



## **EMPLOYEES PERCEPTION IN RELATION TO TRAINING AND DEVELOPMENT - A STUDY OF PUBLIC SECTOR BANKS IN THIRUVANANTHAPURAM DISTRICT**

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### **ABSTRACT**

Training and Development is the framework for helping bank employees to develop their personal and organizational skills, knowledge and abilities. The focus of all aspects of Human Resource Development is on developing the most superior work force so that the organization and individual employees can accomplish their work goals in service to customer. Transformation in the Indian Banking industry, ever increasing competition, fast moving and complex world of latest technology have compelled banks to think of and to adopt themselves to the changing banking environment. There is need to develop the competencies i.e. Skill, knowledge and attitude among the bank staff to make them more suitable to the changing conditions, through proper Training and Development programs. The present study aimed that to know the opinion on Training and Development at private sector banks employees. All the employees want to be valuable and remain competitive in the labor market at all times. This can only be archived through employee training and development. Employees will always want to develop care-enhancing skills, which will always lead to employee motivation and retention. There is no doubt that a well trained and developed staff will be a valuable asset to the banks and thereby increasing chances of his efficiency in charging his or her duties.

**Keywords:** Training and Development, Banks, Employee performance, Employees.

### **INTRODUCTION OF THE STUDY**

In competitive global business climate, Banking sector believe that human resources are their asset and their employees drive them forward and facilitate them in achieving the organizational objective in the present technological world. Based on this idea companies invest a lot of money in the training and development programme for their employees to change their attitude in to optimistic mode and to empower their knowledge, technical skills and behavioural pattern. Most of the Banking firms believe that improved skills will help employees to improve their individual performance and it leads to increase in the operational efficiency and customer satisfaction. Therefore, Banking sector spend billions of rupees every year for employee training and development programmes. The costs are incurred for training which covers all types of training like formal as well as informal, on-the-job and off-the-job training. With this kind of huge investment for their human resource, Banking firms are very curious, in knowing if they realize maximum return on their investments, what kind of return they really realize, and what are the other opportunity costs).

Training is a set of activities designed to increase an individual's skills, knowledge and experience. It brings attitudinal change among the employees, increases the job involvement, organizational commitment and job satisfaction and in turn enhances employee performance. The success of any

training programme largely depends upon the people who are identified for training. On one side, training could be of a greater value when employees acquire technical skills, knowledge and abilities to improve their individual job performance and sustain company's competitive edge. On the other side of the coin, Banking sector opined that it would be a great waste of capital investment, if the technical knowledge and skills acquired during training are not directly applied in the job performance and / or maintained over time to convert into higher productivity and better organizational performance to align with main objectives of the business. That is why a successful transfer of training should be of a paramount magnitude as of today, in which the Banking firms spend huge cost of expenditure in employee training.

Over the years, Indian Banking sector market offerings have evolved from application development and maintenance, to emerge as full service players providing various service to customers.

### **STATEMENT OF THE PROBLEM**

Training is an essential ingredient in the employee performance of an organization and when it concerns the Banking industry that is geared towards the safety of human lives and goods. The importance of training cannot be overemphasized provision of quality services to customers is paramount therefore training and retraining of employees need to be a subject of great concern to researchers and the generality of the populace. It is against this that this research work is set to investigate if proper and adequate training programme are undertaken to make employees to be on top of providing quality service to the people. An organization saddled with the above responsibilities cannot but train her employees to provide efficient and effective services to customers. The authority established a training center for the training development of her staff nationwide. It is therefore not out of place to look at the training programme offered to employees to improve their skills, knowledge, behaviour in order to increase their Performance

### **OBJECTIVES OF THE STUDY**

- ❖ To study existing status of training and development programs banks for their employees.
- ❖ To examine the Association between training and development programs and employee performance in Public sector banks.
- ❖ To provide suggestions for better way and means to improve the training and development programs.

### **LITERATURE REVIEW**

**Bohne, Eicker and Haseloff (2017)** established that vocational education training (VET) can help in motivating learners and facilitate the process of teaching-learning. They further established that VET can be used as constructive approach. Effectiveness of a training programme can be increased with the help of feedback from employees

**(Sharan, 2017)**. Firms recognise the fact that employs with better skills can drive them ahead of their competitors.

**Nagaraju and Archana (2015)** in the study entitled "Job Satisfaction through Training and Development Programmes- A Case Study at J.K. Tyre Ltd, Mysore" discussed the importance of training and development activities in increasing job satisfaction. It was also concluded that after need identification employee with similar need may be grouped together for better results.

**Qin (2015)** in the paper "The Effects of National Culture and Organizational Culture on Training and Development" has discussed the importance of best fit. For a Multi-National Company (MNC) understanding of both national and organizational culture is important. The researcher in the paper has discussed the importance of organization and national culture on selecting training programs and its design. According to the researcher each step of the training program is affected by the shared culture that is prevalent in the country and in the organization. Different country exhibit different set of values and shared practices; it is also true for each organization. Understanding of both and fit among them is important for success or failure of the same

**Luong (2015)** in his thesis has grouped the factors that affect training into three broad categories Organization, Manager and Employee. At the first level author has tried relating the factors with overall strategy of the organization, content of training, learning organization etc. at managerial level the author discussed about the importance of managerial support, learning climate and finally at the third level discussed about individual factors such as attitude, motivation, self-efficacy etc.s

**Almannie (2015)** in the research paper "Barriers Encountered in the Transfer of Educational Training to Workplace Practice in Saudi Arabia" highlights the barriers one encounters in transfer of learning to actual work place setting. Factors related to individual participants, design of training program, work environment all affect transfer of learning. The study initially indicated positive response from the participants to the training program attended but later reported lack of encouragement from management and colleagues due to which they failed to apply their learning's to their actual work place. The participants also reported lack of incentives to apply their learning's and lack of accountability on managers and supervisors part in providing such environment for application of learning's.

**Sharma and Sharma (2016)** in the paper "Impact of Continuous Learning Culture and Employee Self Efficacy on Training Effectiveness: Empirical Evidence from Insurance Sector in India" has examined the role of learning culture and selfefficacy in overall training effectiveness in service industry more precisely in Insurance sector of the India by distributing questionnaire to 200 respondents of Life Insurance Corporation of India and General Insurance Corporation of India, Delhi 31 Region. The authors have found positive impact of the dependent variables i.e. learning culture and self-efficacy on training effectiveness.

**Rao and Vijaya Kumar (2017)** in the study entitled "Evaluation of Training effectiveness based on behaviour," tried to measure effectiveness of training at behavioural level and difference in variables of behaviour related to demographic profile of the respondents. The researcher has used a list of participants from six Public Sector Undertakings for the training programs sponsored by the Advanced Training Institute, Hyderabad. It was concluded that the training program were effective and suggested that the demographic profile should be kept in mind while formulating any training program like age, educational qualification, length of service of participants etc.

**Rehmat et.al. (2015)** in the paper "Is Training Effective? Evaluating Training Effectiveness in Call Centers," states that Call centers are prone to high turnover due to nature of job and because of high turnover the importance of training program increase many folds. Authors highlighted decrease in the score from reaction to behaviour level of the respondents and pointed out that organizations will be making mistakes if training programs are evaluated at reaction level only. Due to many factors the participant rates a training program highly at the reaction level

**Sankar and Pavithra (2017)** in the research paper entitled "Evaluation of Training & Development" have discussed about the different training evaluation models. The authors have reported that there is a dearth of proper scientific model for training evaluation, as almost all evaluation models are descriptive and subjective in nature. It is also reported that the reaction level for training evaluation of Kirkpatrick model is widely used.

## **RESEARCH METHODOLOGY**

### **AREA OF RESEARCH**

Training and development and employee performance in selected public sector Banks in Thiruvananthapuram district is the area of study

### **SOURCE DATA COLLECTION**

Source of data refers to the source or sources of relevant information to be taped to fulfil the objectives of the research study

Secondary data have already been collected by someone else other than the researcher to address research problem other than the research problem at hand. Secondary data are cost effective and can be accessed through various offline as well as online sources promptly.

Primary data are fresh data collected by the researcher from first hand experience. primary data originated by the researcher undertaking the study in order to address the research problem The study used primary data collected using a questionnaire containing both open and closed ended questions...

### **POPULATION OF THE STUDY**

The target population of study was all the employees in selected public sector Banks in Thiruvananthapuram district

### **SAMPLING DESIGN**

For collecting primary data, proportionate stratified sampling technique will be employed in the study. The population for this study consists of Top level and middle level employees in selected public sector Banks in Thiruvananthapuram district.

### **DETERMINATION OF SAMPLE SIZE**

Sample size is 120 determined on the basis of 20 percentage of total population.

### **SAMPLING TECHNIQUES**

Random sampling method was used for this study.

### **HYPOTHESIS OF THE STUDY**

Null Hypothesis: There is no significance difference between demographic variables and responds opinion about training.

Null Hypothesis: There is no association between employee productivity and factors affecting training

### **TOOLS USED FOR DATA ANALYSIS**

After collecting the information from the questionnaires, the following procedure were done such checking the data consistency, key in data into the computer, transforming and coding the data, developing and documentary a database structure. The data analysis using SPSS 20 to measure the relationship and differences between variables were revealed. In doing the analysis for the collected data and to determine there was a significant relationship among the dependent and independent variables. The primary data collected by way of administering Questionnaire was analysed and interpreted by using various statistical tools and techniques. Both simple as well as advanced statistical techniques were applied to analyse the collected data. Advanced techniques such as chi-square test, and correlation and regression have been applied to analyses the data.

### **DATA ANALYSIS**

Null Hypothesis: There is no significance difference between demographic variables and responds opinion about training and development programs in Public sector banks.

**Table 1**  
**Chi-Square Tests**

	N	Chi-value	P-value	Significant value
Gender * Training. and Development	120	77.715	.153	0.05
Age * Training. and Development	120	140.365	.293	0.05
Education* Training. and Development	120	138.727	.327	0.05
Designation * Training. and Development	120	120.185	.761	0.05

#### **Gender \* Training**

The chi-square Value 77.715, and p value 0.153 accept H0 and hence, it can be inferred that there is no significance difference between gender and responds about training.

#### **Age \* Training**

The chi-square Value 140.365, and p value 0.293 accept H0 and hence, it can be inferred that there is no significance difference between age and responds about training.

**Education \* Training**

The chi-square Value 138.727, and p value 0.327 accept H0 and hence, it can be inferred that there is no significance difference between Education and responds about training.

**Designation \* Training**

The chi-square Value 120.185, and p value 0.761 accept H0 and hence, it can be inferred that there is no significance difference between designation and responds about training.

Null Hypothesis: There is no association between employee Performance and factors affecting training and development in Public sector banks.

**Table 2  
Correlations**

		<b>Training Need analysis</b>	<b>Transfer of Training to the workplace</b>	<b>Training Designing and Implemen tation</b>	<b>Training Evaluation</b>	<b>Performanc e</b>
Training Need analysis	Pearson Correlation	1	.756(**)	.631(**)	.652(**)	.816(**)
	Sig. (2-tailed)		.000	.000	.000	.000
	N	120	120	120	120	120
Transfer of Training to the workplace	Pearson Correlation	.756(**)	1	.823(**)	.859(**)	.937(**)
	Sig. (2-tailed)	.000		.000	.000	.000
	N	120	120	120	120	120
Training Designing and Implementation	Pearson Correlation	.631(**)	.823(**)	1	.909(**)	.930(**)
	Sig. (2-tailed)	.000	.000		.000	.000
	N	120	120	120	120	120
Training Evaluation	Pearson Correlation	.652(**)	.859(**)	.909(**)	1	.955(**)
	Sig. (2-tailed)	.000	.000	.000		.000
	N	120	120	120	120	120
Productivity	Pearson Correlation	.816(**)	.937(**)	.930(**)	.955(**)	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	120	120	120	120	120

\*\* Correlation is significant at the 0.05 level (2-tailed).

## **Analysis**

The association between Performance and factors affecting training and development in Public sector banks is exhibited in Table No.2. The factors affecting training are Training Need Analysis, Transfer of Training to the workplace, Training Designing and Implementation and Training Evaluation.

The table shows that there exists a high positive correlation between Training Need Analysis and Employee performance. The correlation coefficient was 0.756. Here the Sig. (2-tailed) value is .000. When the Sig. (2-tailed) value is less than the alpha value, we reject the null hypothesis and accept the alternative hypothesis. Thus, the correlation analysis proves that there is a significant positive association between productivity and Training Need Analysis.

The table shows that there exists a high positive correlation between Transfer of Training to the workplace and Employee performance. The correlation coefficient was 0.631. Here the Sig. (2-tailed) value is .000. When the Sig. (2-tailed) value is less than the alpha value, we reject the null hypothesis and accept the alternative hypothesis. Thus, the correlation analysis proves that there is a significant positive association between Employee performance and Transfer of Training to the workplace.

The table shows that there exists a high positive correlation between Training Designing and Implementation and Employee performance. The correlation coefficient was 0.652. Here the Sig. (2-tailed) value is .000. When the Sig. (2-tailed) value is less than the alpha value, we reject the null hypothesis and accept the alternative hypothesis. Thus, the correlation analysis proves that there is a significant positive association between Employee performance and Training Designing and Implementation.

The table shows that there exists a high positive correlation between Employee performance and factors affecting training. The correlation coefficient was 0.816. Here the Sig. (2-tailed) value is .000. When the Sig. (2-tailed) value is less than the alpha value, we reject the null hypothesis and accept the alternative hypothesis. Thus, the correlation analysis proves that there is a significant positive association between productivity and factors affecting training.

## **SUGGESTIONS**

**Basic understanding of Training Need Analysis -** Need analysis is a process by which an organization's training needs are identified and articulated. It is the starting point of the training process. Need analysis can identify an organization's goals and its effectiveness in reaching these goals. It further identifies discrepancies or gaps between employees' skills and the skills required for effective current job and future job performance.

**Basic understanding of Training Designing and Implementation –** Depending on the need analysis the basic objectives of the training will be identified which further leads to select the trainer, select the methods and techniques for the trainer and selection of trainer will be carried out. Depending on all this, the schedule of the training program will be informed to all the stakeholders of the training program. Depending on the design of the training program, the implementation of the program will be carried out.

**Basic understanding of Transfer of Training to the Workplace –** The main goal of training is to ensure that employees perform their jobs very effectively. In addition to learning and retaining new materials, employees must also use it on the job to improve performance. Positive transfer occurs when job performance is improved as a result of training. Zero transfer occurs when there is no change in job performance and negative transfer occurs when job performance is worse as a result of training.

**Basic understanding of positive effects of training -** Companies can get the rewards of providing training for their employees because well-trained workers help increase productivity and profits. Investing in employees training should improve worker retention rate, customer satisfaction and creativity for new product ideas. Effective training saves labor by reducing time spent on problem solving and saves money in the long run by producing a better workplace.

**Basic understanding of Training Evaluation –** It is the systematic collection of information necessary to make effective training decisions related to the selection, adoption, value and modification of

various instructional activities. Evaluation is conducted to help managers, employees and training professionals make informed decision about particular programs and methods

Basic understanding of Information Technology in Training - Information technologies have affected every aspect of human activity and have a potential role to play in the field of education and training. These can help the trainees and trainers having up-to-date information and knowledge. Accurate and right information is necessary for effective teaching and learning; and information technologies are “set of tools that can help provide the right people with the right information at the right time.”

## CONCLUSIONS

There is enough evidence to show that employees who were trained on a regular basis are the ones who provide a higher quality services to the costumers. 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 a bank must efficiently manage its employees during every face of employment in this competitive area. It is that public sector banks undertake training and development programmer for their employees to increase their efficiency. Banks provide training programmer to enhance their knowledge and skills to satisfy the customers. Growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

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**EFFECTIVENESS OF EMPLOYEE TRAINING IN BANKING SECTOR – A  
COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS**

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**ABSTRACT**

Organizations are made up of human resources and their operations. Without human resources organizations cannot exist. Organization collects, co-ordinates, utilizes resources like men, money, materials and machines. These activities are mainly handled by human resources employed in organizations. Every organization consists of human resources and complex relationship with their organization to attain goals and objectives. The study finds that the factors responsible for conducting training programmes were; increased competition; changing business strategies; expectations of top management; needs and demands from employees; and pressure for improvement of quality and productivity. The sample trainees' needs and demands for training, as they rank fifth among the major driving forces in both public and private sector banks, do not get importance that they deserved. Hence, the training cannot produce desired effectiveness unless they are designed in tune with the trainees' needs and demands..

**Key Words:** Training, Utility reaction. Kirkpatrick evaluation model

**INTRODUCTION**

Training system in the banks in India has got a strong structural base and capabilities to handle training in large numbers. The system has developed several innovative activities in the training area. But the training function to be effective, clear policy background and sufficient top management attention and support are needed. With this, training activity in banks can emerge as a powerful medium in evolving a positive culture. Competencies required for effective performance also necessitates training as enormous changes in banking operations taken place. The purpose of this study is to evaluate the transfer of training concerning the trained employees at the place. The training evaluation would certainly help the banks to identify deficiencies if any in the training modules and suggest the remedial measures to improve the design of the training modules in the subsequent training programmes.

Efficiency in banking services depends on its employees' performance and employees' performance depends on their knowledge and skill. Hence, employees must be motivated to learn. Holton (2002) has stated that the primary outcome of Human Resource Development is not just learning, but learning and performance.

Training and development is a costly investment which yield rich dividends in the long-run. Hence, the role and relevance of this most important human resource management function must be recognized and valued at all levels of an organization. Accordingly, training programmes should be planned, developed, budgeted, conducted and evaluated with greater care. But, the studies in the past by the researchers observes that one of the most optimistic estimates suggests not more than 15% of learning transfers to the job.(Cromwell & Kolb, 2004).

**STATEMENT OF THE PROBLEM**

The study attempts to find out the training needs of the banking staff under the present circumstances of computerized banking environment. At present the banks both in public and private sector concentrate on net banking, core banking and cross-selling under a competitive banking environment. Reduced manpower and increased expectation from both employer and customers add to the training needs of enterprises in general and employees of banks in particular to perform better and contribute to improve productivity and performance of the banking operations. And, the main



focus of the study is to analyze and evaluate the effectiveness of training of employees working in banking units operating in Kerala.

### **OBJECTIVES OF THE STUDY**

- ❖ To analyses the training policies and practice in banking sector
- ❖ To analyses the perception of trainees with regard to effectiveness of the training
- ❖ To evaluate the effectiveness of training programmes in banking sector.

### **LITERATURE REVIEW**

**Punia and Saurabh Kant (2013)** studied the factors affecting training effectiveness and its implications. Open-mindedness of trainer, emotional intelligence, attitude, management support, motivation, peer support, training environment, self-efficacy and basic ability are considered to be the influential factors for effective training.

**Srinivas K T (2012)** has examined the Effectiveness of training in State Bank of Mysore. It is observed that experienced and trained personnel are required to perform activities of bank operations. The potential personnel are needed to work for the organization and meet the requirement, training may not be required, but technology demands training. Employees versatility increases and skill level improves from training programmes. Training is a learning process which increases adaptability of new skills with definite purpose.

**Alyahya and Mohammed Saad (2013)** have evaluated the effectiveness of training and development using Kirkpatrick model. Training programme result in behavioural changes in employees' knowledge, skill and attitude. It helps for cost-benefit analysis. It helps in proper planning, designing and implementation of training programmes.

**Muhammad Awais Bhatti & Chee Hee Hoe (2012)** has identified some factors which explain training effectiveness. Training is considered as an area of investment to have better workforce and the main factors identified for effective training are supervisor support and role of peer. The impact of these factors can be clearly understood in 3 stages, viz, before training, during training and after training

### **RESEARCH METHODOLOGY**

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research problem. It may be understood as a science of studying how research is done scientifically. A detailed discussion is carried over with the methodology as part of the study.

### **RESEARCH DESIGN**

Once the problem has been carefully defined, the researcher needs to establish the plan that will outline the investigation to be carried out. The research design indicates the steps that have been taken and in what sequence they occurred. Descriptive research design was used for this study

### **SOURCE OF DATA**

#### **PRIMARY SOURCES**

-Primary data are fresh data collected by the researcher from first-hand experience. Primary data originated by the researcher undertaking the study in order to address the research problem. Primary data collected through well-structured questionnaire

#### **SECONDARY SOURCES-**

Secondary data have already been collected by someone else other than the researcher to address research problem other than the research problem at hand. Secondary data are cost effective and can be accessed through various offline as well as online sources promptly

### **POPULATION OF THE STUDY**

The Population of study was all the Public and private sector banks operating in Kerala. Total population of the study is the employees of public and private sector banks in Kerala.

### **SAMPLING TECHNIQUES**

Sample frame or source list is the frame from which the sample is drawn for the Study. It represents the whole population. Here the sample includes the workers of Selected Public and private sector banks in Kerala.

**Sample size**

The sample size determined on the basis of Morgan’s table. Sample size on the basis of Morgan table is 250

Total 2 public sector and 2 Private sector banks have been selected for the study. The selection of the banks has been based on their profitability and capital base ranking.

The 2 public sector banks selected for study are:

- ❖ State Bank Of India
- ❖ Canara Bank

The 2 private sector banks selected for study are

- ❖ Axis
- ❖ HDFC

Sample size for this study was determined on the basis of Morgan’s table [250].

**DATA ANALYSIS AND INTERPRETATION**

H0: There is no significant difference in the perception of public sector trainees and private sector trainees as to the effectiveness of training.

**Table -1**

Sl.No,	Factors	sector	Sample size-N	Mean	standard deviation
1	Utility reaction	Public	125	4.3	0.621
		Private	125	4.28	0.621
2	Learning	Public	125	4.26	0.48
		Private	125	3.2	0.625
3	Behavior	Public	125	4.52	0.42
		Private	125	4.02	0.415
4	Results of training	Public	125	4.36	0.347
		Private	125	4.35	0.346
	Average mean and standard deviation	Public	125	4.36	0.467
		Private	125	3.96	0.501

The table 1 discloses the mean value and standard deviation for perceptual differences between public sector trainees and private sector trainees of the respondent banking industry. In case of utility reaction the mean value and standard deviation for public sector trainees are 4.30 and 0.621 respectively, and in case of private sector trainees the values are 4.28 and 0.621 respectively. For perceived learning, in case of public sector trainees the mean value and standard deviation are 4.26 and 0.480 respectively, but the mean value and standard deviation for private sector trainees are 3.20 and 0.625 respectively. For transfer of training, in case of public sector trainees the mean value and standard deviation are 4.52 and 0.420 respectively, but the mean value and standard deviation for private sector trainees are 4.02 and 0.415 respectively. The values for results of training in case of public sector trainees mean value and standard deviation are 4.36 and 0.347 respectively, and in case of private sector trainees the values are 4.35 and 0.346 respectively. Finally, aggregate mean scores of public sector trainees and private sector trainees are 4.36 and 3.96 respectively. The aggregate standard deviation being less than 1 in both the cases, it indicates consistency in the views expressed by the trainees of both the sectors

**Table 2 :Independent sample t-test**

		<b>Levene's Test for Equality of Variances</b>		
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		F	Sig.	T	Sig.(2tailed	Mean difference	Std. Error Difference
Utility reaction	Equal Variances Assumed	6.341	0.142	1.347	0.636	0.11408	0.04978
	Equal variances not assumed			1.364	0.632	11408	0.0484
Learning	Equal Variances Assumed	34.942	.000	3.175	0.002	0.12207	0.03845
	Equal variances not assumed			3.36	0.001	12207	3633
Behavior	Equal Variances Assumed	3.042	0.523	1.253	0.537	0.01352	0.0219
	Equal variances not assumed			1.259	0.533	1352	0.02169
Results of training	Equal Variances Assumed	1.87	0.357	0.513	0.834	0.36704	0.01846
	Equal variances not assumed			0.515	0.836	0.36704	0.01761

The table 2 highlights the similarity and dissimilarity in the perceptions of the sample, public and private banking sector trainees, about the effectiveness of training by using Kirkpatrick evaluation model. The implications of the results of the table are given in the following paragraphs.

#### Utility Reaction

The results from independent sample t-test signify that F value and P value are 6.341 and 0.142 respectively. As p value for Levene's test for equality of variance is more than 0.05, 'assuming equal variance', the t value 1.347, with an observed p value of 0.636, is considered for inferring the results. Since observed p value is more than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector trainees as to the utility reaction of trainees.

#### Learning

The results from independent sample t-test signify that F value and P value are 34.942 and 0.000 respectively. As p value for Levene's test for equality of variance is lesser than 0.05, 'not assuming equal variance', the t value 3.175, with an observed p value of 0.002, is considered for inferring the results. Since observed p value is lesser than set p value of 0.05, it can be inferred that there is a significant difference between the perception of Public and Private banking sector trainees as to the learning.

#### Behaviour

The results from independent sample t-test signify that F value and P value are 3.042 and 0.523 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 1.253, with an observed p value of 0.537, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector trainees as to the behaviour / transfer of training.

#### Results

The results from independent sample t-test signify that F value and P value are 1.870 and 0.357 respectively. As p value for Levene's test for equality of variance is more than 0.05, 'assuming equal variance', the t value 0.513, with an observed p value of 0.834, is considered for inferring the results. Since observed p value is more than set p value of 0.05, it can be inferred that there is no significant difference between the perception of public and private banking sector trainees as to the results of training

Ho: There is no significant increase in employee performance after training programme.

**Model Summary**

**Table 3**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.872	0.760	0.758	0.308

**Predictors: (Constant), training programme**

The value of R2 equals 0.760, indicating that 76.0% of the variations in the ‘performance of employees’ are explained by the ‘various aspects of training’.

**ANOVA(b)**

**Table 4**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	31.850	5	31.850	333.737	0.000b
	Residual	22.237	144	0.095		
	Total	54.087	149			

Dependent variable: Performance of employees Predictors: (Constant), training programme. The value of R2 is significant as indicated by the p value (0.000) of F statistic as given in ANOVA.

**Coefficients(a)**

**Table 5**

Model	Unstandardized coefficients		Standardized Model coefficients		
	B	Std. Error		T	Sig.
1 (Constant)	1.7	0.141		12.097	.000
Training programme	0.593	0.032	0.872	18.268	.000

**Dependent Variable: Performance of employees**

‘Performance of employees’ is positively related to the ‘various aspects of training’ as the coefficient for the ‘various aspects of training’ variable is positive (0.593). The results indicate that the ‘various aspects of training’ significantly influence performance of employees. This is evident from the p value of various aspects of training (0.000). The significance of co-efficient is indicated 125 if the p value is less than or equal to the level of significance which is taken as 0.05. The relative importance of the independent variable ‘performance of employees’ is obtained by the absolute value of the standard regression coefficient beta value 0.872. Since the significance value of 0.000 is less than 0.05, the null hypothesis: “There is no significant increase in employee performance after training programme” is rejected, and the alternative hypothesis: “There is a significant increase in employee performance after training programme” is accepted.

Ho: “There is no significant increase in employee performance after training programme”,

**Model Summary**

**Table 6**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.921	0.848	0.758	0.352

**Predictors: (Constant), training programme**

The value of R2 equals 0.848, indicating that 84.8% of the variations in the ‘performance of employees’ are explained by the ‘various aspects of training’.

**ANOVA(b)**  
**Table 7**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	25.256	5	25.256	202.739	0.000b
	Residual	34.632	144	0.125		
	Total	59.888	149			

Dependent variable: performance of employees

Predictors: (Constant), training programme The value of R<sup>2</sup> is significant as indicated by the p value (0.000) of F statistic as given in ANOVA.

**Coefficients(a)**  
**Table 8**

Model	Unstandardized coefficients		Standardized Model coefficients		
	B	Std. Error		T	Sig.
1 (Constant)	2.212	0.147		15.042	.000
Training programme	0.484	0.034	0.921	14.239	.000

Dependent Variable: performance of employees

‘Various aspects of training programme’ is positively related to the ‘performance of employees’ as the co-efficient for the ‘various aspects of training’ variable is positive (0.484). The results indicate that the ‘various aspects of training’ significantly influence performance of employees. This is evident from the p value of reaction (0.000). The significance of co-efficient is indicated if the p value is less than or equal to the level of significance which is taken as 0.05. The relative importance of the independent variable ‘performance of employees’ is obtained by the absolute value of the standard regression coefficient beta value 0.921. Since the significance value of 0.000 is less than 0.05, the null hypothesis: “There is no significant increase in employee performance after training programme” is rejected, and the alternative hypothesis: “There is a significant increase in employee performance after training programme” is accepted

## SUGGESTIONS

The findings suggest that training programmes are driven by various factors. But the training programmes are not much influenced by the needs and demands from employees. Hence, it is suggested that in order to make training programmes result oriented, their needs and demands must be given importance while designing training modules. Sample units have a policy of compulsory participation in training. It is known that mere attendance is not participation. Hence, it may not motivate the trainees to attend the training with a positive mindset. Employees should participate with zeal, interest and enthusiasm which would significantly improve the trainees’ learning ability. Participation in training programmes is not compulsory in public sector banks except induction training. It is suggested to make compulsory participation of employees to training programmes as it enhances trainees’ skills in various dimensions. In the sample units, training decisions are based on top management suggestions. The sample units need to use objective and democratic techniques like advisory committee and external consultants as it provides outward looking to the training programmes. This may be adopted for more quality refinement. In training need analysis practices, the sample units must focus on all factors which influence training needs analysis as a formal process and linked to clear objectives of the banks. It is also suggested that supervisors has to be involved in identifying training needs. This brings objectivity to the training modules. The training design and implementation practices also need to be fine tuned in order to enhance its value addition to training

effectiveness. The training calendars and manuals are to be given in advance to trainees as it makes them to prepare in that direction.

## CONCLUSION

The study conducted to evaluate the training needs of public and private sector banks clearly indicates the significance of training as a basic learning process to perform the jobs in the most effective manner. Today, banks face stiff competition among themselves and the technological innovations has provided a number of advantages to effectively counter the competition and excel in their performance. The employees of banks face a number of challenges while providing different services to customers in the ever changing dynamic global scenario. The purpose of the training programmes to the employees is to enable them learn at regular intervals so that they serve the customers better. Most of the training programmes are organized to address the various complicated issues which arise due to changes in formalities and operations so that the trainees learn to solve the issues when they return to the respective jobs. Further, training programmes are designed in such a way to accommodate the changes and modifications in the procedures. The research conducted has positive inferences both from trainer and trainee about the effective contributions from the training programmes. No doubt an employee learns what is very much essential for his effective performance which in turn helps in his career development in the organizations. On the other side, an organization improves its performance through effective workforce which helps in Human Resource Accounting concept also. Therefore, training programmes conducted by any bank should be considered as an investment which improves the abilities of the workforce as demanded by the innovative products and services offered by the banks.

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