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IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE COMMITMENT IN BANKS

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ABSTRACT

Training and development activities are essential to strengthen employee commitment. Therefore, the initial footstep in creating commitment is to progress the management quality and efficiency. Training and development of HRM in industries have been considered as a vital instrument for the expansion of enviable motive and perception for both the manager and employees. Training serves as a significant way for the progress efficient work practices and techniques of employment and thus develops career performance, diminish waste and catastrophes, organize persons for customized occupations avoid avoidable turnover, improvement of product and service quality.

This research project is undertaken to identify the effectiveness of training programs adopted in selected banks. The major findings and suggestion have been drawn from the primary research. The findings revealed that impact of training and employee satisfaction at banks are not in line with the best practices concerning the intended and organized levels of performance after training and development employee capabilities and knowledge process as is generally known. Training and development will cause higher satisfaction level in employees and they will accomplish their duties with a lot of accountability with best performance.

Key Words: Banks, Training, Developments, employee commitment

INTRODUCTION

HRM is the backbone of all enterprises. Appropriately trained and highly skilled human resource is perceived as the greatest asset of a firm. Skilled employees contribute to competence, expansion, increased efficiency and market reputation of a company. Training and development practices related to the other HR activities within management, makes sure a collection of manpower of the needed level of know-how at the right time. But firstly consider the consideration provided by a common organization to the prerequisite of raw materials, equipment and tools. Then compare the commitment to the other necessary variable in the manufacturing cycle, viz: - human resource. Training and Development is especially designed to enhance the competency of managers and workers dealing with a variety of organizational functions. Training and Development is considered as a procedure through which the purpose of management development can be attained. Training and learning tries to develop capabilities, competency or stimulate the present level of information so that employee is better provided to perform his current profession, or to prepare him for a higher grade with increased accountability. Nonetheless personal development is not and ends in itself. Organisational development required to be measured along with personal development.

Insufficiency of worker commitments could be a signal of Indian banks on the means to turning into another business collapse. The workplace is transforming radically and requirements of the high quality of products and services are rising. To tackle stiff competition in the countenance of these forces, employee commitment is vital. This truth is relevant to every company but is of specific significance to SMEs and MNCs.

The employee commitment is the relative emotional strength of worker recognition with and participation in a specific corporation. As a result, embracing this belief, they stay on, and are more predisposed to intensify their commitment to the organization, mainly if they are pursuing endorsement. The company management is constantly looking modes to boost employee commitment and create greater competitive benefits. Latest studies found out that that management support, employee relationship, and role ambiguity have major impact on employee commitment.

Employee Commitment

Commitment is considered as a bond employees understanding with their organization. The additional value of such workers and executives is that they be liable to be more determined in their work, demonstrate comparatively high efficiency and are more practical in offering their help.

Different forms of employee commitments are as follows:

Affective commitment based on how much workers and executives desire to stay at their enterprise. If a staff member is emotionally committed to their banks, so, they desire to continue at their organization. They usually recognize with the organisational purpose and objectives, believe that they fit into the company and are highly satisfied with their job.

Normative commitment regarding how much staff members believe they would stay at their company. People that are normatively committed normally think that they would continue at their concerned enterprises. Normatively committed workers and executives feel that leaving their organisation would have disastrous consequences, and think a sense of fault about the chance of attrition.

Continuance commitment concerns how much workers consider the necessity to continue at their firm. In people that are continuation committed, the fundamental cause for their commitment reclines in their necessity to continue with the company. Potential causes for needing to stay with banks differ, but the major causes relate to a lack of work alternatives, and compensation.

STATEMENT OF THE PROBLEM

The enterprises rely on employees and their skills for their success. The skills of any employees depend on the training and development programs, which are adopted by the company. It is vital to reveal that capabilities and skill of employees improves the effectiveness, output and effectiveness of the organization. In this background, the study is preferred to identify the training programs adopted in selected banks to improve the skill of employees in order to accomplish the objectives of the organization. Hence, the study is undertaken.

RESEARCH OBJECTIVES

- To examine the relation between the Employee training on the organizational commitment
- To identify the current Training and Development techniques of employees
- To determine their impact on the level of satisfaction among employees with these practices.
- To ascertain new Training and Development of employees practices which can be implemented and recommend certain improvements for a sound training and Development programme.

LITERATURE REVIEW

In a paper of Kumar & Jain (2010) tried to respond that how class room information can is combined with work data and facts in the learning processes. The discussion and finding revealed that management training and development could play an important role in synergize the attempts of business and Institute in grooming youthful graduates towards better employability choices in management careers.

Radhika, Ch. (2013) points out that the training session must be centered on Role Play, classroom discussion, Group chat and case study. Programmes and actions should be made, developed and applied to maintain soft skill. Involvement in these practices provides the learner precious lectures in how to recognize

victory and defeat, and to take contest in one's pace. It promoted a strength of caring and sharing - a strength of mate ship. It also offers scope for artistic appearance and aesthetic pleasure.

Geeta Kumari (2019) in her research paper, the performance of employee in banking sector is studied by understanding the effect of T&D.

A study of Agarwala (2012) it was sum up that – so as to make sure that the staff members are provided with the proper kinds of abilities, information, aptitudes and capabilities to carry out their assigned jobs, T&D play a vital role towards the expansion and victory of any industry. To meet the current and future demands, training and development process has assumed the new strategic function.

In another study Punia (2013) identifies that training has been a significant factor in rising organizational efficiency. Therefore, T&D is an instrument to fill the gap and it must be utilized by the banks sensibly to progress the employee efficiency. Conversely, T&D plays an important part in developing the presentation, as well as the efficiency and ultimately puts the organization in most excellent position and to face the contests while remaining at the height.

A study carried out by Mathapati (2020) tried to illustrate that overall function and effectiveness of T&D in banking sector. In current scenario, drastic revolution is taking place in T&D in banking sector.

In an article, Ramachandran (2010) has done a critical study on efficiency of T&D programme of various cadres of staff members working in a public sector company. The result reveals that employees differed in effectiveness of training programme on the basis of demographic characters. It is also inferred that experience and education of the employees of the organization is predominating and determining factor in training program.

Nagar (2009) found out that expenditure is rising at an unusual speed as company employ training to build needed abilities, instruct newly recruited workers, change corporate culture, combine new acquisitions into the company and construct manifold skills for fundamentally shifting careers. The study had made an effort to examine the effectiveness of training programmes being conducted by the commercial banks in public as well as in the private sector based on the responses of their clerical level staff. The results of the study reveal that training programmes of the respondent organizations are usually effective regarding course period, library facility, trainers, coaching and IT enabled program and infrastructure capacities.

A study of Saharan (2011) emphasized that most of the banks are taking feedback and opinion from staff members for training efficiency to maximize its advantages. In the constant force for a competitive edge, organizations promise to the faith that smarter, better trained employees boost opportunities for victory. His research illustrates the viewpoint of staff having various qualifications and experience towards goals behind conducting training and development programmes in banks.

As research study of Griffin (2010) uncovers that there are differences among banks needs to assess training and the extent and effectiveness of real assessment. The study has proposed a productivity based framework to focus data collection and the utilization of a metric to present results. A metric provides an ideal tool to allow stakeholders informed judgment as to the value of a programme, whether it has met its objectives and what its impact is. Most significantly the method targets on the bottom line and sketches evaluator's interest to judge what the final overall effect of training and development is.

As research study of Goyal (2016) revealed that Indian banks have accepted training of soft skills combined with other recognized courses and creative and modern actions impact the I.T. people more effectively than autonomous skill supported training. The skill communication interpersonal association, team building, CRM developed by different kind of T&D programmes organized by the Banks must if with their scholarly learning. These practices of training programmes are more vital to expand soft skill.

Goyal (2016) examined the effect of Training and development on employee commitment focusing on employees' emotional and affective responses towards their organization. This research work has been built on a resource-based view, social exchange theory and psychological contract theory. Here are some of the studies carried out by researchers to recognize the connection among T&D and Employee Commitment. The effect of T&D may have a negative or positive impact on employee commitment depending on how the training programme is designed. The negative result could be if the employee does not get enough support from management, if their needs are not satisfied, if the employee leaves the organization due to job dissatisfaction and if there is lack of trust between employees and employers. The positive result of training and development to employee commitment could improve performance which leads to achieving organizational goals, more developed way to solve organizational issues, employee promotion within the company and readiness to involve in future training and development.

RESEARCH METHODOLOGY

This chapter, research methodology is considered as the nerve of the research work. Without a right and well prepared research design, it is not possible to complete the thesis and achieve to any findings and final conclusion. This dissertation was based on the Primary survey through structured questionnaire. The basic purpose of survey was to gather proper primary data, which work as a base for drawing conclusion and getting result.

Research Design

The specific purpose of the study, research design adopted is descriptive in nature. The descriptive research is undertaken so as to ascertain and be able to explain the features of the factors of interest in a situation.

Types of Research

To find out the suitable data for research mainly two kinds of data was gathered namely primary & secondary data as explained below:

Primary Data

The primary data was gathered with the support of structured questionnaire due to its simplicity & reliability. The survey technique is much supportive in variables such as getting selections and assisting participants to understand the importance and reply to their aptitude. In this technique we get high response rate and reliability.

Secondary Data

Secondary data is gathered from earlier research works and literatures to fill in the respective study. The secondary data was gathered from Books related to HRM, training and development, articles and previous research papers, HR Journals, Annual reports and brochures of ICICI and HDFC and relevant websites

Sampling Methodology

The method of **Random Sampling** has been used in the analysis of the data. 100 employees have been selected at random from all the departments of ICICI and HDFC and feedback forms (questionnaire) have been obtained. The data has been analyzed in order to arrive at present training practices in the organization. The primary data collected from Noida branches of ICICI and HDFC. Sampling area has been chosen NCR region

Research Instrument and tools used

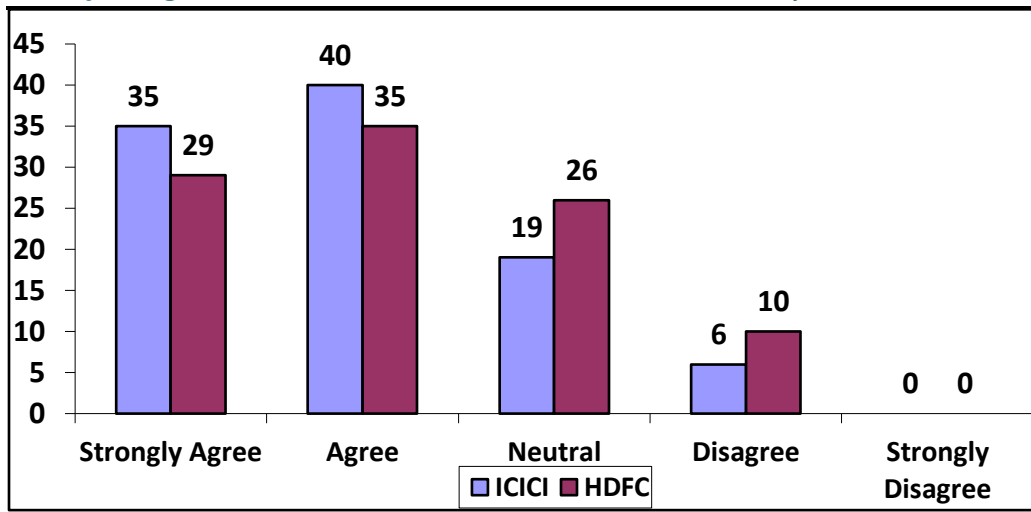
Structured Questionnaire – The questionnaire includes 15 questions and has been sent through email to the employees of the selected banks. All are close ended questions.

For the comparative analysis percentage analysis is used. After completion of the entire analysis, interpretation was made on the basis of Tables, Charts, and Bar graphs for representation of data.

DATA ANALYSIS

In my opinion involvement in training is beneficial for personal development

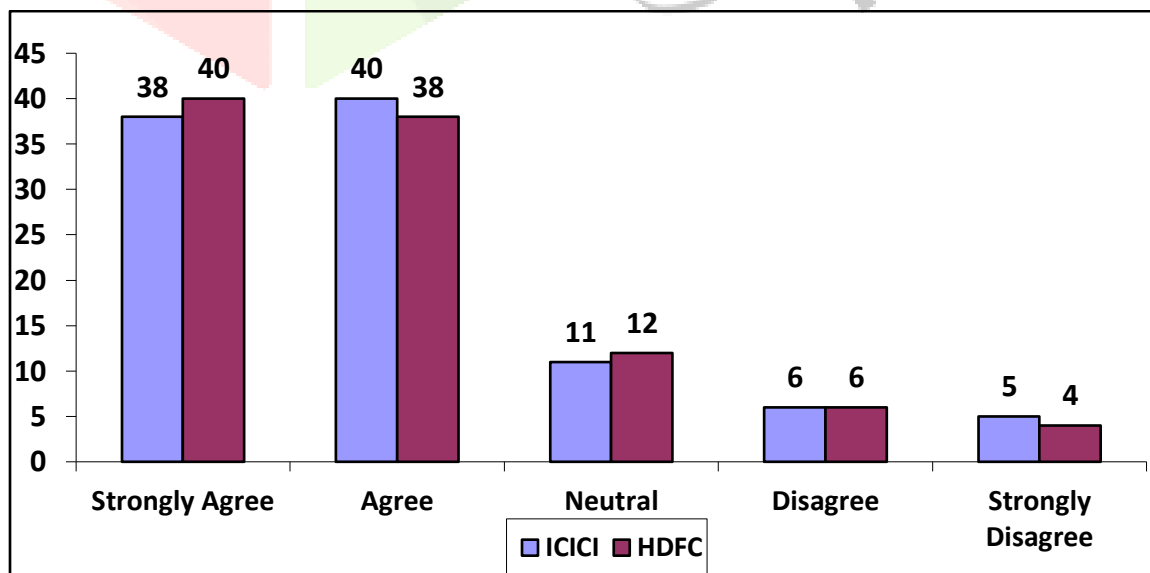
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
ICICI	35	40	19	6	0
HDFC	29	35	26	10	0



35% of ICICI employees reveals that involvement in training is beneficial for personal development on the other hand 40% Wirpo employees agreed that the involvement in training is beneficial for personal development.

The T&D was effectual in improving on- the- job competence.

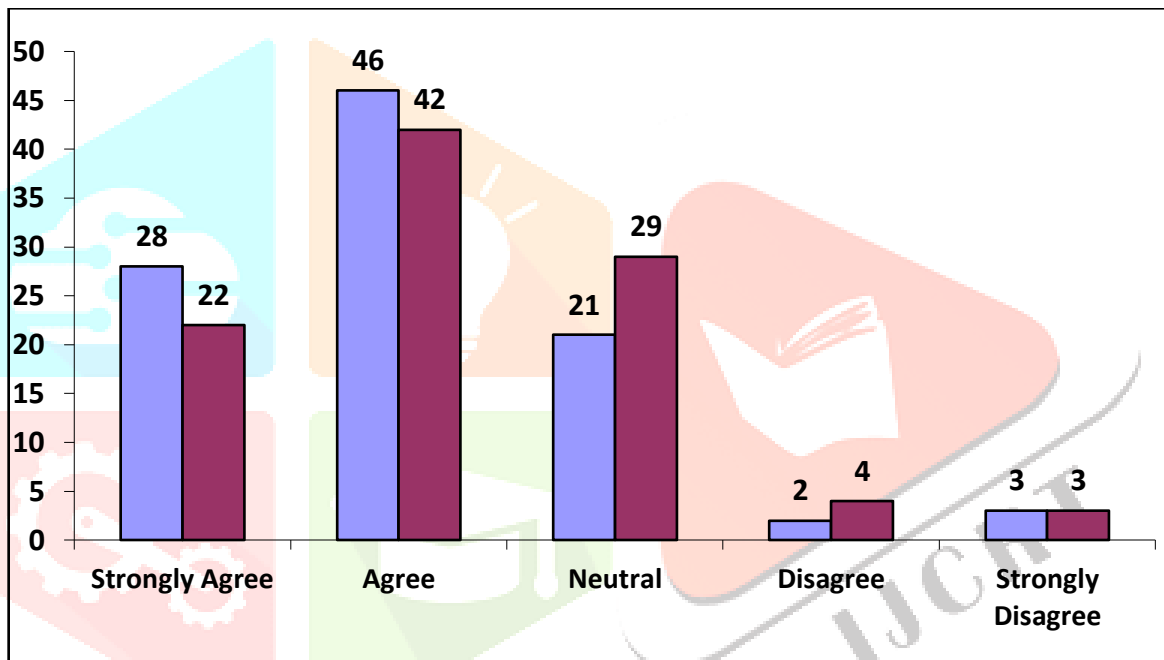
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
ICICI	38	40	11	6	5
HDFC	40	38	12	6	4



The above graph reveals 78% of th both banks employees agreed that the T&D was effectual in improving on- the- job competence

In your opinion, the numbers of training courses organized during the year were sufficient for employees in Banks

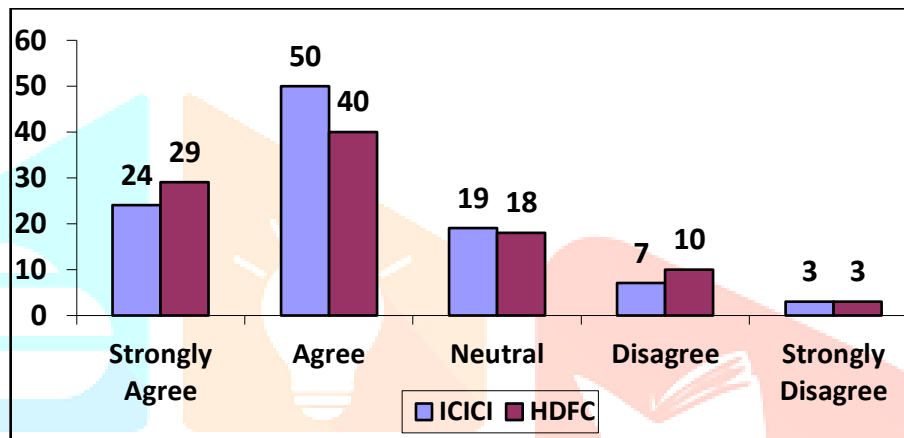
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
ICICI	28	46	21	2	3
HDFC	22	42	29	4	3



The survey results give a clear cut idea that 74% of the ICICI Staff members agreed that the numbers of training courses organized during the year were sufficient for them while 64% of staff members of HDFC agreed the statement.

Do you think, the training and development programme given is useful to you to improve your skills?

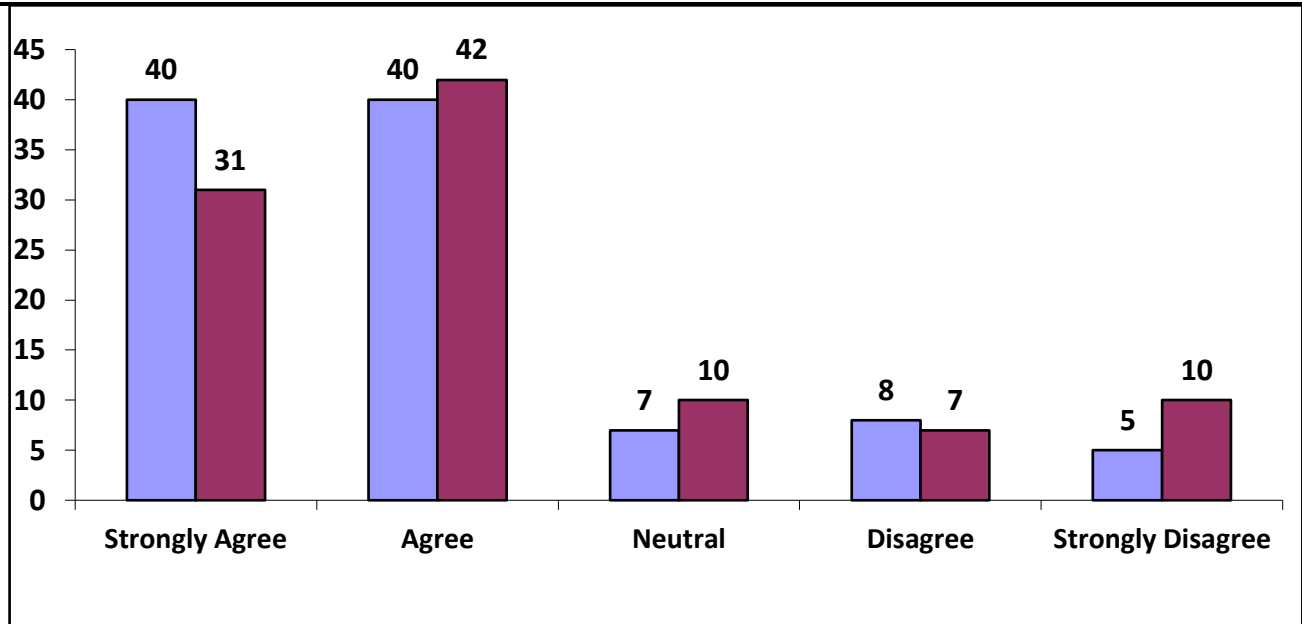
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
ICICI	24	50	19	7	3
HDFC	29	40	18	10	3



The primary survey points out that 74% of ICICI staff think the training and development programme given is useful to them to improve their skills while 69% of HDFC staff agreed the statement.

Training has increased your commitment towards the organization

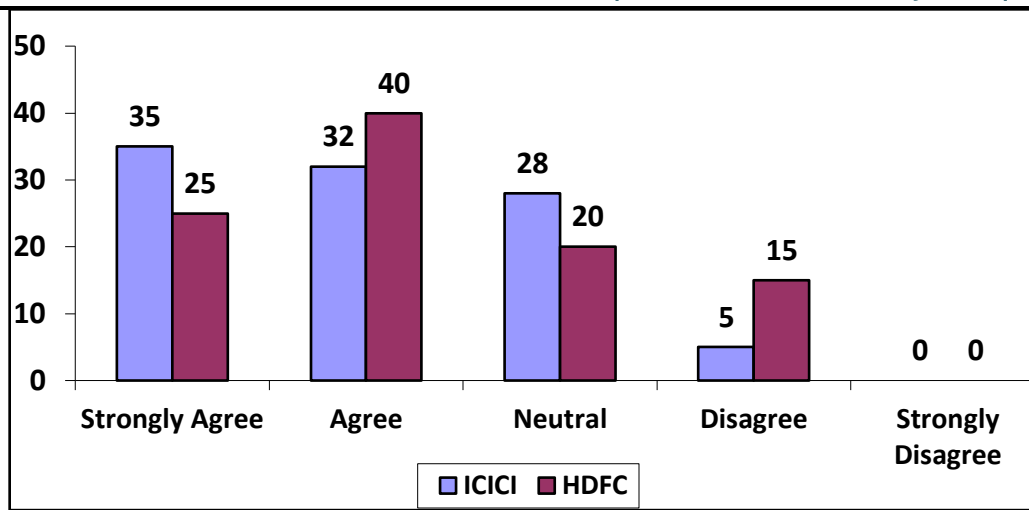
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
ICICI	40	40	7	8	5
HDFC	31	42	10	7	10



Both ICICI (80%) and HDFC (73%) agreed that fact that training has increased your commitment towards the organization while 10% of the HDFC employees are neutral.

Do you agree that the commitment is a vital issue, as it can be used to determine performance of employees?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
ICICI	35	32	28	5	0
HDFC	25	40	20	15	0

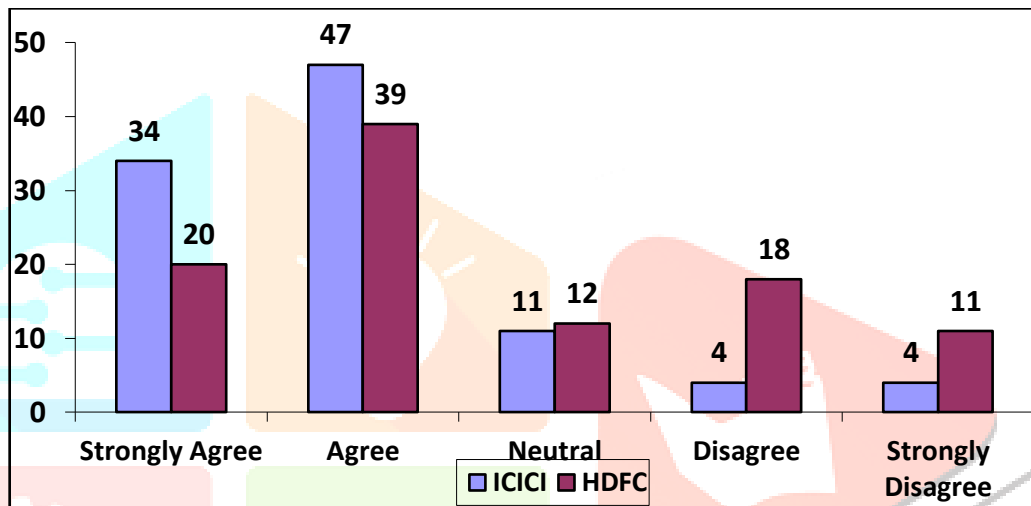


The above figure shows that 67% and 65% of ICICI & HDFC employees respectively agreed that the commitment is a vital issue, as it can be used to determine performance of employees



Is responses and feedbacks on strengthening the Training Programme?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
ICICI	34	47	11	4	4
HDFC	20	39	12	18	11



80% of the participants strongly agreed that the responses and feedbacks on strengthening the training Programme in ICICI. While 59% of the HDFC members agreed the statement while 39% are disagreed the statement.

FINDINGS

The study tried to analyze impact of training and development programme on employee Commitment. The primary data scrutiny, discussions, and interpretations of questionnaires with the critical evaluation of literature review of different authors that T&D is viewed by the managers and employees in ICICI & HDFC as an important contributor for the enrichment of employee commitment. The emotional and normative commitment is connected strongly with the T&D programme and more evident but the continuance commitment is only achieved from staff if they are provided increase in remuneration or career development. The survey findings reveals that there is an important association among T&D and employee commitment as most of the respondents (85%) opined that T&D boosts performance and causes staff members being more committed to their job. T&D boosts the opportunities of employee development in their organization and career growth.

The finding of the study suggests that the correlation among the T&D programme and organizational commitment is high in the ICICI in Delhi. The staff members at ICICI and HDFC observed T&D programme as a way for enhancing their knowledge with the co-workers, expertise, role and responsibilities. According to the feedback of employees, it can be illustrated that T&D programme is necessary for the people as well for the augmentation of organizational commitment.

T&D programmes increases the productivity and efficiency of HDFC staff members that leads to job satisfaction and the more employees is satisfied with the job, more he is committed towards the organizational commitment.

The utmost importance is provided to job instruction techniques where the trainee are made to know their task in detail and the role they are going to play in perform their career. Lectures as well as the presentations are the key division of communicating the learning and training them. The most of the respondents strongly agreed that the responses and feedbacks on strengthening the training Programme in ICICI

The learning and development objectives are in maintaining with requirements, skills and capabilities of the trainees and it is this that proves to be the key reasons for achievement of the training as intact. Stress management training and development programs are very significant for staff members of HDFC and ICICI as it was scrutinized that people are all the time in tension like situations as to how to do what to do when to do, no time and things like that which kept them tensed all time.

HDFC and ICICI that want to attract -- and retain -- valuable people on staff need to actively participate in their employees' growth and development. It's rewarding for employees to expand their knowledge base and take on new challenges, as it makes coming to work about more than just a paycheck.

CONCLUSION

The impact of T&D programme on the employee commitment is necessary to be recognized as the employee commitment subjected to improve the organisational commitment which is one of the major signs of the performance of a corporation. During this study it has been explored that learning and development has a good impact on the performance of employees as it improve their output as well their commitment towards banks especially in banks.

The Banks also has to focus on a few participants who are not satisfied with existing training methods and whom it has not supported to overcome from their limitations or work based issues. Finally, the T&D techniques offered by the ICICI and HDFC are found to be effective, convincing and commendable, which can be improved more.

New modern techniques for personal as well as professional development of the officers should be developed. Managerial level employees must be referred for the learning programmes as per their developmental requirements. Modern presentation technologies should be applied so as to boost the

effectiveness of the programs. The T&D curriculum must be modern in terms of the innovative development in the world.

The appropriate strategic plan assists employees about their job responsibility as T&D programme enables them to be more capable. The outcome of the study explored that learning and development is a instrument to boost job associated capabilities. To achieve the vital goals of company, On-the-Job training programme is crucial technique. Hence, we can conclude that that organisation gives T&d programme to make its employees more loyal and committed towards the company.

To sum up that majority of the staff members of HDFC and ICICI are rated as good and excellent towards the overall quality and effectiveness of the learning and development program and methods. T&D and employee commitment plays an important role in the success of the organisation. Employees need to develop more skills in order to work better and deliver high quality service even when dealing with more complex situations. When employees are committed to their work their performance increases and the company benefit because it develops.

SUGGESTIONS

- T&D courses are important factors leading towards employee commitment. Hence the Managerial level employees and executives must create strategies to conduct innovative T&D programs which will extend the capabilities of workers at all levels. For this purpose it is essential to work out for managers that which employees require proper training because of which employees aren't doing well because of any obstacle in their system.
- Managers should carry out regular meetings with their staff members and pay attention to their issues and not only listen but also give proper resolution to their issues and constraints. When the staff members would feel satisfy that manager is focused to their issues and they are obtainable to employees, consequently employees will be committed and work satisfaction levels would be high.
- The bank managers must also often inquire staff about their constraints in doing work well. Occasionally staff members are incapable to do the duties and responsibilities provided to them by managers because they are incapable to tackle the changes that are going on in the organization like that of technological change. The management must convince their staff members that there is no shame in going under training and development sessions to learn something new which would save their company's valuable time.
- The evaluation of training should be carried out regularly by the HR department of specific Banks to assess the success of training courses being conveyed to staff and to compose essential upgrading, if needed.
- The employee developmental program carried out for managerial level staff must lay more importance on fabricating and developing leadership skills, abilities and qualities in them.

- Management and leadership skill must also be incorporated in ICICI and HDFC T&D courses, and more first-line employees must have access to it. These people would become efficient manager in the future, and giving appropriate training and development programmes on leadership traits would boost their commitment level and make their job more capable.

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