

## **A Study on Effectiveness of Training and Development Programs on the Performance of Employees in Public Sector Banks in Tirunelveli District**

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### **Abstract**

Human Resource Management is a strategic and coherent approach to the management of an organization's most valued assets - the people working there who individually and collectively contribute to the achievement of its objectives. It is a process of bringing people and organizations together so that the goals of each are met. It tries to secure the best from people by winning their wholehearted cooperation. The study is conducted mainly to find out the Methods and Effectiveness of Training in selected public sector banks in Tirunelveli District. The present - day economy is very much dependent upon the various functions of banking practices; it is unthinkable for the country's economy for its growth, sustenance and development without the role of banks. The aim is to assess the effectiveness of the various facets of training i.e. employee's attitude towards training inputs; quality of training programmes; training inputs and application of training inputs to the actual job. A well-structured questionnaire was used to collect the primary data. Questionnaire was administered with the target sample population consisting of managerial cadre and clerical staff. Managerial cadre consists of branch manager and assistant manager. Clerical cadre consists of clerk, cashier and special assistant. For designing an effective questionnaire for the study, it was felt necessary to test the validity of the questionnaire. A total number of 300 respondents were selected randomly from the Tirunelveli district. The type of universe for the study is finite and sampling unit for the study is Tirunelveli district. In this study on "Effectiveness of training and development programs" the Public sector banks that have been taken for the study are effectively providing training to the employees. And it directly contributes for the growth and development of the banks. But banks need to concentrate on maintaining a good relationship between the superiors and their subordinates, so that it will contribute to the betterment of the banks.

Keywords: Training and Development, Public Sector Banks and Human Resource Management

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## **Introduction**

Human resource is one of the potential resources of any country's economy. It is the wealth of the country. India, being a country with a large population, has a vast potential in its human resource. People have always been central to organizations, but their strategic importance is growing in today's knowledge-based industries. An organization's success increasingly depends on the knowledge, skill and abilities of the employees, particularly as they help to establish a set of core competencies that distinguish an organization from its competitors. With appropriate human resource policies and practices an organization can hire, develop and utilize the best brains in the market.

Human Resource Management is a strategic and coherent approach to the management of an organization's most valued assets - the people working there who individually and collectively contribute to the achievement of its objectives. It is a process of bringing people and organizations together so that the goals of each are met. It tries to secure the best from people by winning their wholehearted cooperation.

## **Importance of the Study**

The study is conducted mainly to find out the Methods and Effectiveness of Training in selected public sector banks in Tirunelveli District. The present - day economy is very much dependent upon the various functions of banking practices; it is unthinkable for the country's economy for its growth, sustenance and development without the role of banks. The role of banks is essentially carried out by the people and therefore it is essential to have a well - trained and motivated staff to manage the banking operations. Success of the banking operations depend upon the people, the employee and the effectiveness of the employee is very much depending on the training input given to the employees. The effectiveness of training is not static, it has to be periodically reviewed, updated and upgraded in tune with demanding situation of the economy, government policy, advancements in Information Technology and expectations of customers. All the above-mentioned aspects impressed the researcher to study the existing Training Methods and their effectiveness in selected public sector banks and come out with recommendations for future.

## **Statement of the Problem**

Employee training is becoming a necessity to every organization now-a-days. The banking industry in India is fast changing its shape. There are many challenges to be faced in the wake of this scenario. Training is the medium for banks to transform themselves to promise a better future. Employees are entrusted with different roles and responsibilities in the banks.

Training enables them to carry out these roles and responsibilities efficiently and also learn new things, which will prepare them to take up higher responsibilities in the future. In this study the researcher studies the existing practices of the various aspects of training program and its effectiveness in selected public sector banks in Tirunelveli District. This is mainly to assess the present status of the employee effectiveness in discharging the roles and responsibilities in tune with the objectives of the bank. The aim is to assess the effectiveness of the various facets of training i.e. employee's attitude towards training inputs; quality of training programmes; training inputs and application of training inputs to the actual job.

### **Method of Data Collection**

A well-structured questionnaire was used to collect the primary data. Questionnaire was administered with the target sample population consisting of managerial cadre and clerical staff. Managerial cadre consists of branch manager and assistant manager. Clerical cadre consists of clerk, cashier and special assistant. For designing an effective questionnaire for the study, it was felt necessary to test the validity of the questionnaire. This was done by a pilot study consisting of visits to different branches of the selected public sector banks for this study developing a draft questionnaire and getting opinion of the bank employees on the draft questionnaire. The questionnaire was finalized based on the comments and suggestions of the bank employees and also the enhanced exposure of the researcher based on the field visits to various banks. Secondary data for the study were collected from reputed journals, magazines, websites and bank records.

### **Sample Design**

Employees of public sector banks are the universe of this study. Indian Overseas Bank, Canara Bank, Bank of India, Syndicate Bank, Bank of Baroda, Indian Bank, Corporation Bank, Central Bank of India, Union Bank of India, Vijaya Bank, Andhra Bank and Allahabad Bank are the twelve public sector banks where research is being conducted. Tirunelveli district is the sampling frame of research study. Number of employees (300) in the universe is the sample size of study. Sample size is employees of twelve public sector banks. The population selected for this particular study is employees of public sector banks in Tirunelveli district. Questionnaire were distributed and collected personally by the researcher. A total number of 300 respondents were selected randomly from the Tirunelveli district. The type of universe for the study is finite and sampling unit for the study is Tirunelveli district.

### Limitations of the study

1. Respondents were bankers and always had a busy schedule with their work, which was a barrier to filling in the questionnaire.
2. Opinions of the respondents may change over time and situation
3. There may be changes in training in the future which in turn may influence the outcomes of training effectiveness in the Bank. In spite of all the above-mentioned limitations, the researcher had taken lot of efforts to achieve the objectives of his study.

### Analysis and Interpretation

**Table 1**  
**Gender of the Respondents**

Sl. No	Gender	No. of Respondents	Percentage
1.	Male	165	55.0
2.	Female	135	45.0
	<b>Total</b>	<b>300</b>	<b>100</b>

**Source: Primary data**

The table 1 exhibits that out of 300 respondents, 165 respondents are male which constitutes 55 per cent of the respondents, whereas, 135 respondents are female constituting 45 per cent of the respondents. It is observed that male employees are found to be flexible in working in the Public sector banks than the female.

**Table 2**  
**Marital Status of the Respondents**

Sl. No	Marital Status	No. of Respondents	Percentage
1.	Married	201	67.0
2.	Unmarried	99	33.0
	<b>Total</b>	<b>300</b>	<b>100</b>

**Source: Primary data**

Table 2 reveals that 67 per cent of the respondents were married and 33 per cent of the respondents were unmarried. It is inferred from the above table that the majority of the respondents (67 per cent) were married.

**Table 3**  
**Age of the Respondents**

Sl. No	Age	No. of Respondents	Percentage
1.	Below 25 years	30	10.0
2.	25-30 years	48	16.0
3.	30-35 years	57	19.0
4.	35-40 years	69	23.0
5.	Above 40 years	96	32.0
	<b>Total</b>	<b>300</b>	<b>100</b>

**Source: Primary data**

The above table 3 shows that 96 respondents are in the age group of above 40 years constituting 32 per cent of the respondents, 23 per cent of the respondents belong to the age

group between 35 to 40 years, 19 per cent of the respondents belong to the age group of 30 to 35 years, 16 per cent of the respondents are in the age group of 25 to 30 years and only 10 per cent of the respondents are in the age group of below 25 years. It is clear that 32 per cent of the respondents lie in the age group of above 40 years which is the highest and 10 per cent of the respondents lie in the age group of below 25 years which is the lowest of all.

**Table 4**  
**Total Experience in Public sector banks**

Sl. No	Experience	No. of Respondents	Percentage
1.	Below 1 year	24	8.0
2.	1 to 3 years	45	15.0
3.	3 to 5 years	48	16.0
4.	5 to 10 years	72	24.0
5.	Above 10 years	111	37.0
	<b>Total</b>	<b>300</b>	<b>100</b>

**Source: Primary data**

The above table 4 shows that 37 per cent of the respondents have gained work experience of above 10 years, followed by 24 per cent of the respondents who have work experience between 5 to 10 years, 16 per cent of the respondents have gained work experience between 3 to 5 years and 15 per cent of the respondents who have work experience between 1 to 3 years. There are only 8 per cent of the respondents having below one year of work experience.

**Table 5**  
**Public Sector Banks have an effective HRM department**

Sl. No	Public Sector Banks have an effective HRM department	No. of Respondents	Percentage
1.	Strongly Agree	85	28.3
2.	Agree	165	55.0
3.	Uncertain	5	1.7
4.	Disagree	25	8.3
5.	Strongly Disagree	20	6.7
	<b>Total</b>	<b>300</b>	<b>100</b>

**Source: Primary data**

The above table 5 reveals that most of the employees either agree or strongly agree with the statements "Public sector banks have an effective HRM department". Among the sample group of employees 55% agree with the statement and 28.3% strongly agree. Only 8.3% of the employees disagree and 6.7% of the employees disagree with the statements and 1.7% are uncertain.

**Table 6**  
**Opinion about the effectiveness of HRM practices**

Sl. No	Opinion about the effectiveness of HRM practices	No. of Respondents	Percentage
1.	Highly effective	77	25.7
2.	Effective	130	43.3
3.	Neutral	48	16.0
4.	Ineffective	29	9.7
5.	Totally ineffective	16	5.3
	<b>Total</b>	<b>300</b>	<b>100</b>

**Source: Primary data**

The above table 6 reveals that most of the employees either effective or highly effective with the statements “Effectiveness of HRM practices”. Among the sample group of employees, 43.3% effective with the statement and 25.7% highly effective, 16% of the employees neutral with the statements, 9.7% of the employees ineffective and 5.3% of the employees totally ineffective with the statements.

**Training and Development of Public sector banks Vs Gender of employees**

In order to test whether there is any relationship between gender group of employees and training and development of Public sector banks, the following null hypothesis were formulated.  
 $H_0$  : There is no significant relationship between the training and development and gender group of the employees.

The results of the t-test applied on the scores given on the training and development among different gender of the employees are presented in table 7.

**Table 7**  
**Training and development among different gender group of employees – ‘t’ test**

Training and development	Gender (Mean Score)		T Statistics	p Value
	Male	Female		
Good training opportunities to learn	3.9636	3.6370	2.729	0.007
Training needs are identified through a formal performance appraisal	3.6061	3.5556	1.416	0.678
Training programs are realistic and useful	3.6121	3.4444	1.314	0.190
Training programs has improved my decision-making skills	3.6364	3.4240	1.418	0.157
Training equipped me to tackle unexpected events with effective and confidence	3.6485	3.2963	2.569	0.011
Working relationship between my associates and colleagues in other departments has improved	3.7152	3.3244	2.465	0.019
Effective plans for career and development of employees	3.5576	3.4759	1.236	0.313

**Source: Computed Data**

Table 7 shows that since the 'p' value is less than 0.05 in case of the gender group of the employees and the training and development statement "Good training opportunities to learn, training equipped me to tackle unexpected events with effective and confidence and working relationship between my associates and colleagues in other departments has improved", the null hypothesis is rejected and it is concluded that there is a significant relationship between gender of the employees and training and development statements that "Good training opportunities to learn, training equipped me to tackle unexpected events with effective and confidence and working relationship between my associates and colleagues in other departments has improved".

### **Training and Development of Public sector banks Vs Marital Status of employees**

In order to test whether there is any relationship between marital status of employees and training and development of Public sector banks, the following null hypothesis were formulated.  
 $H_0$  : There is no significant relationship between the training and development and marital status of the employees

The results of the t-test applied on the scores given on the training and development among different marital status of the employees are presented in table 8.

**Table 8**  
**Training and development among different marital status of employees – 't' test**

Training and development	Marital Status (Mean Score)		T Statistics	p Value
	Married	Unmarried		
Good training opportunities to learn	3.9403	3.3667	3.076	0.000
Training needs are identified through a formal performance appraisal	3.5771	3.1394	3.620	0.000
Training programs are realistic and useful	3.5970	3.1657	3.715	0.000
Training programs has improved my decision-making skills	3.6920	3.0677	4.537	0.000
Training equipped me to tackle unexpected events with effective and confidence	3.7925	3.0758	5.856	0.000
Working relationship between my associates and colleagues in other departments has improved	3.6368	3.1778	4.199	0.000
Effective plans for career and development of employees	3.5323	3.1273	4.125	0.000

**Source: Computed Data**

Table 8 shows that since the 'p' value is less than 0.05 in case of the marital status of the employees and the training and development statement "Good training opportunities to learn, training needs are identified through a formal performance appraisal, training programs are

realistic and useful, training programs has improved my decision-making skills, training equipped me to tackle unexpected events with effective and confidence, working relationship between my associates and colleagues in other departments has improved and effective plans for career and development of employees”, the null hypothesis is rejected and it is concluded that there is a significant relationship between marital status of the employees and training and development statements that “Good training opportunities to learn, training needs are identified through a formal performance appraisal, Training programs are realistic and useful, training programs has improved my decision-making skills, training equipped me to tackle unexpected events with effective and confidence, working relationship between my associates and colleagues in other departments has improved and effective plans for career and development of employees”.

### **Training and Development of Public sector banks Vs Age group of employees**

In order to test whether there is any relationship between age group of employees and training and development of Public sector banks, the following null hypothesis were formulated.  
 $H_0$  : There is no significant relationship between the training and development and age group of the employees

The results of the ANOVA test applied on the scores given on the training and development among different age group of the employees are presented in table 9.

**Table 9**  
**Training and development among different age group of employees – ‘ANOVA’**

Training and development	Age (in years) (Mean Score)					F Statistics	p Value
	Below 25	25-30	30-35	35-40	Above 40		
Good training opportunities to learn	3.0725	3.3229	3.9167	3.8246	3.9667	5.825	0.000
Training needs are identified through a formal performance appraisal	3.0870	3.3021	3.5625	3.5439	3.5667	1.994	0.095
Training programs are realistic and useful	3.2567	3.2083	3.3333	3.7193	3.5000	4.774	0.001
Training programs has improved my decision-making skills	3.1458	3.3200	3.6875	3.9298	3.1300	7.526	0.000
Training equipped me to tackle unexpected events with effective and confidence	3.1900	3.1771	3.3235	3.7544	3.2333	6.119	0.000
Working relationship between my associates and colleagues in other departments has improved	3.3125	3.6250	3.7544	3.3000	3.3533	3.454	0.009
Effective plans for career and development of employees	3.1304	3.2667	3.1875	3.5088	3.5333	1.104	0.355

**Source: Computed Data**

Table 9 shows that a significant difference among the different age group of employees were identified regarding the different statements of training and development are good training opportunities to learn, training programs are realistic and useful, training programs has improved my decision-making skills, training equipped me to tackle unexpected events with effective and confidence and working relationship between my associates and colleagues in other departments has improved since the respective “F” statistics was significant at 5 per cent level and the ‘p’ value is less than 0.05.

### **Training and Development of Public sector banks Vs Experience of employees**

In order to test whether there is any relationship between experience of employees and training and development of Public sector banks, the following null hypothesis were formulated.  
 $H_0$  : There is no significant relationship between the training and development and experience of the employees

The results of the ANOVA test applied on the scores given on the training and development among different experience of the employees are presented in table 10.

**Table 10**  
**Training and development among different experience of employees – ‘ANOVA’**

Training and development	Experience (in years) (Mean Score)					F Statistics	p Value
	Below 1 year	1-3 years	3-5 years	5-10 years	Above 10 years		
Good training opportunities to learn	3.2342	3.6389	3.9792	3.8222	3.5200	4.874	0.001
Training needs are identified through a formal performance appraisal	3.2917	3.2342	3.3333	3.5833	3.5556	1.117	0.349
Training programs are realistic and useful	3.1378	3.4028	3.9583	3.4667	3.2567	8.091	0.000
Training programs has improved my decision-making skills	3.0360	3.3887	3.9167	3.4444	3.3200	4.801	0.001
Training equipped me to tackle unexpected events with effective and confidence	3.1925	3.2559	3.4583	3.6458	3.4667	6.286	0.000
Working relationship between my associates and colleagues in other departments has improved	3.1261	3.4722	3.8750	3.3556	3.3533	2.973	0.020
Effective plans for career and development of employees	3.2917	3.2778	3.4167	3.5333	3.2667	1.147	0.335

**Source: Computed Data**

Table 10 shows that a significant difference among the different experience of employees were identified regarding the different statements of training and development are good training opportunities to learn, training programs are realistic and useful, training programs has improved my decision-making skills, training equipped me to tackle unexpected events with effective and confidence and working relationship between my associates and colleagues in other departments has improved since the respective “F” statistics was significant at 5 per cent level and the ‘p’ value is less than 0.05.

### **Suggestions**

- The Public sector banks need to adopt a strategy that could improve the employee’s quality of work life to satisfy both the organizational objectives and employee needs. Each employee should provide with freedom and opportunity to utilize and develop their knowledge and skill to the maximum extend.
- The Public sector banks may conduct orientation programme to the new entrants. The employees need to be treated more humanely and in a friendly manner which could inculcate in them a sense of responsibility and trust.
- The Public sector banks should identify the critical areas where training needs and problems of the trainees. The training programme must be related to the employee’s abilities and aptitudes.
- The evaluation of training should provide useful data to identify the possible causes and the outcomes.
- The Public sector banks should provide suitable training and development to its employees for their advancement and should be correlated with carrier planning.
- Appropriate training programs and seminars may perhaps be arranged to educate the employees and prepare them to face the dynamic changes of the global business environment.
- Training inputs and facilities should also be improved similarly for the Public sector banks also. Training inputs such as related materials like New Reserve Bank of India regulations, Factoring, Interaction with experts and case study materials should be provided to develop the skills of the employees of Public sector banks.
- Learning objectives should be framed well to suit the needs of the employees. Slide shows (Power point presentation) without appropriate reasoning have not impressed the employees. Practical training programmes should be imparted in a grand manner to make the employees have more interest in the training programme.

- Sufficient time allocation should be made along with supporting materials for learning. The participants should be encouraged to develop their communication skills. Programme must be framed in such a manner as to give importance to job related information, sufficient time allocation for each and every session in the training programme and encouraging the participants to communicate with the trainer freely.

## Conclusion

Every organization needs to have well-trained and experienced people to perform the activities that have to be done. As jobs have become more complex in the banking sector, the importance of employee training has increased. In a rapidly changing society, employee training is not only an activity that is desirable but also an activity that an organization must commit resources to, if it is to maintain a viable and knowledgeable workforce. Owing to the changing banking environment, HR department should care for appropriate response in equipping people who have to perform in the new environment.

In this study on “Effectiveness of training and development programs” the Public sector banks that have been taken for the study are effectively providing training to the employees. And it directly contributes for the growth and development of the banks. But banks need to concentrate on maintaining a good relationship between the superiors and their subordinates, so that it will contribute to the betterment of the banks.

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