



Training Effectiveness of Bank Employees

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ABSTRACT In every sector, training is one of the vital tools, which transforms an employee to a better employee. Through this, one's calibre is enhanced by acquiring a new set of knowledge, skills, and competencies. Training is a constant process to perk up the current and future performance of the respective employee, but the bank should keep a track on his / her performance after imparting the training, in order to be more effective. It is a key ingredient in banking sector for organizational performance improvement. In order to meet the ever-growing needs of business and household banking has to become dynamic and updated in modern scenario. In this paper, an attempt is made to learn that training and development exist in banks and their impact to generate efficiency of employees to cater to the need of their customers.

KEYWORDS : Training and Development, Banks, Human Resource Management, and Employees.

INTRODUCTION:

In banks, there is always a need for the training and development of the bank staff in the areas of customer care on operational aspects and especially behavioural aspects of the business, and it should be a continuous effort. The needs of training are assessed through task and performance analysis, which can be brought in to consideration through surveys, information furnished by the bank staff itself, from customer complaints, and even from the reports on 360° feedback systems. There are two ways of conducting training programmes – banks which have an established department (large banks) having a full time HRD machinery for training, etc. or through an external trainers coordinated by the HRD department of the bank. The banks have recently recognized the need for training, as the competition is growing, and one has to have a competitive edge over their competitors in delivering high quality services to the customers.

Sharma (1974) in his study revealed that due to excessive uneven and lopsided expansion of banking facilities, in metropolitan cities and towns, there came flaws in services. The gap created and poor services failed to attract the attention of customers of rural and semi urban centres. This affected the deposit mobilization in the rural and urban areas too. The study concluded with remarks, i.e. effective training system should be developed in order to capture the market and attract customers. Agrawal (1978) reviewed the existing training and education system, he examined whether the present arrangements would meet this challenge. The idea is to commence a Banking Academy intended to integrate the whole training and educational programs within a framework of interdependent units of the nation. Bhatnagar (1983) the immediate objective of the training should be to help the participants perform more effectively the activities enrolls they are performing at presents. The training programs for bank staff should be designed around the precise skills required by them. Patel (1984) in his study revealed problems that are prevailing in the banking sector in rural areas. Problems relate largely due to inadequate understanding, activities of the people, knowledge gap.

Padwal and Naidu (1985) advocated in their research that, training needs lend a hand to identify existing training gap. Through this only, one can undertake training programs for the bank staff. Barthakur (1990) focused on the importance of information processing mechanism with the banks, in order to touch up social psychological variables, which govern the teaching learning process. Richards (1997) viewed that the real objective of every training centre of the bank should focus on the individual rather than his / her position in the company. Badhu and Saxena (1999) should focus on well-defined training policies and holistic training manuals, so that it can be useful to improve productivity, efficiency and effectiveness of managers of the respective banks.

However, Goldstein (2001) claims that, of all of the best practices, needs assessment is probably the most important part of the process. Hence, TNA is the foundation of instructional design process. TNA helps to establish the content of training. If it is not done seriously, then its effectiveness will hamper. In addition, it also provides a database to support or rationalize resource allocation for other human resource functions. Therefore, Rothwell (2002) indicates effective training as systematically designed learning, based on a complete analysis of job

requirements and trainee compatibility. This clarification implies a definite training process, one highly regarded model for describing the systematic development of training programs is the instruction design process.

Purohit (2012) studied the existing policies practiced in banks and appraised the level of HRD practices, which were being followed. The researcher assess the satisfaction level of employees which revealed that training helps employees to gain better understanding in the area of job, which enhances their knowledge, skills and aptitude also. Extensive training providing the continuous development, such as on-the-job training, training programmes and workshops can be a driving factor for the activities in the firm and to improve their high performances of work practices. Srinnarayana M. (2011) in his study found that training and development is very important part. The study showed that more than 75% of respondents have believed that performance improvements made because of training is an extremely valuable measure and 70.48% have believed that transfer of learning is extremely important. Collection of feedback of the participants and their analysis is also important in training programmes. Usually this is where some banks do not work and ignore, such things should not happen HR / Training professionals must have control over data that is required for measuring training and development.

Debnath (2003) indicated that productivity of bank employees in the banking sector of Bangladesh would have to be increased by appropriate trainings both on the job and off the job. Moreover, Decenzo & Robins (2003) stated that training brings about the changes in awareness, approach, ability, and behaviour. Besides, Griffin (2003) came out with their research that training refers to teaching operational and technical employees as to how to do the job for which they were hired. Kozlowski & Salas (2003) regarded TNA as diagnostic process that occurs before training. It helps to identify the training targets, which ultimately helps the organization to overcome on their lacunas. Das and Ghosh (2004) in a sample study came to know the performance of bank CEOs in the era of corporate governance. The study stated that CEOs of poorly performing banks do not have / face repercussions as their counterparts in private banks.

Most organizations expect trainings to be effective and bring fast results in learning, i.e. translates into performance at actual workplace. It has been proved that when training is imparted seriously that it brings a change in company's profits and input cost. G. Ramanathan related in his study job satisfaction to various factors like personal nature, social atmosphere, and cultural impact. The study advocated that nature of the job also play an important factor to decide the level of satisfaction (job) of respective employees. Job satisfaction is the crucial element for an organization, even if the salary is low, one can work for a longer period as he / she is satisfied. However, sometime respondents have poor job satisfaction with regard to organizational related factors. It was then established that it is not just financial grounds that a company excel's but with the competitive edge, of people or human capital. In order to retain and attract the talent pool in to the organization employees should be satisfied. Banking sector is no exception and the banking organizations have to ensure that their work force is satisfied with their jobs so that they can enjoy the benefits stemming from contented employees.

OBJECTIVES:

- To study the effectiveness of training & development programmes for employees of banks.
- To study the effect of training and development on bank's performance.

Research Methodology:

The research paper is of descriptive type and based on primary data collected through questionnaire filled by the bank employees. Reference books, journal, and research papers were studied for the secondary data. Random sampling of 100 respondents (bank employees) of Bhopal city and district were done.

Questionnaire:

Simple questions were asked in order to facilitate the respondents. Basic aim was to identify the key training & development issues, and to study employee's perception on training. The questionnaire had several sub points / statements based on 5 point Likert scale - 1. Strongly disagree, 2. Disagree, 3. Indifferent, 4. Agree and 5. Strongly agree.

RESULTS AND DISCUSSION:

Among 100 respondents, who were contacted during the survey,

Perception about Training and Programmes

Sl. No.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Programmes do not make any difference to employees	1	1	2	14	82
2	Skills are learnt by experience and programmes make little difference	1	1	1	81	16
3	Employees learn more from books and self study than from attending programmes	0	0	83	7	10
4	Programmes teach concepts and methods for improving skills	12	85	1	1	1
5	Increases knowledge about the bank and basic management	78	17	1	2	2
6	Related to development in banking sector	82	15	1	1	1
7	Related to specific job or task	67	24	3	3	3
8	Programmes are relevant and suitable	14	76	5	3	2
9	Cost of programmes are less then benefits received	75	14	9	1	1
10	Top management is interested to invest amount in development of bank staff	74	20	2	2	2

- 1) Programmes do not make any difference to employees: 82 respondents strongly disagree and 14 respondents disagree with this question. Hence, TDPs makes a lot of difference and helps respondents to learn new knowledge.
- 2) Skills are learnt by experience and programmes make little difference: 16 respondents strongly disagree and 81 respondents disagree with this question. TDPs imparts new skills to respondents.
- 3) Employees learn more from books and self study than from attending programmes: 10 respondents strongly disagree and 83 respondents were neutral with this question. Hence, it is concluded that TDPs are providing knowledge, skills, which books and self study cannot provide.
- 4) Programmes teach concepts and methods for improving skills: 12 respondents strongly agree and 85 agree with this question. It means that TDPs teach concepts and methods for improving skills of trainees.
- 5) Increases knowledge about the bank and basic management: 78 respondents strongly agree and 17 respondents that TDPs are successful in increasing knowledge about the bank and basic

belonged to different age groups as per table shown below. 32% of responders were between the age group of 40 - 49, 24% respondents were from 50 – 59 age groups, 23% respondents were from 30 – 39 age groups and 21% respondents were from 20 – 29 age groups.

As per the designations and seniority, there were 6 types of levels from which the respondents came from. Scale III Officers were only 6 (6%), and 21 (21%) of respondents were from the three levels, i.e. Assistants, Senior Assistants and Special Assistants. Rest 19 (19%) were Scale I Officers and 12 (12%) were Scale II Officers.

During the survey, 39 female and 61 male bankers were contacted, who had different educational backgrounds. Maximum number of bankers was graduates, i.e. 79% and only 5% were having professional degrees. Rest 16% of bankers were holding post graduate degrees.

The training programmes that are organized by respective banks are made to enhance the knowledge, skills and abilities of their employees, but due to many reasons or other employees are unable to take part in the training programmes. As per the research conducted it is clearly seen that only 29 bankers attended 1 – 5 programmes, and 53 attended training programmes, i.e. between 6 – 10. Only 18 people have attended more than 11 training programmes.

- 6) Related to development in banking sector: 82 respondents strongly agree and 15 respondents agree with the above question. It is concluded that TDPs are related to development in banking sector.
- 7) Related to specific job or task: Out of the total sample size of 100 respondents, 67 strongly agree and 24 agree with this question. It can be interpreted that TDPs are related to specific job or task and helps the respondents to carry out their present as well as future jobs.
- 8) Programmes are relevant and suitable: 14 respondents strongly agree and 76 respondents agree with this question. It means that TDPs are relevant and suitable for respondents.
- 9) Cost of programmes is less then benefits received: 75 respondents strongly agree and 14 respondents agree with this question. Hence, it can be said that TDPs are beneficial to employees.
- 10) Top management is interested to invest amount in development of bank staff: 74 respondents strongly agree and 20 respondents agree with this question. In may be concluded that top management is interested in developing its human resources.

Impact of Training and Development Programmes on Job Performance

Sl. No.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Improved my ability to achieve bank's goals.	55	38	3	2	2
2	Improved efficiency in dealing with problems involving human relations.	72	24	2	1	1
3	Improved decision-making skills.	75	18	3	2	2
4	Helped to infuse an atmosphere of team work in my team.	76	15	5	2	2
5	Helped to transfer benefits of training to job.	77	15	6	1	1
6	Increased knowledge of a particular job.	74	20	3	2	1
7	Increased knowledge to achieve specific tasks	68	24	4	1	3
8	Helped to socialize with the bank	78	17	3	1	1
9	Helped to understand my bank and its functions	70	14	8	5	3
10	Improved my attitude to work with others	73	18	5	2	2
11	Resulted in improved productivity	67	21	6	3	3
12	Helped to clarify some of my doubts	72	17	3	3	5

- 1) Improved my ability to achieve bank's goals: 55 respondents strongly agree and 38 respondents agree with this statement. It is said that training and development programmes TDPs are improving ability of stuff to achieve banks goals.
- 2) Improved efficiency in dealing with problems involving human

- relations: 72 respondents strongly agree and 24 respondents agree with this statement. It can be said that TDPs are improving efficiency in dealing with problems involving human relations.
- 3) Improved decision-making skills: 75 respondents strongly agree whereas 18 agree with this question. Hence, it is interpreted that

- TDPs improved decision-making skills.
- 4) Helped to infuse an atmosphere of teamwork in my team: 76 respondents strongly agree and 15 respondents agree with this statement. It may be interpreted that TDPs helped to infuse an atmosphere of teamwork.
 - 5) Helped to transfer benefits of training to job: 77 respondents strongly agree and 15 respondents agree with this statement. It means that job performance improved by transferring benefits of training to job.
 - 6) Increased knowledge of a particular job: Out of the total respondents 74 strongly agree and 20 agree with this statement. It may be said that TDPs increased knowledge of a particular job.
 - 7) Increased knowledge to achieve specific tasks: Out of the sample size 100 respondents, 78 strongly agree and 24 agreed with this statement. It may be said that TDPs increased knowledge to achieve specific tasks.
 - 8) Helped to socialize with the bank: 78 respondents strongly agree and 17 agree with this statement. It may be concluded that TDPs helped to socialize with the bank.
 - 9) Helped to understand my bank and its functions: 70 respondents strongly agree and 14 respondents agree with this statement. It can be concluded that TDPs helped the respondents to understand the bank and its functions properly.
 - 10) Improved my attitude to work with others: 73 respondents strongly agree and 18 respondents agree with this statement. It can be interpreted that TDPs improved the attitude of respondents to work others.
 - 11) Resulted in improved productivity: 67 respondents strongly agree and 21 respondents agree with this statement. It may be interpreted that TDPs improved productivity.
 - 12) Helped to clarify some of my doubts: 72 respondents strongly agree and 17 respondents agree with this statement. It can be said that TDPs helped to clarify the doubts of the respondents.

CONCLUSIONS:

To develop an integrated and proactive training and development strategy there is requirement of coherent corporate culture rather than ad-hoc programs. In a service-oriented industry such as banking, people are among the most important assets and bank must efficiently manage its employees during every phase of employment in this competitive arena. The banks should encourage their employee to take part on regular basis, because it is one kind of encouragement to improve the interest towards the training and development program. By providing training, the skills are enhanced of the employees. If the training is excellent then the employees will contribute their maximum for the achievement of the organizational objectives. The result of the present study show that the training practices in the banks are average and there is lot of scope for improvement. Training and effectiveness programs have a constructive impact on the performance of employees but the results shows that it has a greater impact on the performance of male employees. The difference is there because female employees bear additional responsibilities towards their families. It was found during the study that despite of bank's training infrastructure i.e. own training institutes, etc. there is a lack of needs assessment prior to training. The overall opinion about the training conducted by the respective banks is very good and effective, it is very much helpful to improve the individual career and the organization growth too and they are satisfied with the training process and method of teaching.

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