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## *A Conceptual Study on Training and Development Programs of Bank Employees*

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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 workforce so that the organization and individual employees can accomplish their work goals in service to customers. The present study aimed that to know the opinion on training and development programmes of bank employees in Nagai district. All employees want to be valuable and remain competitive in the labour market at all times. This can only be achieved through employee training and development. Employees will always want to develop career-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 the chances of his efficiency in discharging his or her duties.*

*Keywords: training; development; employees; skills; motivation*

### I. INTRODUCTION

In banking sector, training and development is one of the important tools which transfer an employee to a better employee. The term training refers to the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. It forms the core of apprenticeships and provides the backbone of content at technical colleges and polytechnics. In addition to the basic training and development programmes required for a trade, occupation or profession, observers of the labour - market recognize today the need to continue training beyond initial qualifications: to maintain, upgrade and update skills throughout working life. People within many professions and occupations especially banking sector may refer to this sort of training and development as professional development. The results from the training feedback are used by the person receiving them to plan their next level of training and development. These results are also used by the banks for making promotional decisions too.

### II. NEED OF THE STUDY

There are many banks operating in our country. Some of them are public sector banks some others are private sector banks where as some others are foreign banks. Among public sector banks state bank of India is the biggest bank. And there are many other banks like Canara bank, Punjab national bank, Indian bank, Corporation bank, Allahabad bank, Indian overseas bank and some others. All these banks are doing very good business all over the country and they have acquired good market share in the country. They are offering good services and products. Employee training and development in banking sector is not only an activity that is desirable but also an activity that an organization must commit resources to if it has to maintain a viable and a knowledgeable workforce. Training is an attempt to improve the employee's performance on the current job or prepare them for

an intended job. In other words training improves, changes, and moulds the employee's knowledge, skill, behavior, aptitude and attitude towards the requirement of job and organization. Thus training bridges the gap between the job requirements and employee's present specifications.

### III. STATEMENT OF THE PROBLEM

The success of orientation or any other type of training for bank employees can be gauged by the amount of learning that occurs and is transferred to the job. Too often, unplanned, uncoordinated, and haphazard training efforts significantly reduce the learning that could have occurred. Training and learning will take place, especially through informal work groups, whether an organization has a coordinated effort or not-because employees learn from other employees. But without a well-designed, systematic approach to training, what is learned may not be what is best for the organization. Training is useful in a business environment. When this method of training used, participants asked to sort through data provided in the case to identify the principal issues and then propose solutions to these issues. The learning objective of the trainees must know the concepts and principles and discover new ones. A variation of case study is the incident process, in which trainees are given only a brief description of the problem and must gather additional information from the trainer by asking specific questions.

### IV. OBJECTIVES OF THE STUDY

- a. To know the opinion of the respondents on training and development measures.
- b. To find out the effectiveness of training and development programmes among bank employees.
- c. To provide suggestions for better ways and means to improve the training and development programme.

### V. REVIEW OF LITERATURE

Prakash R. Pillai (2008) attempted to analyze the influence of the human resource development climate existing in banks on the learning orientation of the bank employees. Capable employees are the greatest assets of all organization. The proficiency of employees plays an essential role in the context of the diverse challenges faced by the contemporary organizations. Talent management, employee engagement and employee retention have become the key concerns of HRD professionals. This is of greater relevance in the banking organizations, being a highly HR intensive sector. In order to maintain and develop their competencies, the employees should have an open mind for learning and change. This proactive approach can be generated by providing adequate opportunities as well as motivation for the employees by fostering a supportive and favorable climate for learning in organizations. Vianen et al. (2011) examined individual and situational factors that impact the relationship between age and employee training and development willingness. The article proposed that the relationship between age and training and development willingness would be moderated by employees' entity self-theory and perceived developmental support. Furthermore, the authors investigated supervisors' beliefs about the avoidance orientations of older employees and whether these beliefs would moderate the relationship between employee age and training and development willingness. The proposed moderation effects were found. Moreover, it was shown that entity self-theory beliefs, perceived developmental support, and supervisor avoidance orientation beliefs were related to the training and development willingness of older subordinates.

### VI. RESEARCH METHODOLOGY

The validity of any research depends on the systematic method of collecting the data, and analyzing the same in a sequential order. In the present study, extensive uses of both primary and secondary data were made. For collecting the primary data, field survey technique was employed in the study. First-hand information was collected from 200 respondents of banking sector in Nagai district. Stratified random sampling method was employed for selecting the respondents from the selected District. Factor analysis was employed for further analysis. Factor Analysis is a method used to transform a set of variables into a small number of linear composites, which have a maximum correlation with original variables. Factor analysis is used to study a complex product (or) service in order to identify the major characteristics or factors considered important by the respondents. The

purpose of factor analysis is to determine whether the responses of several statements favored by the respondents are significantly correlated. If the responses to the several statements are significantly correlated, it is considered that the statement measures some factors common to all of them.

## VII. DATA ANALYSIS AND INTERPRETATION

The opinion on training and development programmes perceived by the respondents was studied by measuring training and development programmes through 13 statements of cognitive components, affective component and co native components. These 13 statements were chosen and classified in an orderly form, and factor analysis was employed and the detailed analysis and discussions are done at various stages.

**TABLE 1**  
**Training and Development Programs Measures**

Va. No.	Statements
1	Training programs are conducted frequently
2	Interaction between trainer and trainees is adequate
3	Co- operation of the superiors, peers and sub-ordinates
4	Field visit during training programme
5	Methods used for training is the most appropriate and effective
6	Training and development program conducted was improved the quality and productivity of work
7	Enough freedom to utilize and implement the skills which are required through training
8	Proper evaluation is done after each training program
9	Proper facilities or equipments are provided in the training program
10	Enough training practice is given during the training period
11	Training objectives are clear while conducting training sessions
12	Work related training method is provided
13	Trainer encourages questions and participation from trainees

**TABLE 2**  
**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Bartlett's Test of Sphericity		
	Approx. Chi-Square	Df	Sig.
0.893	862.863	78	0.000

The above table shows the results of Bartlett's test of sphericity and Kaiser Meyer Olkin measures of sample adequacy were used to test the appropriateness of the factor model. Bartlett's test was used to test the null hypothesis that the variables of this study are not correlated. Since the appropriate chi-square value is 862.863 which are significant at 1% level, the test leads to the rejection of the null hypothesis. The value of KMO statistics (0.893) was also large and it revealed that factor analysis might be considered as an appropriate technique for analyzing the correlation matrix. The following communality table shows the initial and extraction values.

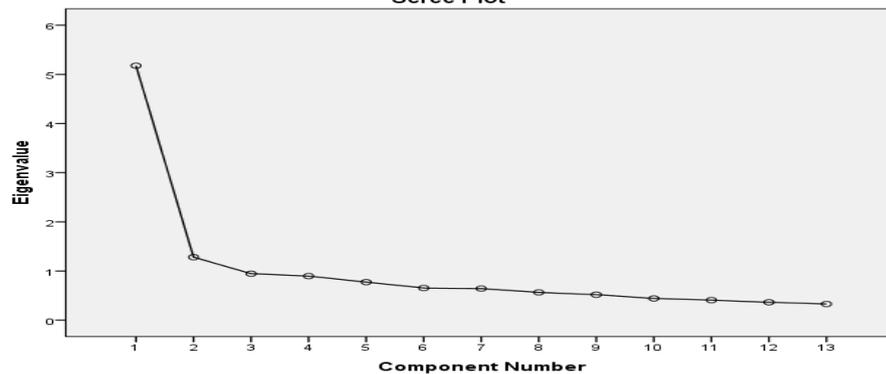
**TABLE 3**  
**Communalities**

Va. No.	Variables	Initial	Extraction
1	Training programs are conducted frequently	1.000	.366
2	Interaction between trainer and trainees is adequate	1.000	.532
3	Co- operation of the superiors, peers and sub-ordinates	1.000	.592
4	Field visit during training programme	1.000	.366
5	Methods used for training is the most appropriate and effective	1.000	.522
6	Training and development program conducted was improved the quality and productivity of work	1.000	.448
7	Enough freedom to utilize and implement the skills which are required through training	1.000	.603
8	Proper evaluation is done after each training program	1.000	.497
9	proper facilities or equipments are provided in the training program	1.000	.532
10	Enough training practice is given during the training period	1.000	.558
11	Training objectives are clear while conducting training sessions	1.000	.450
12	Work related training method is provided	1.000	.536
13	Trainer encourages questions and participation from trainees	1.000	.455

**TABLE 4**  
**Total Variance Explained**

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.176	39.812	39.812	5.176	39.812	39.812	4.537	34.900	34.900
2	1.282	9.860	49.672	1.282	9.860	49.672	1.920	14.773	49.672
3	.946	7.276	56.949						
4	.896	6.896	63.844						
5	.775	5.958	69.802						
6	.654	5.034	74.836						
7	.642	4.942	79.778						
8	.565	4.346	84.125						
9	.519	3.990	88.115						
10	.442	3.403	91.518						
11	.408	3.141	94.659						
12	.365	2.804	97.463						
13	.330	2.537	100.000						

From Table No. 4, it was observed that the labeled “Initial Eigen values” gives the Eigen values. The Eigen value for a factor indicates the “Total Variance” attributed to the factor. From the extraction sum of squared loadings, it was learnt that the first factor accounted for a variance 5.176 which was 39.812% and the second factor accounted for the variance 1.282 which was 9.860%. The two factors put together showed the total percentage of the variance with 49.672%.

**CHART 1**  
**Scree Plot**

Wherever Times is specified, Times Roman or Times New Roman may be used. If neither is available on your word processor, please use the font closest in appearance to Times. Avoid using bit-mapped fonts if possible. True-Type 1 or Open Type fonts are preferred. Please embed symbol fonts, as well, for math, etc.

#### **A. Determination of Factors Based on Eigen Values**

In this approach only factors with Eigen values greater than 1.00 are retained and the other factors are not included in this model. The two components possessing the Eigen values which were greater than 1.00 were taken as the components extracted.

**TABLE 5**  
**COMPONENT MATRIX (a)**

Variables	Components	
	1	2
Enough freedom to utilize and implement the skills which are required through training	.762	
Enough training practice is given during the training period	.744	
Proper facilities or equipments are provided in the training program	.729	
Methods used for training is the most appropriate and effective	.722	
Proper evaluation is done after each training program	.698	
Trainer encourages questions and participation from trainees	.674	
Training and development program conducted was improved the quality and productivity of work	.632	
Work related training method is provided	.622	
Training objectives are clear while conducting training sessions	.605	
Field visit during training programme	.568	
Interaction between trainer and trainees is adequate	.546	
Training programs are conducted frequently		.604
Co- operation of the superiors, peers and sub-ordinates	.520	.567

Extraction Method: Principal Component Analysis. a. 2 components extract

**TABLE 6**  
**ROTATED COMPONENT MATRIX (a)**

Variables	Component	
	1	2
Enough freedom to utilize and implement the skills which are required through training	.757	
Work related training method is provided	.725	
Proper evaluation is done after each training program	.678	
Proper facilities or equipments are provided in the training program	.673	
Training objectives are clear while conducting training sessions	.671	
Training and development program conducted was improved the quality and productivity of work	.667	
Methods used for training is the most appropriate and effective	.665	
Enough training practice is given during the training period	.653	
Trainer encourages questions and participation from trainees	.611	
Field visit during training programme		
Co- operation of the superiors, peers and sub-ordinates		.729
Interaction between trainer and trainees is adequate		.663
Training programs are conducted frequently		.566

The rotated component matrix shown in above table is a result of VARIMAX procedure of factor rotation. Interpretation is facilitated by identifying the variables that have large loadings on the same factor. Hence, those factors with high factor loadings in each component i.e. values greater than 0.5 were selected. In above table, the statements 5, 6, 7, 8, 9, 10, 11, 12 and 13 were grouped together as factor 1 and accounted for 39.812% of the total variance and have been named as 'Influencers' and the statements 1, 2, 3 and 4 were grouped together as factor 2 and accounted for 9.860% of the total variance and have been named as 'Indispensable'. Thus the factor analysis condensed and simplified the 13 statements and grouped them into 2 factors explaining 49.672% of the variability of all the statements.

From the analysis, it is evident that out of 13 statements on training and development programmes of bank employees, 13 statements were grouped into 2 component factors and were termed as Influencers and Indispensable.

### VIII. SUGGESTIONS

a. The training and development programme which is organized by the banks should result in effective co-ordination among the employees and also adequate training is needed for the trainee to improve the performance, skills and knowledge regarding object handling. So the training period should be extended.

b. Bank employees' feedback can be obtained about the training given by the banks. So that training can be improved further to their expectations and thus their services to the customers could be increased and accomplishment of objectives could be made easier.

c. The bank employees have to be given a motivation on how important training is in order to meet the routine problems and rewards can be given to the person who attends the training consistently.

### IX. CONCLUSION

In order to improve the efficiency of employee in the present job and prepare himself for the higher level job, the effective training programmes are necessary. It is also needed to banking policies, new technology and the changing environments. Training and development is now considered as more of retention tool than a cost. The training system in banking industry has been changed to create a smarter workforce and yield the best results. Training and development programmes help remove performance deficiencies in employees and also they are esteemed resource of the bank and success or failure of the bank operation relay on the performance of employees. Timely evaluation of the success of employees' training and development programmes are most important for the banks.

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