

Employees' Attitude towards Training Effectiveness in Banks

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ABSTRACT

Training effectiveness ought to play a vital role in any industry including the banking sector. This study examines the employees' attitude towards training which is provided to them in both public and private sectors banks. Employees from four (two public sector SBI&PNB and two private sector HDFC&ICICI) banks have been surveyed and analyzed with the help of well structured questionnaire. The emphasis has been given on various facts regarding the training like management attitude towards training, induction training, identification of training needs, employee attitude towards training, training inputs and quality of training programs and transfer of training to the job. This paper is useful as a stepping stone towards finding out the attitude of management and employees towards training effectiveness in both sector banks. It records that employee's attitude of private sector banks towards training effectiveness is more satisfactory in comparison to public sector banks. The findings of this study clearly indicates that training in private sector bank is more effective in comparison to public sector banks. The practical implications of this study are suggested for trainees, trainers, HRD planners and bankers.

Key Words: Training Effectiveness, Employee's Attitude, Training Needs, Induction Training, Training Programmes.

INTRODUCTION

Training is a process of getting knowledge, skills which employees need to perform their jobs effectively and efficiently. Training has a particular process which goes step by step. First of all, organisational objectives assessment and strategies about the type of business and the quality which is to be given to customers. Policies are also decided about future growth and development. Organisation must assess the strength and weakness of its human resources so that it can make best utilisation of human resources through training. Then assessment of training needs is done. Assessment should be done at two levels i.e. individual and group level. An

individual need training where there is a performance deficiency. Any change in organisational strategy need training at group level. After assessing the training need, comes to establishment of training goals. It will be beneficial in three important ways; it helps to determine which method is suitable for focusing area where there is need to change. What is expected from both the trainer and the participants who provide the basis for evaluation. Then designing of training and development programme involves who are the trainees? Who are the trainers? What are the methods and techniques? Where to conduct the programme? What should be the level of learning? What are the principles of learning? The implementation of training programme involves deciding the location, organising training facilities, scheduling the training programmes, conducting the programmes and monitoring the progress of training. Now the important step is evaluation of programme. Since huge amount spend on the training programmes so to check it out how far the programme has been useful must be determined. Evaluation will help in determining the result of training and development programmes. Evaluation of training programmes involves many steps like need for evaluation, principles of evaluation, criteria for evaluation, techniques of evaluation and training and development effectiveness. Basically, training process involves five steps which are need analysis, instructional design, validation step, implementation of programme and follow-up of programme. In banking sector, there are also two types of training provided to the employees like on the job training and off the job training. Many times in banking sector, on the job training is provided to the clerks which is technical in nature but off the job training is provided to the managers which is a development technique.

REVIEW OF LITERATURE

In today's scenario, employees have to understand the importance of training and development in organization for getting the work done effectively and efficiently. Job competencies are very much necessary for technological advancement, employee advancement, and economic changes. Training is a long and ongoing process. It is not one time process. Training is a step by step process in which employees have to leave through step by step.

Effective and efficient managers can be developed with the investment in training in both public and private sector organization whatever it may be banks, any industry etc. If good amount of investment is made in training then trained people can be acquired in the organization who can do their work effectively and efficiently. Training makes the human resources crucial asset of the organization. Training introduces in the human resources great enthusiasm, high motivation, and high technological skills (Kenny et al., 1990).

Ashton and Green (1994) have stated that If the training is well planned , conducted and evaluated only then it may be the main spring of success to improve rational economic performance, enhancing organizational

productivity, profitability reducing the gap to achieve desired level of quality and quantity, reducing wastages, labour and turn over accident rates, cost saving, increasing personal flexibility, good management time schedule ,provide better employee and employer relationship and surety of job security and subliming the employee attitude and sense of service, completion of operational jobs at the time. If training is properly planned and well structured then evaluation will also be easy and quickly (Gross & Jones, 1992).

Training has a great significance of fast changing and competitive industrial scenario with drastic changes to human resources. Future training programmes may be very costly and become more complex (Gani, 1991).Future training may be based on sharpening employee's ability to perform effectively, develop skills in employees so that they can cope with new technology very easy and motivate and empowering them to take decision. While getting good level of skill from the employees. Some of the organisations train their entire recruits and workforce in such a way so that to enhance and increase their knowledge and skills continuously (Keep, 1989 & Koiake and Inoki, 1990).

In India, trade unions, government and political parties make efforts to put training on high agenda but company obligation is still lacking. However banks are service oriented institution but felt the need of training and developing their human resources. The role of banks has changed from class banking to mass banking. As the role of industry has changed so role of employees of banks has also changed for example, role of clerk has changed from ledger keeper to friend and guide of a customer and role of manager has changed from manager of money to development catalyst. These new changes required new competencies, new skills, new attitude and new style of leadership, Banks are trying to manage these changes by innovating their training systems. Most of studies conducted in banks have identified inarticulate training systems and due to the vastness of banking sector, organized efforts are not quite sufficient for implementing and evaluating training. This study is a humble endeavour to fill this gap.

OBJECTIVE OF THE STUDY

This study has been carried out with a single objective i.e. to study the employees attitude towards the training effectiveness in public and private banks.

RESEARCH METHODOLOGY

The study is conducted with the help of a well structured questionnaire developed by the researcher. The questionnaire is divided into two parts. The first part was devoted for respondents profile enquiring into their demographics. The second part consists of a pool of 24 variables encompassing various dimensions of training effectiveness. All the responses on 24 variables related to this study were obtained on 5 point scale (from point

5 for strong agreeing with the statement to the point 1 for strongly agreeing). A total of 150 questionnaires were circulated among the employees of four banks in Hisar and Sirsa Districts of Haryana. Out of collected questionnaires, a total of 100 questionnaires were considered fit for the analysis. Out of these, 50 were from public sector banks (SBI & PNB), and 50 were from private sector banks (ICICI, HDFC). t-test is applied to find out the significant difference between the employee's attitude towards the training effectiveness in public and private sector banks. The result of t-test indicate the existence of significant difference between the attitudes of both sector banks.

RESULTS AND DISCUSSION

Management Attitude towards Training

Table 1: 't' Test Analysis for Management Attitude towards Training

Variables	Type of banks	Mean	Standard Deviation	Standard error Mean	't' value	Significance(two tailed)
V1	Public	2.4600	1.45980	.20645	-3.614	.000
	Private	3.5000	1.41782	.20051	-3.614	.000
V2	Public	2.3800	1.33844	.18928	-3.552	.001
	Private	3.3400	1.36442	.19296	-3.552	.001
V3	Public	2.4400	1.37262	.19412	-3.787	.000
	Private	3.4800	1.37381	.19429	-3.787	.000

Source: Field Survey

*Significant at 5% Level

Table 1 shows that for the statement V1 (Training of employees is given due importance in this bank), V2 (There is well designed and widely shared training policy in this bank), V3 (Senior line managers are eager to help their juniors to develop through training) the significant two tailed value is less than .005. It means there is significant difference between the opinion of respondents of both banks. It refers that view points of the employees of both banks are strictly opposite to each other. The mean score for private banks varies in between the option of agree and strongly agree it means respondents of private banks agree for all the three statements. But the mean score for public banks varies in between the option of disagree and strongly disagree, it means respondents of public banks disagree for all the statements. This Table clearly indicates that management attitude towards training in private banks is more effective in comparison to public banks.

Induction Training

Table 2 interprets that for the statement V4 (Induction training is given due importance in this bank) ,V5 (Induction training is well planned), V6 (Induction training is of sufficient duration),V7 (Induction training provides an excellent opportunity for new comers to learn comprehensively about this bank) ,V8 (Senior executives take interest and spend time with new staff during the induction training) ,V9 (Norms and values of this bank are clearly explained to new comers during induction training) ,V10 (New recruits find induction training very useful) ,V11 (Induction training is periodically evaluated and improved) the significant two tailed

value is less than .005. It means there is significant difference between the opinions of respondents of both banks. It refers that view points of the employees of both banks are strictly opposite to each other. The mean score for private banks varies in between the option of agree and strongly agree it means respondents of private banks agree for all the eight statements. But the mean score for public bank varies in between the option of disagree and strongly disagree, it means respondents of public banks disagree for all the statements. This Table interprets that induction training is more effective in private sector banks in comparison to public sector banks.

Table 2: 't' Test Analysis for Induction Training

Variables	Type of banks	Mean	Standard Deviation	Standard error Mean	't' value	Significance(two tailed)
V4	Public	2.5400	1.43157	.20245	-3.316	.001
	Private	3.4800	1.40320	.19844	-3.316	.001
V5	Public	2.5800	1.34149	.18972	-3.445	.001
	Private	3.5000	1.32865	.18790	-3.445	.001
V6	Public	2.5000	1.38873	.19640	-3.845	.000
	Private	3.6000	1.47080	.20800	-3.845	.000
V7	Public	2.5600	1.34255	.18987	-3.560	.001
	Private	3.5000	1.29756	.18350	-3.560	.001
V8	Public	2.5200	1.34377	.19004	-2.978	.004
	Private	3.3400	1.40857	.19920	-2.978	.004
V9	Public	2.3600	1.38151	.19538	-4.051	.000
	Private	3.5000	1.43214	.20253	-4.051	.000
V10	Public	2.6400	1.35164	.19115	-3.211	.002
	Private	3.5200	1.38858	.19638	-3.211	.002
V11	Public	2.4800	1.54180	.21804	-3.769	.000
	Private	3.5800	1.37158	.19397	-3.769	.000

Source: Field Survey

*Significant at 5% Level

Identification of Training Needs

Table 3: 't' Test analysis for Identification of Training Needs

Variables	Type of banks	Mean	Standard Deviation	Standard error Mean	't' value	Significance(two tailed)
V12	Public	2.3600	1.32110	.18683	-4.256	.000
	Private	3.5200	1.40320	.19844	-4.256	.000
V13	Public	2.5200	1.24933	.17668	-3.901	.000
	Private	3.5200	1.31304	.18569	-3.901	.000

Source: Field Survey

*Significant at 5% Level

From Table 3 it is analysed that for the statement V12 (Employees are sponsored for training on the basis of carefully identified developmental needs), V13 (Employees in the bank participate in determining the training they need) the significant two tailed value is less than .005. It means there is significant difference between the

opinions of respondents of both banks. It refers that view points of the employees both banks are strictly opposite to each other. The mean score for private banks varies in between the option of agree and strongly agree, it means respondents of private banks for all the statements. But the mean score for public banks varies in between the option of disagree and strongly disagree it means respondents of public banks disagree for all the statements. This Table clearly indicates that the way of identification of training needs is excellent in private banks.

Employee Attitude towards Training

Table 4: 't' Test analysis for employee attitude towards training

Variables	Type of banks	Mean	Standard Deviation	Standard error Mean	't' value	Significance(two tailed)
V14	Public	2.5000	1.19949	.16963	-3.529	.001
	Private	3.4800	1.55498	.21991	-3.529	.001
V15	Public	2.6200	1.38343	.19565	-3.070	.003
	Private	3.4800	1.41767	.20049	-3.070	.003

Source: Field Survey

*Significant at 5% Level

Table 4 explains that for the statement V14 (Those who are sponsored for training programmes take training seriously), V15 (Employees sponsored for training go with a clear understanding with what they are expected to acquire through training) the significant two tailed value is less than .005. It means there is significant difference between the opinions of respondents of both banks. It refers view points of the employees both banks are strictly opposite to each other. The mean score for private banks varies in between the option of agree and strongly agree, it means respondents of private banks agree for all the statements. But the mean score for public banks varies in between the option of disagree and strongly disagree it means respondents of public banks lies disagree for all these statements. This Table indicates that employee attitude towards training in private banks is better in comparison to public banks.

Training Inputs

Table 5: 't' Test analysis for Training inputs

Variables	Type of banks	Mean	Standard Deviation	Standard error Mean	't' value	Significance(two tailed)
V16	Public	2.5000	1.32865	.18790	-3.593	.001
	Private	3.4600	1.34331	.18997	-3.593	.001
V17	Public	2.3400	1.37929	.19506	-4.381	.000
	Private	3.5200	1.31304	.18569	-4.381	.000
V18	Public	2.6000	1.34012	.18952	-2.943	.004
	Private	3.4200	1.44406	.20422	-2.943	.004

Source: Field Survey

*Significant at 5% Level

Table 5 shows that for the statement V16 (Employees are helped to acquire technical knowledge and skills through training), V17 (Human relations competencies are adequately attempted to be developed through training), V18 (There is an adequate emphasis on developing managerial capabilities of the management staff through training) the significant two tailed value is less than .005. It means there is significant difference between the opinions of respondents of both banks. It refers that view points of employees of both banks are strictly opposite to each other. The mean score for private banks varies in between the option of agree and strongly agree, it means respondents of private banks agree for all the statements. But the mean score for public banks varies in between the option of disagree and strongly disagree it means respondents of public banks disagree for all the statements. This Table clearly indicates that private banks provide good training inputs.

Quality of Training Programmes

Table 6: 't' Test analysis for Quality of Training Programmes

Variables	Type of banks	Mean	Standard Deviation	Standard error Mean	't' value	Significance(two tailed)
V19	Public	2.5200	1.29741	.18348	-3.673	.000
	Private	3.5400	1.47372	.20841	-3.673	.000
V20	Public	2.4000	1.27775	.18070	-4.297	.000
	Private	3.5400	1.37336	.19422	-4.297	.000
V21	Public	2.5000	1.32865	.18790	-3.526	.001
	Private	3.5200	1.55498	.21991	-3.526	.001

Source: Field Survey

*Significant at 5% Level

Table 6 explains that for the statement V19 (External training programmes are carefully chosen after collecting information about their quality and suitability), V20 (The quality of on the job training programmes is excellent), V21 (On the job training programmes are handled by competent faculty) the significant two tailed value is less than .005. It means there is significant difference between the opinions of respondents of both banks. It refers that view points of the employees both banks are strictly opposite to each other. The mean score for private banks varies in between the option of agree and strongly agree it means respondents of private banks agree for all the statements. But the mean score for public banks varies in between the option of disagree and strongly disagree it means respondents of public banks disagree for all the statements. This Table shows that quality of training provided in private sector banks is excellent in comparison to the public sector banks.

Transfer of Training to the Job

Table 7: 't' Test analysis for transfer of training to the job

Variables	Type of banks	Mean	Standard Deviation	Standard error Mean	't' value	Significance(two tailed)
V22	Public	2.4000	1.35526	.19166	-3.771	.000
	Private	3.4400	1.40204	.19828	-3.771	.000

V23	Public	2.5400	1.43157	.20245	-3.782	.000
	Private	3.6000	1.37024	.19378	-3.782	.000
V24	Public	2.4400	1.47302	.20832	-3.552	.001
	Private	3.4200	1.27919	.18090	-3.552	.001

Source: Field Survey

*Significant at 5% Level

From Table 7, It is analysed that for the statement V22 (Managers provide right kind of climate to implement new ideas & methods acquired by their juniors through training), V23 (Employees returning from training are given adequate free time to reflect and plan improvements in the bank), V24 (promotions are executed after providing training) the significant two tailed value is less than .005. It means there is significant difference between the opinions of respondents of both banks. It refers that view points of employees both banks are strictly opposite to each other. The mean score for private banks varies in between the option of agree and strongly agree it means respondents of private banks agree for all the statements. But the mean score for public banks varies in between the option of disagree and strongly disagree it means respondents of public banks disagree for all the statements. This Table shows that transfer of training to the jobs finds in private sector banks more in compare to public banks.

CONCLUSION

This study of training effectiveness goes to conclude that management attitude towards training is good in private sector banks in comparison to the public sector banks. It is strongly accepted by private sector banks that there is a well designed and widely shared training policy but in public sector banks this is absent. Senior line managers are eager to help their juniors to develop through training in the private sector banks but nothing like that found in the public sector banks. In private banks, induction training is given due and more importance as compared to public banks. According to private bank employees induction training is well planned. Time duration of training in private banks is sufficient but not in public banks. According to private sector bank employees induction training provides an excellent opportunity for new comers to learn, senior executives take interest and spend time with new staff during induction training and induction training is properly evaluated in private sector banks. In private banks, employees are sponsored for training on the basis of carefully identified developmental needs but in public banks it is not on the basis of needs. Public bank employees don't participate in determining the training they need. In public sector banks, employees who are sponsored for training don't go with a clear understanding what they expect to acquire through training and not take it seriously because they feel that their jobs are already secure and there is no need to go for such kind of trainings. Employees are helped to acquire technical knowledge and skills through training in private banks. Human relations competencies are adequately attempted to develop through training in private banks. There's no adequate emphasis on developing managerial capabilities in public sector banks. Quality of training programmes is

satisfactory in private sector banks in comparison to the public sector banks. In public banks, managers don't provide right kind of climate to implement new ideas and methods acquired by their juniors through training. Employees returning from training are given adequate free time to reflect and plan improvement in private banks promotions are executed more in private banks in comparison to public sector banks after providing training.

The result of this study has a lot of significance for trainers, trainees and the bank as a whole. Continuous and regular feedback should be given for improvement in the training. In public sector banks, training needs should be properly identified for making training effective, managers should discuss the employees about their needs and they should also help the employees in the preparation for the training. Hopefully whatever suggestions are given over here, if rightly perceived and properly implemented, will give a positive improvement in the training and integrate the overall mission of banks. It is also suggested to the public sector banks that they should adopt performance/merit based promotions instead of seniority based promotions.

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