on employees' job performance.

Statement of the Problem

Recruiting and selecting potential employees does not guarantee that they will perform effectively (Dessler, 2009, p.268). In most cases, there may be gap between employee knowledge and skill and what the job demands. The gap must be filled through training and development programs. Hence, personnel training and retraining is one of the major ways that organizations attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demands (Scarpello and Ledvika, 1998)

In today's changing global context, both individuals and collective skills are the most important assets for organizations, and determine their productivity, competitiveness and ability to adapt and be proactive when faced with an uncertain environment. Training is a key strategy for generating skills in people, since it enables them to both learn and unlearn skills. In other words, to acquire new skills and change inappropriate skills (Pineda, 2010, p.674)

As cited in the work of Tamirat Getahun (2010, p, 14) the delivery of efficient and effective training is required to enhance the productivity of employees and improve their performance. However, the problem in training is that people usually like the training and learn the material taught, but behavior and performance do not always reflect the extent of training delivered and supposedly learned.

In Commercial Bank of Ethiopia the need of training recognizes and annually all department have a plan to train their employees regarding particular job as part of the annual plan. Although the management of Commercial Bank of Ethiopia recognize the need to train staff it seems to have failed to recognize the significance of evaluation of the impact of training on employee performance. In this regard previously and presently there is no considerable effort made by human resource team and line managers to measure the training effect on employee's performance. Specifically, in Commercial Bank of Ethiopia- Wolaita district, the researcher conducted preliminary interview with the district HR manager and officers regarding the training practice of the district and the result of the interview shows there is actual problem while executing training practices/process starting from the need assessment to evaluation of training. As intended in the plan all trainings are not given after the required need assessment is done and not inconsistency manner

means that for some training need assessment is done before delivery and for some training they skipped it due to cost and schedule issues. Although evaluation of training success is the most important phase of training in order to assess the performance of the trainees as the evaluation of training compares the post training results to the objectives expected by employees there is no assessment done except, some Human Resource Officers and Human Resource Manager informally discussed the benefit /outcome of the training. Sometimes, training is given to the employees when the quarter schedule is going to be finished. So that, no one is concerned about the effect of the training in employee's performance but achieving the training schedule. Because of this reason some employees take training as a leave from their regular job and focuses on refreshment side rather than the intended objective of the training.

Despite the increasing effects on training of organizational employees by organizations, there is still limited literature on human resource development issues in developing countries (Debrah & Ofori 2006, 440) and increasing concerns from organizational customers towards low quality services in the banking sector. It is further worth noting that while much is known about the economics of training in the developed world, studies of issues associated with training in less-developed countries are rarely found. The existing studies in this relation (Harvey 2002; Harvey, Matt & Milord 2002; Jackson 2002; Kamoche 2002; Kamoche, Debrah, Hortwiz & Muuka 2004; Kraak 2005, mengistu 2011 and Tazebachew 2011) have taken a general human resource management (HRM) focus creating a gap on issues such as the effect of training on employee performance.

This study will contribute in minimizing this gap in the literature and thereby establish the basis to understanding of some aspects of human resource management in general and training and performance in particular.

With this in mind this study tried to answer the following basic questions that related to the issue mentioned above.

- How is the performance level of Wolaita Sodo district employees?
- What is the effect of training dimensions on performance level of Wolaita Sodo district employees?
- What are the other factors associated with the performance level of Wolaita Sodo district employees?

Objective of the Study

The general objective of the study is to assess the training effect on employees' performance on CBE Wolaita Sodo district. The specific objectives of the study are:

- To assess the performance of level of Wolaita Sodo District CBE Employees (or proportion of those with good/not good performance)
- To determine the effect of training dimensions on performance level of Wolaita Sodo district CBE Employees
- To identify other factors associated with performance level of Wolaita district CBE Employees

Significance of the Study

This study was conducted to assess the effect of training, level of performance and other factor on employee performance in CBE Wolaita Sodo district with the belief that it will help both the CBE Wolaita Sodo district office and employees of the district in understanding the importance of training programs and enabling them structure their training programs to make them more effective in terms of helping to improve the efficiency of the workforce and lead to better performance and will contribute a lot in employees and line manager's awareness in relation to connecting training and performance.

Finally, it paves way for other researcher who wants to undertake similar study and also encourage features to undertake more widely and deep study on the problem.

Scope of the Study

Commercial bank of Ethiopia has fifteen/15 district offices of which 4 are city districts and 11 are outline districts. wolaita sodo district is one of outline district office located in south region wolaita sodo town so the study is restricted in w/sodo district.

The study was limited to the role and effects that training and other factors have played on the performance of employees of commercial bank of Ethiopia Wolaita Sodo district limited within 9 (Arbaminch, W/sodo, Hossana, Durame, Dicha, Tona, Secha, Seleme and Wachamo) branches as representative of sixty/60 branches as the focal point because it is practically unattainable to assess more than selected branches due to lack of time and financial resources.

The study used causal research design which covered two hundred respondents drawn from the above-mentioned branches. The respondents were employees from sample branches who fulfilled the selection criteria of the study. The study was conducted within a limited period of one (1) year.

Methodology

This section consists of research design, source and study population, data collection procedure, sampling technique and procedure, sample size determination, variable and measurement, brief concept about the model used, statistical analysis, operational definition, ethical consideration and dissemination of results.

Research Design

As stated in cooper and schindler, (2008, p.140), research design constitutes the blue print for the collection, measurement and analysis of data. Hence, the researcher has made use of the causal research design (cause and effect relationship between known variables of interest) in order to investigate the effect of training on the performance of CBE wolaita sodo district employees. Causal research design is more preferable for this study because the study objective is to determine how training dimensions and other factors affects the performance of the employees and the choice of the most appropriate design depends on largely up on the objective of the research hence this paper objective is to study the effect of independent variables (training dimensions, socio demographic data and other variables) on outcome or dependent variable in this study employees job performance.

Source and Study Population

The source populations of this study were all clerical CBE Wolaita sodo District employees while employees working in the selected branches of the district constitute the study population.

Inclusion and Exclusion Criteria

Newly deployed employees specifically who served the bank for less than 3 months were excluded from the study. This is because the performance appraisal data could be missing as the bank evaluates its employees on a quarterly basis (source: human resource department). Similarly, staff transferred from other districts and branches to the sample branches were excluded due to difficulty of getting their performance appraisal results also employees who are on managerial posts such as branch manager and customer service manager were excluded since management subordinate relationship used in the study as a variable and due to the fact that they were the coordinator for the data collection.

Data Collection Procedure

In this study, the researcher collected both primary and secondary data as it is helpful to extract multitude of data. Primary data were gathered through pretested self-administered questionnaires using email for distant branches and physically for nearby branches and the questionnaire was developed after reviewing related literatures. Data was collected on socio demographic characteristics such as age, level of education, work experience, Position, Management subordinate relationship, attitude towards importance of Training, the satisfaction level on reward and benefit and training dimensions such as training need assessment,

training contents, training delivery approach, training evaluation. The secondary data on dependent variable regarding the performance of the sample population were collected by the researcher from district human resource department after checking for completeness of the data.

The completeness and consistency of the collected data was checked by the researcher on a daily basis. The questionnaire was pretested using 5% of the sample size among employees working in one branch (Gununo branch) that was not part of the study to test the reliability and validity of the tools.

Sampling Techniques and Procedure

Stratified random sampling method which is on the basis of the branch grade was used to get information from CBE wolaita sodo district employees. Stratification was used as the performance level is expected to vary among employees working in branches with various grades and branches in each of the four grades are somehow to be homogeneous in addition this technique was preferred because it is used to assist in minimizing bias when dealing with the population. With this technique, the sampling frame can be organized into relatively homogeneous groups (strata) before selecting elements for the sample. According to Janet (2006:94), this step increases the probability that the final sample will be representative in terms of the stratified groups.

The district has 60 branches with different grades, these grade classification ranges from grade 1(smallest branches) up-to grade 4 the biggest branch). In w/sodo district there is only one branch with grade four level, two branches with grade three level and one branch with grade two level and the remaining fifty six (56) branch are grade one level with a total of 1305 clerical employees. The strata are selected based on the grades of the branches. Therefore from all grades the researcher selects a total of nine branches. In order to select grade one sample branches the researcher used simple random sampling method while using this method due to the cost and time constraints branches which were found within the radius of 150 km from the district office were included then among them randomly select five branches. For grade 2, 3 and 4 branches the researcher select all branches in order to kept the representativeness of the sample since the total branch of these three grades were four.

Sample size Determination

The sample size was determined using the recommendation by Malhorta Naresh, Marketing Research: an applied approach, 2007. This recommendation provides the minimum, medium and highest sample size depending on the size of the source/target population as displayed in the table below (Table 1). There were a total of 1305 employees currently working in the 60 branches of CBE, Woliata Sodo District. Based on the recommendation, the corresponding minimum, medium and maximum sample sizes for the stated source population (1305) are 50, 125 and 200 employees respectively. To get a reliable estimate measure of performance of employees and to increase representativeness of the sample the maximum sample size was used. In addition, taking the maximum sample size reduces the sampling error as compared with taking either the medium or low sample size. After considering the self-administered nature of the data collection technique used in this study and the nature of working environment 15% non-response rate was added. Hence, the final sample size of this study constitutes 230 CBE employees of Woliata Sodo District.

Table Sample Determinations

Population size		Sample size	
Low	Medium	High	

51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3201-10000	80	200	315
10001-35000	125	315	500

Source: Malhorta Naresh, Marketing Research: an applied approach, 2007

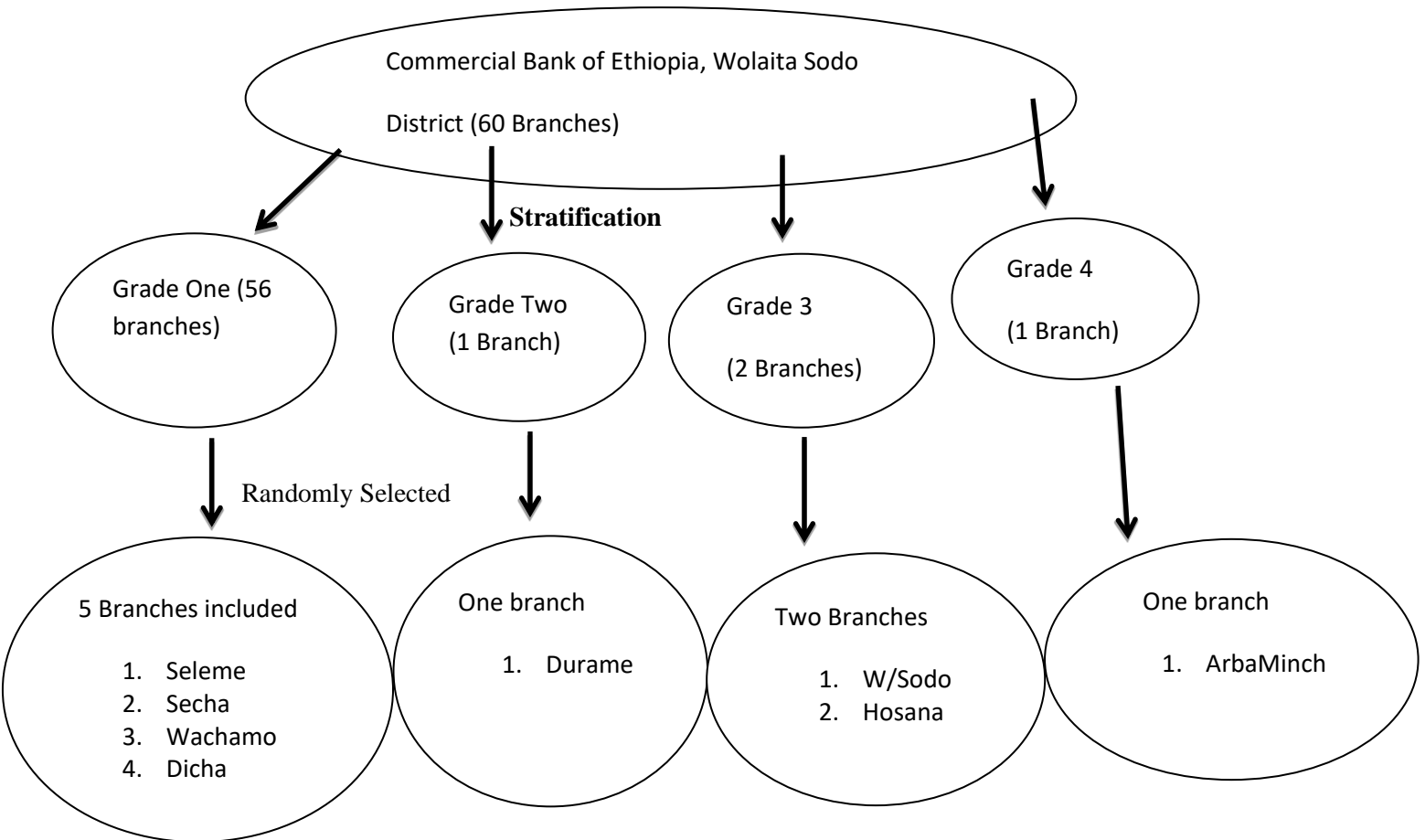
Study participants were selected from the sample branches and all employees fulfilling the inclusion and exclusion criteria within the sample branches were include in this study.

Table Sampling Procedure

No	Branches	Grades	No of clerical employees (fulfilled the selection criteria)	Sample
1	Arbaminch	4	42	35
2	W/Sodo	3	40	34
3	Durame	2	24	22
4	Hossana	3	37	31
5	Seleme	1	16	15
6	Secha	1	18	16
7	Dicha	1	17	15
8	Wachamo	1	20	17
9	Tona	1	16	15
Total			230	200

(Source: w/sodo district human resource offices, 2016)

Figure Schematic representation of the sampling procedure.



Brief Concept about the Model Used

Regression is a statistical tool to predict the value of a dependent variable based on the value of one or more independent variable and it explain the impact of change in an independent variable on the dependent variable.

Logistics regression is an extension of multiple regression method used to find the best fitting model that describe the relationship between an outcome and independent variables and it is used to determine the predicted probability of the outcome based on a set of independent variables.

Used when the dependent variables is categorical; in particular, it is a dichotomous (binary). A dichotomous variable is a variable that can assume only one of two mutually exclusive values. The basic principle of logistic regression is much the same as for ordinary multiple regression.

Statistical Analysis

The collected data was entered, cleaned and analyzed by using SPSS Version 20 software. After data entry was completed frequency was run to check for completeness and consistency of the data. Then variables were recoded and computed. Open ended questions were recoded.

Training dimension variables (Training Need assessment, Training Content, training delivery approach and training evaluation) were generated using the respective likert scale questions. The reliability test was run for each dimension of training and attitude towards the importance of training out of 5% pretest result. The need assessment reliability statistics result shows Cronbachs alpha of 0.803 since Cronbach alpha = 0.803 is greater than 0.7 Hence, factors in training needs assessment can be considered as well-designed items and data are trustworthy. Corrected item – total correlations of variables of these dimensions are mostly higher than 0.3, smallest factor is 0.588. Similarly training content reliability statistics result shows Cronbachs alpha of 0.898 since Cronbachs alpha = 0.898 is greater than 0.7 Hence, factors in training content can be considered as well-designed items and data are trustworthy. Also for training delivery approach questions reliability statistics result shows Cronbachs alpha of 0.868 since Cronbachs alpha = 0.868 is greater than 0.7. Hence, factors in training delivery approach can be considered as well-designed items and data are trustworthy. The reliability statistics for training evaluation questions result shows Cronbachs alpha of 0.877 since Cronbach alpha = 0.877 is greater than 0.7 Hence, factors in training evaluation can be considered as well-designed items and data are trustworthy. Corrected item – total correlation of variables of these dimensions are mostly higher 0.3, smallest factor is 0.543. finally the reliability statistics result of attitude towards the importance of training shows Cronbachs alpha of 0.925 since Cronbach alpha = 0.802 is greater than 0.7 Hence, factors in attitude towards the importance of training can be considered as well-designed items and data are trustworthy. (See Appendix 2)

Then the respective questions were treated as continuous variable and summed, and then the respective sum was categorized.

A dichotomous performance variable was treated using the four categories of performance appraisal. Employees with below expectation performance appraisal score was considered as having poor performance. While with expectation, beyond expectation and Extraordinary were considered as good performance.

Frequencies and proportions were computed for description of the study population in relation to selected socio-demographic variables, training dimension variable and other variables also Chi-square was carried out for the descriptive analysis and results were presented in the form of table. Since Chi-square analysis provides the number of employees with good and bad performance that fall in the various categories of predictor (independent) variable used (cross tabulation). The p value from chi square test provides additional information whether there was a difference in employees' performance level across the various categories of the independent variables.

To see the association of outcome variable (employees job performance) and independent variable, bivariate and multiple logistic regressions analysis was carried out. Results were presented in the form of odds ratios (OR) with 95% confidence intervals. Statistical significance was declared at a p-value of 0.05. Those variables with p value less than 0.05 were included in the multi variable regression analysis model,

To assess which training dimension has significant effect on employees' job performance those employees who took job related training were included in the bivariate and multiple logistic regression analysis. In order to see the effect of demographic characteristics and other variable on employees' job performance another bivariate and multiple logistic regression analysis were run.

Variables with p value less than 0.05 from both bivariate logistic regression analyses were included in the respective multiple logistic regression analysis. Furthermore, in order not to miss important predictors, variables with p value up to 0.2 were included in the multiple logistics regression analysis.

Multi collineriaty diagnostic test was run to check whether the regression model has a correlation among independent variables. It was found that the multiple logistic regression tests has no collinearity problem

since the VIF shows a value lower than a value of 10 for each variable and the value of tolerance statistics being well above 0.1

Dissemination of Results

The results of this study will be disseminated to school of post graduate studies, College of business and economics, AMU as a partial fulfillment of Master's degree in MBA. It will also be communicated to CBE, Wolaita Sodo District office. Finally, it will be sent for publication in peer reviewed journals and effort will also be made to disseminate findings in conferences.

Result and Discussion

The results of data analysis and discussions are presented in this chapter. Data was analyzed as per the study objectives. A total of 230 CBE employees working in selected branches of Wolaita Sodo district were included in this study. The questionnaire return rate stood at 87%, since 200 out of a total of 230 questionnaires issued were returned.

To facilitate ease in conducting the empirical analysis, the results of descriptive analyses are presented first, followed by the inferential analysis. The descriptive analysis made use of tools such as mean, percentage, standard deviation and chi-square test. To identify important predictors of employees' performance the study employed multiple logistics regression.

Descriptive analysis

Socio demographic characteristics of the study population

A total of 200 CBE employees working in selected branches of Wolaita sodo district were included in this study. Of those 41 (20.5%) were females and the remaining 79.5 % (159) were male (table 4.1). Among those 159 male employees 123(77.4%) of them had good performance whereas 36(22.6%) of them had poor performance and among 41(20.5%) female participants'29(70.7%) had good performance and the remaining 12(29.3%) had poor performance (table 3.1).

Regarding the age of the study population, the age of participant's ranges between 21-34 years and the result indicates that almost half 94(47%) of the respondents were within the age group of 25-27 and the mean age with standard deviation was 25.7 ± 2.4 years (table 4.1).Among those 94 respondents with the age group of 25-27 74(78.7%) of them had good performance whereas 20(21.3%) had poor performance (table 4.3).

In terms of their educational status, the respondent tends to be educated as the majority 197(98.5%) of the participants' achieved Bachelor's degree level of education and the rest respondents 3(1.5%) holds postgraduate degree (table 4.1).

Concerning work experience of the study population, the experience of participant's ranges between 1-9 years and the result indicates that 93(46.5%) were tenured for two years. The mean with standard deviation lifetime service tenured was $2.4 \pm (1.4)$ years (table 4.1). Among 93 respondents who served the bank for two years 69(74.2%) had good performance whereas 24(25.8%) had poor performance (table 4.3).

Out of the study population 78(39%) employees were selected from grade one branches, 22 (11%) employees were selected from grade two branch , 65 (32.5%) employees were selected from grade three branches and 35(17.5) employees were selected from grade four branches with a total of nine branch and 200 participants'(table 4.1). Among 78 grade one branch employees 62(79.5%) had good performance whereas 16(20.5%) had poor performance, among 22 grade two branch employees 20(90.9%) had good performance whereas 2(9.1%) had poor performance, among 65 grade three branch employees 50(76.9%) had good performance whereas 15(23.1%) had poor performance and from 35 grade four branch employees 20(57.1%) had good performance whereas 15(42.9%) had poor performance(table 4.3).

Respondents were also asked to indicate their current position. CBE as an organization involved in bank and finance related activities over the years and developed its own organizational structure that flows onto various job positions. Among 200 participants' 4(2%) of the respondent were junior officer, 166(83%) of the respondents were customer service officers and 9 (4.5%) of the respondents were accountant, auditor and chief cashier as the branches need necessarily one post for each branch and the remaining 3(1.5%) of the respondents were customer relationship officer from grade three and four branches. Hence when we see the distribution customer service officer covers the majority and customer relationship officer were the fewest because the position is available only on grade three and grade four branches (Table 4.1).

Table 4.1: Socio-demographic characteristics of CBE employees, Wolaita sodo District; 2015/16 (N=200)

Variables	Frequency	Percent
Age (in completed years)		
21-24	69	34.5
25-27	94	47
>28	37	18.5
Sex		
Male	159	79.5
Female	41	20.5
Position		
Junior officer	4	2.0
Customer service officer	166	83.0
Accountant	9	4.5
Customer relationship officer	3	1.5
Auditor	9	4.5
Chief cashier	9	4.5
Level of education		
First Degree	197	98.5
Master's Degree	3	1.5
Experience (in years)		
1	48	24.0
2	93	46.5

3-9	59	29.5
Grade/branch		
Grade 1	78	39.0
Grade 2	22	11.0
Grade 3	65	32.5
Grade 4	35	17.5
GOOD PERFORMANCE	152	76.0
POOR PERFORMANCE	48	24.0

Source: own survey, 2016

Aspects Related to Training and Magnitude of Employees Performance

This section attempts to ascertain whether the participants involve (took part) in training or not. Respondents were asked the role of training dimensions on their job performance.

In this study, the proportion of employees with good performance was 152 (76%) whereas employees with the proportion of poor performance was 48 (table 2). Concerning the participation on job related training, from the total of 200 respondents 159(79.5%) of them took part at least in one training whereas 41(20.5%) of them did not take training (table 2). Among 159 respondents who took training 134(84.3%) had good performance whereas 25(15.7%) employees had poor performance and of those 41 employees who did not take any training 18(43.9%) had good performance whereas the majority 23(56.1%) had poor performance (table 3).

Concerning number of job-related training taken 71(35.5%) respondents took just one training and the maximum number of training taken was 10(table 2). Among 71 respondents who took just one training 55(77.5%) of them had good performance whereas 16(22.5%) of them had poor performance (table 3).

Among the respondents who took job related training 153(96.2%) took the training just one year before and 6(3.8%) of employees took the training after one year.

Concerning the need assessment questions out of 159 respondents 93(58.49%) of them said there was appropriate need assessment practice in the bank (table 2). Among 93 respondents who says there was appropriate need assessment practice in the bank 82(88.20%) of them had good performance whereas 11(11.8%) had poor performance (table 3).

Concerning the training delivery approach among 159 respondents 89(56%) of them said there was appropriate training delivery approach whereas 70(44%) of the respondent said there was inappropriate training delivery approach in the district (table2). Among 89 respondents who said there was good training delivery approach 85(95.5%) of them had good performance whereas only 4(4.5%) of them had poor performance (table 3).

With regard to training content among 159 respondents 93(58.49%) of them says the content was appropriate whereas 66(41.50%) of them said the content of training was not as such good (table 2). Among

93 respondents who says the content of the training they took was good 87(93.5%) of them had good performance while only 6(6.5%) Of them registered poor performance.

Concerning the training evaluation among 159 respondents who took training 92(57.86) of them said there was evaluation and it was appropriate whereas 67(42.13%) of them said the evaluation was inappropriate (table 2). Among 92 respondents who back the training evaluation of the bank 88(95.7.7%) of them had good performance whereas 4(4.7%) had poor performance (table 3).

4.2.3 Aspects Related to Other Factor Affecting Performance and Magnitude of Employees Performance

This section attempts to identify the effect of other factors that affect performance other than training and to ascertain whether this factor have significant influence to the participants. Respondents were asked their attitude they have towards training towards performance, the relationship they have with the management and their satisfaction level regarding the reward and benefit schemes of the bank.

Concerning the attitude, they have towards training, among 200 respondents 138 (69%) had positive attitude and they believed taking training would help them to maximize their job performance and the remaining 62(31%) had negative attitude mean that rather than training there are other factor that affects their performance (table 4.2). Out of 138 respondents who believed involving in training would help job performance 118(85.5%) of them had good performance whereas 20(14.5%) of them had poor performance and out of 62 respondents who did not support training role to performance surprisingly 28(45.2%) of them had registered poor performance while 34(54.8%) of them had good performance (table 4.3).

With regard to management subordinate relationship out of 200 respondents 130(65%) of them had good relationships with their bosses whereas 70(35%) of them were not enjoying with the relationship they had (table 4.2). Among 70 respondents who were not enjoying with the relationship they have with their bosses 30(42.9%) had poor performance whereas 40(57.1%) had good performance (table 4.3).

Concerning the satisfaction level with the reward and benefit and its effect on job performances out of 200 respondent's majority of them 128(64%) were not satisfied with the benefit they are getting and only 72(36%) of the respondents found to be satisfied (table 4.2). And out of 128 respondents who were not satisfied 37(28.9%) of them had poor performance whereas 91(71.1%) of them registered good performance (table 4.3).

Table: Training dimension and other factors related with of CBE employees, Wolaita Sodo District; 2015/16 (N=200)

Variable	Frequency (Number)	Percentage
Have you ever took job related training		
Yes	159	79.5
No	41	20.5
Number of job-related training taken		
No	41	20.5
1 Training	71	35.5
2 training	37	18.5
>3 training	51	25.5
When did you took the last job-related training (159)		
1 year	153	76.5
2 years	6	3.0
Need Assessment (159)		
Appropriate need assessment	93	58.49
Inappropriate need assessment	66	41.50
Method of Delivery (159)		
Appropriate delivery	89	56
Inappropriate delivery	70	44
Training Content (159)		
Appropriate content	93	58.49
Inappropriate content	66	41.50
Evaluation as part training process (159)		
Appropriate evaluation	92	57.86
Inappropriate evaluation	67	42.13
Other factors related with training		
Attitude towards the importance of training (200)		

Positive attitude towards training	138	69
Negative attitude towards training	62	31
Management subordinate r/ship (200)		
Good relationship	130	65
Not Good relationship	70	35
Reward AND benefit system (200)		
Satisfied	72	36
Not satisfied	128	64
Performance level(200)		
Good performance	152	76
Poor performance	48	24

Source: own survey, 2016

Table Cross Tab Result

Variables	Employees Performance		Total	P value
	Under (N, %)	Good (N, %)		
Age (in years)				
21-24	22 (31.9%)	47 (68.1%)	69 (100.0%)	0.138
25-27	20 (21.3%)	74 (78.7%)	94 (100%)	
>28	6 (16.2%)	31 (83.8%)	37 (100%)	
Sex				
Male	36 (22.6)	123 (77.4)	159 (100)	0.376
Female	12 (29.3)	29 (70.7)	41 (100)	
Experience (in years)				
1	20 (41.7)	28 (58.3)	48	0.0001
2	24(25.8)	69 (74.2)	93	
3-9	4 (6.8)	55 (93.2)	59	
Training participation				

No	23(56.1)	18(43.9)	41(100)	0.0001
Yes	25(15.7)	134(84.3)	159(100)	
Number of job-related training taken				
0	23(56.1)	18(43.9)	41(100)	0.0001
1	16(22.5)	55(77.5)	71(100)	
2	7(18.9)	30(81.1)	37(100)	
3-10	2(3.9)	49(96.1)	51(100)	
NEED ASSESSMENT				
Inappropriate need assessment	14(20.9)	52(78.8)	66(100)	0.109
Appropriate need assessment	11(11.8)	82(88.2)	93(100)	
Method of Delivery				
Inappropriate delivery	21(30)	49(70)	70(100)	0.0001
Appropriate delivery	4(4.5)	85(95.5)	89(100)	
Training Content				
Inappropriate content	19(28.8)	47(71.2)	66(100)	0.0001
Appropriate content	6(6.5)	87(93.5)	93(100)	
Evaluation as part training process				
Inappropriate evaluation	21 (31.3)	46 (68.7)	67 (100)	0.0001
Appropriate evaluation	4 (4.3)	88 (95.7)	92 (100)	
Other factors related with training				
Attitude towards the importance of training				
Negative attitude towards training	28(45.2)	34(54.8)	62(100)	0.0001

Positive attitude towards training	20(14.5)	118(85.5)	138(100)	
Management subordinate relationship				
Good	18(13.8)	112(86.2)	130(100)	0.0001
Not Good	30(42.9)	40(57.1)	70(100)	
Reward and benefit				
Not Satisfied	37(28.9)	91(71.1)	128(100)	0.030
Satisfied	11(15.3)	61(84.7)	72(100)	

Source: own survey

Inferential Analysis

Predictors of Good Performance

The association between socio-demographic and training related characteristics was assessed using logistic regression. Since including all variables in one model is not feasible as training dimension assessing questions were not answered by study participants who did not take part in any training. Two multiple logistic regression were run. Socio demographic characteristics of participants such as year of experience; attitude towards training, number of job related trainings, management subordinate relationship and reward and benefit were included in the first analysis. Variables included in the second analysis were training dimensions (need assessment, training content, training delivery and training evaluation).

First the association between each predictor variables was assessed using bivariate analysis. Then all variables with p value less than 0.05 were included in the multiple logistic regression analysis for each model.

Bivariate Analysis (N=200)

During bivariate analysis experience, management subordinate relationship, reward and benefit, attitude towards training, ever took job related training and number of job-related training were significantly associated with good performance among those variables included in model.

The odds of good performance were higher among those who serve the bank for more than three years, [OR=9.82 (3.06, 31.52)] compared with those employees who served the bank for one year. The odds of good performance were also higher among those who had good relation with their boss [OR= 4.667(2.348, 9.275)] compared with employees who had poor boss subordinate relation counterparts. Similarly, those employees who reported they were satisfied by the reward and benefit were more likely to perform well [OR= 2.255(1.068,4.760)] as compared with those who were not satisfied. The likelihood of good performance was higher among employees with positive attitude towards the importance of training in improving performance [OR=4.859 (2.439, 9.678)] as compared with those who held negative attitude. The odds of good performance were higher among those who took part in job related training programs [OR=6.85 (3.23, 14.5)] as compared with employees who did not take part in job related training programs. Similarly, the odds of good performance were higher among those who took job related training at least three times [OR=11.306(6.694, 46.405)] as compared with the employees who did not take job related training at all (table 4.4).

Bivariate analysis for training dimension variable (N =159)

During bivariate analysis training content, delivery method and training evaluation, were significantly associated with good performance among those variables include in analysis.

The odds of good performance were higher among those who said the delivery method was appropriate [OR=9.107 (2.955, 28.068)] as compared with the employees who said the delivery method of the training they took was inappropriate. Concerning training content, the odds of good performance was higher among those who said the content of the training they took was appropriate [OR=10.043(3.254, 31.002)] as compared with the employees who said the content of the training they took was inappropriate. The odds of good performance were higher among those who said the training evaluation was appropriate [OR=6.058 (2.263, 16.217)] as compared with the employees who said the evaluation of the training they took was inappropriate (table4.4).

Multivariable Analysis (N=200)

From the multivariate logistic regression analysis work experience, ever took job related training, number of job-related training, attitude towards training and management subordinate relationship were found to be significantly and positively associated with good performance among those variables included in model.

The odds of good performance were higher among those who serve the bank for more than three years, [OR=5.844(1.268, 26.929)] as compared with those employees who served the bank for one year. Concerning the involvement in to training program the odds of good performance was higher among those who took at least one training [OR=3.987(1.021, 15.561)] as compared with the employees who did not took training. Similarly, the likelihood of good performance was higher among employees who took three and more training [OR 9.579(1.314, 69.816)] as compared with those who did not took training at all. Also, positive attitude towards the importance of training in improving performance [OR=2.463(1.041, 5.827)] as compared with those who held negative attitude. Finally, the odds of good performance was also higher among those who had good relation with their boss [OR= 3.031(1.225, 7.502)] as compared with those employees who were not satisfied with the relation they had (table4.4).

Multivariable Analysis (N=159)

From the multivariate logistic regression analysis training content, delivery method and training evaluation were found to be significantly and positively associated with good performance among those variables included in model.

The odds of good performance was higher among those who said the delivery method of the training was appropriate [OR=6.239(1.903, 20.453)] as compared with the employees who said the delivery method of the training they took was inappropriate. Concerning training content the odds of good performance was higher among those who said the content of the training they took was appropriate [OR=3.743(1.119, 12.513)] as compared with the employees who said the content of the training they took was inappropriate. Similarly the odds of good performance was higher among those who said the training evaluation was appropriate [OR=4.892(1.465, 16.334)] as compared with the employees who said the evaluation of the training they took was inappropriate (table 4.4).

Table 4.4: Association of socio-demographic characteristics, training dimensions and other factors with Employees Performance, Wolaita District; 2015/16 (N=200)

Variables	Employees Performance		Crude Odds Ratio (COR With 95% CI)	Adjusted Odds Ratio (AOR with 95% CI)	P value for AOR
	Under (N, %)	Good (N, %)			
Socio demographic characteristics and other variable (200)					
Experience					
1	20 (41.7)	28 (58.3)	1	1	

2	24(25.8)	69 (74.2)	2.05 (0.98,4.3)	1.565(0.609, 4.018)	
3-10	4 (6.8)	55 (93.2)	9.82 (3.06,31.52)*	5.844(1.268,26.929)*	0.024

Training

Ever took training

No	23(56.1)	18(43.9)	1	1	
Yes	25(15.7)	134(84.3)	6.85 (3.23, 14.5)*	3.987(1.021, 15.561)*	0.047

Number of job-related training taken

No training	23(56.1)	18(43.9)	1	1	
1 training	16(22.5)	55(77.5)	4.392(1.914, 10.082) *	3.599(1.425, 9.087)	0.026
2 training	7(18.9)	30(81.1)	5.476(1.958, 15.312) *	2.914(0.904, 9.398)	
3-10 training	2(3.9)	49(96.1)	11.306(6.694, 46.405) *	9.579(1.314, 69.816) *	

Attitude towards the importance of training

Negative	28(45.2)	34(54.8)	1		0.040
Positive	20(14.5)	118(85.5)	4.859 (2.439,9.678)	2.463(1.041, 5.827)	

Other factors

Management subordinate r/ship

Good	18(13.8)	112(86.2)	4.667(2.348,9.275)	3.031(1.225, 7.502)	0.016
Not Good	30(42.9)	40(57.1)	1	1	

Reward and benefit satisfaction

Not Satisfied	37(28.9)	91(71.1)	1	1	
Satisfied	11(15.3)	61(84.7)	2.255(1.068,4.760)	1.441 (.534, 3.888)	0.470

Training dimension(N=159)

Need Assessment

Inappropriate NA	14(20.9)	52(78.8)	1	1	
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Appropriate NA	11(11.8)	82(88.2)	2.00(0.847,4.756)	0.719(0.237,2.181)	0.560
Method of Delivery					
Inappropriate delivery	21(30)	49(70)	1	1	
Appropriate delivery	4(4.5)	85(95.5)	9.107(2.955,28.068)	6.239(1.903,20.453)	0.003
Training Content					
Inappropriate content	19(28.8)	47(71.2)	1	1	
Appropriate content	6(6.5)	87(93.5)	6.058(2.263,16.217)	3.743(1.119,12.513)	0.032
Evaluation as part training process					
Inappropriate evaluation	21 (31.3)	46 (68.7)	1	1	
Appropriate evaluation	4(4.3)	88(95.7)	10.043(3.254,31.002)	4.892(1.465,16.334)	0.010

Source: owns survey

Discussion

The skill and expertise of human resources are crucial assets that drive productivity and success of any industry. Evidences showed that need based training play a vital role in improving employees' performance which consequently increases organizational productivity and performance. This is true in the banking industry. As a service industry, the service provided by the bank is delivered through its personnel and it is consumed at the same time by the client. The bank personnel (human resource) stand for the service and portray the value and quality of the bank's service to the customer (Aryee, 2009). As such, banks need exceptional human resources to present their services to customers in a manner that will win more customers and sustain profitability. Hence, determining the performance level of Commercial bank of Ethiopia, Wolaita District employees, assessing the effect of training on employees' performance, identifying which training dimension has more effect on employee's performance by controlling other characteristics of respondents can serve as baseline for future endeavor of CBE, Wolaita Sodo District.

In this study, the overall magnitude of good performance was 156 (76%) and of those who took job related training 84.3% (134/159) had good performance. Similarly, from those who did not take job related training (41), 18(43.9%) of them had good performance whereas 23(56.1%) had poor performance.

Work experience, taking job related training, number of job-related training, attitude towards training and management subordinate relationship were found to be significantly and positively associated with good performance.

Concerning the effect of training dimensions on employee's performance, content of the training that employees took; mode of delivery and training evaluation were found to improve employees' performance.

The level of good performance 152 (76%) is found to be lower than the banks expectation as the bank needs all employees to perform 100% to achieve the corporate vision of becoming world class commercial bank in 2025. Hence, in order to fulfill this vision, the bank should have world class employees who perform very well. The possible explanation for the observed discrepancy might be most of the employees were not satisfied with the reward and benefit they get from the bank as the performance measurement system of CBE is far from what the literature said (Holzer and Kloby, 2005; Greiling, 2005). That is, CBE hardly rewards the right performance behavior. In maintain and further improving employers performance was documented in some litreture(Holzer and Kloby, 2005; Greiling, 2005)

The finding that more experienced employees perform well is in lines with other studies (banjo hassan & olufemi ogunkoya, 2014 Anupama Narayan & Debra Steele-Johnson, 2007 and Mekonnen, 2014). Similarly, in line with findings form other studies the level of performance is higher among those employees who held positive attitude towards the importance of training (Karthikeyan K, Karthi R, & D. Shyamala Graf, 2010 and SILA, 2014). Moreover good performance was higher among employees who had harmonious relationship with their bosses (Nassazi, 2013 and Carrel, Gebre Sorsatakaro 2014 and Kuzmits & Elbert 1989)

Concerning training content, in agreement with finding of other studies the level of good performance was higher among employees who reported that the content of training they took was appropriate (Ashikhube Humphrey Otuko, Dr. KimaniChege G, & Dr. Musiega Douglas, 2013, TRANG, 2014,).

Concerning training delivery, in agreement with finding of other studies the level of good performance was higher among employees who reported that the delivery mode was appropriate (Nassazi, 2013, Ashikhube Humphrey Otuko, Dr. KimaniChege G, & Dr. Musiega Douglas, 2013 and TRANG, 2014,)

Concerning evaluation of training, in agreement with finding of other studies the level of good performance was higher among employees who reported that the evaluation was appropriate (Tahmina Ferdous & B.M.

Razzak, 2012, Ashikhube Humphrey Otuko, Dr. KimaniChege G, & Dr. Musiega Douglas, 2013 and TRANG, 2014)

The result on need assessment shows that presence of need assessment does not significantly determine employees' job performance but In the theoretical point of view, need assessment is one of the major predictors of individual performance among training dimension variables. However, in this research the finding indicates that presence and appropriateness of need assessment does not significantly determine employees' job performance in CBE wolaita sodo district.

Most reviews have generally concluded that the effect of gender on job performance are slight (davies et al, 1991; Rhodes, 1983; war, 1994). The effect of gender to employee's performance result implies that the "man" and the "woman" are not different in employee's performance.

The effect of age to employee's performance shows that age does not affect employee's performance. Rather the experience the employees have matter and this result is in line with (McEvoy,et al,1989; davies et al, 1991;Rhodes, 1983; war, 1994; banjo Hassan, olufemi ogunkoya,2014)

Conclusion and Recommendation

Conclusion

The purpose of this research was to assess the effect of training, level of performance and other factors affecting employees' job performance in CBE wolaita sodo district.

Even Though the level of good performance among those who took training (84.3 %) was higher than overall magnitude of good performance (76%) it is lower than the banks expectation (100%).

The overall level of good performance was significantly higher among those who took training, held positive attitude, senior employees and those who maintain harmonious relationship with their bosses.

Similarly, training content, training delivery approach and training evaluation had a positive influence on the employees' job performance since the result of the research shows that when the training delivery approaches try to find the way to transfer the clear training purpose and with good informational contents and evaluation employees understanding on new knowledge and skills into their work tasks increase and improve performance.

Most reviews have generally concluded that the effect of gender and age on job performance are slight or none (Davies et al, 1991; Rhodes, 1983; war, 1994 & Mc Evoy,1989; Davies et al, 1991;Rhodes, 1983; war, 1994; banjo Hassan, olufemi ogunkoya,2014) the study result was in accordance with the reviews.

In contrast with various reviews the result on need assessment shows that presence of need assessment does not significantly determine employees' job performance. In the theoretical point of view, need assessment is one of the major predictors of individual performance among training dimension variables. This might have come from absence of consistency in assessing employees need before the training program as the human resource manager and officer's told when the preliminary interview was study.

Finally, this research is considered to contribute in creating understanding by the development of a theoretical framework in order to see clearly the relationship between the dimensions of training and other factor affecting employees' job performance.

Recommendation

It is better if CBE Wolaita Sodo District Provides need driven training, make use expertise of senior employees, strengthening positive attitude about the importance of training and further improving the management subordinate relationship as they are expected to raises the performance level of employees.

Effort should be made to improve the training content, mode of delivery and training evaluation since these training dimensions improve employees' job performance significantly.

In addition, maintaining systematic and consistent need assessment before training delivery should be made in manner which participate employees of the bank.

Much work is expected from the bank as the majority of the employees were not happy with the reward and benefit they are getting.

Finally, it is recommended for future researchers to develop and investigate further the core concepts of training and other training dimension such as training commitments. Also, It would be interesting to perform similar tests, including other variables such as team work; job autonomy; work environment as a determinant of JOB performance in employees.

Limitations of the study

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- Failure to address all factors that affect the performance of employees.
- The study was self-sponsored which makes the whole process difficult in terms of cost and time
- The study utilizes cross-sectional in the sense that all relevant data was collected at a single point in time and results depends on that specific timing.
- Recall bias since some of the questions needs recalling the past.

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