

Employee Perception Towards Effectiveness of Training Programs – A Comparative Study of Public and Private Sector Banks

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Abstract

Human Resource is considered as the most important asset in any organization these days. Human resource is not merely considered as workers but human capital which is more precious than any other capital in the organization. For the survival of organizations and individuals, it is must that both should develop, and progress together so that their mutual goals are fulfilled and survival is ensured. No skill is permanent and if not upgraded would soon be obsolete. Employee training is one way of upgrading the skills of the employee. The most commonly used methods of training are on-job training and off-job training. Banking industry is the backbone of financial market in any country. In Indian banking industry, the formal way of training started in 1954 with the establishment of Bankers' Training College (BTC). After that many other training colleges and institutes were established by banks. In this paper, an attempt is made to measure the employee perception towards the effectiveness of training and development programs being organized by public and private sector banks to train their employees. Data was collected from 400 employees of public and private sector banks from three regions of north India i.e. Punjab, Chandigarh, and Uttarakhand. The instrument used to measure the perceived effectiveness of training programs was developed by Prof. T.V.Rao (2006). Minimum score suggested by the author of instrument was 75. If the average score of organization is more than 75, it indicates that the training function is effective in the organization. The training effectiveness score of both public and private sector banks was found to be greater than the minimum suggested limit.

The training effectiveness score of public sector banks was significantly higher than private sector banks. The item-wise analysis was also done and the results were reported. The perceived training effectiveness was not different in three regions.

INTRODUCTION

The Human Resource department in any organization is the key functional area who looks after the human resource management. The key functions of human resource department in any organization includes recruitment and selection, employee's training and development, employee motivation and performance appraisal. Human resource development is needed to meet the changing demands of organization growth. HR department assesses the needs of organization and develop employees to meet the required skills level in the organization. HR managers need to understand how employee's competencies or skills match the organization's requirements and what competencies need to be strengthened or new competencies are acquired to succeed in the future (London and Mone, 2000). Organizational growth provides growth opportunities to employee development and individual development contributes to the organization's capabilities. This way, individual and organization development supports each other and offers win-win situation for both.

Once an employee is selected and placed in the organization, he/she must undergo a training program. Training is the act of increasing the skills and knowledge of an employee for performing a particular job. "Training is a systematic development of knowledge, skills, and attitudes required by an individual to perform adequately a given task of job" (Armstrong, 1949). Training is all about acquiring new knowledge, skills, and competencies. The objective of training is to increase the knowledge of employees about policies, procedures, and rules of performing a job. Also, it would increase their technical skills to perform a given job efficiently (Memoria, 2008). Training is all about bringing in permanent change in attitude and behavior of an individual in such a way that benefits the organization's goal. According to Flippo (1957), "training is act of increasing the knowledge and skills of an employee for performing a given task or job". Training also focuses on the application of knowledge that is acquired during the training program. It is very important to apply the knowledge and skills at the workplace. According to Holton (2000), training design facilitates to which extent a trainee transfers the learning back to the job. According to Bramley and Kitson (1994), training is a planned effort by an organization to increase employee's work-related competence.

RELATIONSHIP BETWEEN TRAINING AND EMPLOYEE PRODUCTIVITY

The relationship between training and productivity of employees is perhaps one of the most cited area of research in the study of organizational behavior. Also, the debate on the possible relationship between training and productivity has always been around. Results of many studies show a positive relationship between training and productivity (Bartel, 1994; Konings, 2008; Bergman, 2006). According to these studies, investing in training of employees is an important tool in the hands of organizations for increasing workers' productivity and quality of product or services. According to Guzzo, Jette, Katzell (1985), training programs can prove to be very effective in increasing worker's productivity. Also, they found that training had a strong positive effect on worker's productivity. According to Henderson, Washington and Butler (2003) organizations with diversity in their training programs are more likely to report better productivity results than those organizations that do not provide training. Also, the employees of organizations with diversity in their training programs are more likely to have faith in the promotion policies than the organizations without diversity in their training programs. According to Konings (2008), organizations giving timely training to their employees will help the organization in cutting their costs and wastages later on. According to Kim (2006), employees' training has become one of the important tools through which an organization can improve its service quality, decrease labor cost and increase productivity and profitability.

TRAINING EFFECTIVENESS

According to Chang and Ho (2001), training and development is an expensive investment for any organization. Organizations may not be willing to invest in any such training programs that have not been properly evaluated in terms of its potential contribution towards organizational goals, mission and effectiveness in enhancing the performance of employee on job (Noe & Schmitt 1986), training would always be considered as an unnecessary and expensive phenomenon in an organization until the actual contribution of training and development towards organizational performance is not evaluated (Chang and Ho, 2001). Training evaluation may be defined as "The systematic analysis of training to demonstrate whether it has met its objectives in an effective and efficient manner". Training effectiveness is an indication that the training efforts are making a visible difference and a positive impact in those areas of application after the training is completed.

METHODOLOGY OF STUDY

Objectives of Study

The study was conducted to achieve the following objectives :-

1. To analyze the effectiveness of training programs run by the public and private sector banks.
2. Also, the study was done to analyze the employee perception towards the effectiveness of training programs being offered by public and private sector bank.

The study did not focus on any particular training program or the last training program attended by the employees rather overall perception toward training programs based on the overall experience of employees with the training programs till now.

Sampling and Data Collection

The data were collected from bank employees of banks under study. For the purpose of study, two leading banks from private sector and two leading banks from public sector banks were identified. 100 respondents from each bank participated in the survey. The structured questionnaire was used to collect the data. Respondents were chosen randomly based on their willingness to participate in the survey. Data was collected either at their workplace or home, or questionnaire was e-mailed and responses were received through mail. In total, 400 responses were collected carefully selecting 100 respondents from each bank. Data was collected from three regions of North India – Punjab, Chandigarh, and Uttrakhand.

Measurement Instrument

The instrument used to measure the training effectiveness was developed by Professor (Dr.) T.V.Rao and explained in length in book titled "Human Resource Development" : Oxford ad IBH publishing (January 2006). The questionnaire contains 25 statements measuring the effectiveness of training on 5-point likert scale from Not at all true to Very true. This questionnaire is intended to assess the effectiveness of the training function in an organisation. It is suggested that this test be administered to line managers. The scores for individual respondents is noted after each of them takes this test. The average score for all the respondents is calculated to arrive at the score for the organization(s). As suggested by the author, if the average score of organization(s) is more than 75, it indicates that the training function is effective in the organization.

Hypothesis Testing

Based on the above theory, the following hypothesis were formed to test.

- $H_{0(a)}$: The training programs were not effective in public and private sector banks ($\mu \leq 75$).
- $H_{1(a)}$: The training programs were effective in public and private sector banks. ($\mu > 75$)
- $H_{0(b)}$: Public and private sector employees were not significantly different from each other on perceived training effectiveness score ($\mu_1 = \mu_2$).
- $H_{1(b)}$: Public and private sector employees were significantly different from each other on perceived training effectiveness score ($\mu_1 \neq \mu_2$).
- $H_{0(c)}$: Three regions were not significantly different from each other on perceived training effectiveness.
- $H_{1(c)}$: Atleast one of the regions was significantly different from other regions on perceived training effectiveness.

Data Analysis

Data was analysed using one sample t-test, two sample independent design t-test, and Anova to test the hypothesis.

ANALYSIS AND INTERPRETATION

Respondent's Profile

Equal proportion of data was collected from public sector and private sector banks. 200 (50%) employees of each of public and private sector banks participated in the survey. In public sector banks, 100 (25%) employees participated from each of PNB and SBI. In private sector banks also, 100 (25%) employees from each of ICICI and HDFC banks were covered in the survey. From Uttrakhand, maximum responses were collected (148, 37%) followed by Chandigarh (132, 33%) and Punjab (120, 30%). Frequencies and percentages for nominal variables are presented in Table 1.

Table 1**Frequencies and Percentages for Banks under Study**

Variables		n	%
Public Sector Banks	Punjab National Bank	100	25
	State Bank of India	100	25
Private Sector Banks	ICICI Bank Ltd.	100	25
	HDFC Bank Ltd.	100	25
State	Chandigarh	132	33
	Punjab	120	30
	Uttarakhand	148	37

From public sector banks, most of participants in survey were Assistant Managers (152, 76%), followed by Branch Managers (32, 16%), Senior Managers (10, 5%) and Chief Managers (6, 3%). From private sector banks, 57% respondents were of Assistant Managers or equivalent level, 17% were Dy. Branch Manager Level, 16% Branch Managers, 6% Cluster Head and 4% Regional Head. Efforts were made to cover all hierarchy level responsible for branch banking. This provided the broad coverage and provided maximum information in the survey. The results are exhibited in the Table 2.

Table 2**Frequencies and Percentages for Designation of Respondents**

Variables		n	%
Public sector banks	Assistant Manager	152	76
	Branch Manager	32	16
	Sr. Manager	10	5
	Chief Manager	6	3
Private sector banks	Asstt. Branch Manager / Equivalent	114	57
	Dy. Branch Manager	33	17
	Branch Manager	32	16
	Cluster Branch Manager	12	6
	Regional Head	8	4

Table 3, shows the results of descriptive statistics and t-test of training effectiveness scale. The mean score of 90.13 (SD = 8.124) for overall 400 respondents was significantly higher than the lowest recommended score of 75 as t-test was found to be highly significant $t = 30.275$, $df = 399$, $p = 0.000$. The t-statistics suggested that the training programs run by the banks were highly effective as perceived by the respondents. The score ranged between 76 to 112. The lowest score was also just at the threshold point suggesting that all of respondents perceived that the training programs were effective in serving their purpose to training bank employees effectively.

Table 3

Descriptive Statistics and t-test of Training Effectiveness Instrument/Scale

	N	Minimum	Maximum	Mean	Std. Deviation	t-stat. Test Score = 75	p-value
Training Effectiveness Scale	400	76.00	112.00	90.13	8.124	30.275	.000

Table 4 exhibits the descriptive statistics and one sample t-test results of public and private sector banks on training effectiveness instrument. Mean score of public sector banks 94.57 (SD = 8.20) was significantly higher than the minimum suggested score of 75 as t-statistic = 33.75, $df = 398$, $p = 0.000$ was highly significant suggesting that the training programs of public sector banks were highly effective. Also, the mean score of private sector banks 85.66 (SD = 7.44) was found to be significantly higher than the minimum suggested score of 75 as t-statistic $t = 20.26$, $df = 399$, $p = 0.000$ was found to be highly significant. This suggested that the employees of private sector banks also perceive training programs to be highly effective.

Table 4

Descriptive Statistics and t-test Results on Training Effectiveness Instrument

Variable/ Scale	Bank Type	N	Mean	Std. Deviation	t-stat Test Score=75	p-value
Training Effectiveness Scale	Private Sector Banks	200	85.66	7.44	20.26	.000
	Public Sector Banks	200	94.57	8.20	33.75	.000

Training effectiveness scores of public and private sector banks were compared using 2-samples independent t-test to examine if the training effectiveness is significantly different in two banking sector. Before this, the normality of data was tested using Wilk Shapiro test and it was found to be non-significant as desired suggesting the data was found to be normally distributed. The results of Levene's test was also found to be non-significant (Levene's statistics = 1.48), $p = 0.23$. The Levene's test suggested that the variance across two groups was not significantly different and this was a desired result. The t-test was found to be non-significant $t = (-)11.38$, $df = 398$, $p = 0.00$ suggesting that the mean score of public and private sector banks were significantly different. The results concluded that the employee perception towards training effectiveness was significantly different and differences can't be associated with chance. The mean score of public sector banks was significantly higher than private sector banks suggesting that the training was more effective in public sector banks as compared to private sector banks as perceived by their employees. The confidence interval of differences suggested that in population, the mean differences are not zero. Results are exhibited in Table 5.

Table 5

Independent t-test on Training Effectiveness Instrument for Public and Private Sector Banks

Variable/ Scale	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Training Effectiveness Scale	1.48	0.23	-11.38	398	.000	-8.91	7.83	-10.45	-7.37

To examine if training effectiveness is dependent on regions under study, the region-wise means scores were computed. The region-wise computed scores were used as dependent variable and regions were used as independent variable and one way anova was used to compare the three mean scores. Region-wise mean scores are exhibited in Table 6. As it can be seen that Chandigarh has the highest mean score of 93.42 (SD = 10.265), followed by Punjab with mean score of

91.17 (SD = 11.20), and Uttarakhand has the lowest mean score of 89.15 (SD = 9.947).

Before conducting ANOVA, two preliminary tests were conducted i.e. test of normality and test of homogeneity of variance. Both tests should ideally be non-significant. The assumption of normality was assessed with a Shapiro-Wilk test. The results of the test were not significant, $p = .11$, indicating the assumption was met. The assumption of equality of variance was assessed with Levene's test. Results of the test were not significant (Levene's stat = 1.511, $p = .222$), indicating the assumption was met. The results of the ANOVA were not significant, $F = 1.791$, $p = 0.168$ ($p > .05$), suggesting there was a no difference in regions on training effectiveness score. A partial η^2 of .009 suggests a very small difference between the groups. Results are exhibited in Table 6. The results of ANOVA suggested that the perceived effectiveness of training is not different in different regions. Employees from three different regions did not perceive training effectiveness differently.

Table 6

ANOVA Table to Compare the Mean Training Effectiveness Score of Regions

Region	N	Mean	Std. Deviation	F stat	Sig.
Uttarakhand	148	89.15	9.947	1.791	0.168
Punjab	120	91.17	11.200		
Chandigarh	132	93.42	10.265		

Further, each item of training effectiveness instrument is analysed. Table 7 exhibits the statement-wise descriptive statistics for public and private sector banks and along with this, results of independent sample t-test to compare the means. Independent t-test is used to examine if the mean scores are significantly different from each other. Before t-test is calculated, two more important tests are performed. The first test is Wilk-Shapiro test, which is used to test the normality of the data. Out of 25 items, for 11 items, the Wilk-Shapiro test was non-significant ($p > .05$) and it was concluded that assumption of normality is intact which is desirable assumption. For other 14 items, Wilk-Shapiro test was found to be significant ($p < .05$) which is not a desirable result. But, with further examination using QQ plots concluded that there was not a very serious departure from the assumption of normality. Also, the skewness for all of 25 items was examined and was not found to be greater than 2. Skewness was also below 3 suggesting that non-normality was not a very serious problem. Also, another assumption tested

is the assumption of homoscedasticity using Levene's test. A non-significant Levene's test is desirable. In case Levene's test is not significant, alternate option is provided by the SPSS (i.e. equal variance not assumed) and accordingly t-test statistics and p-value is provided to take decision. In Table 7, the t-statistics and p-value is used as suggested by Levene's statistics.

- (1) As shown in Table 7, the means score of public sector banks (3.13, SD = 1.55) and private sector banks (2.11, SD = 0.98) on statement 1 were significantly different as t-test was significant $t = 7.866$, $p = 0.000$ suggesting that importance given to induction programs was not same in public and private sector banks. As mean score of public sector banks was significantly higher than mean score of private sector banks, concluding that public sector banks were more concerned about the induction programs as compared to private sector banks.
- (2) The mean score of public sector banks (2.93, SD = 1.43) on the statement 2 was significantly higher than mean score of private sector banks (2.62, SD = 1.17) as t-test was found to be significant $t = 2.373$, $p = 0.02$, suggesting that public sector had significantly more planned induction programs than private sector banks and the differences may not be associated with chance but the true differences existed..
- (3) The mean score of public sector banks (3.24, SD = 1.23) on statement 3 was significantly higher than mean score of private sector banks (2.48, SD = 1.62) as t-test was highly significant $t = 5.28$, $p = 0.00$, suggesting that the differences may not be associated with chance but the true differences existed. Public sector banks' training programs were of sufficient duration than private sector banks.
- (4) The mean rating score of private sector banks (3.91, SD = 0.65) was significantly more than that of public sector banks (3.66, SD = 0.56) on statement 4 as t-test was highly significant $t = 4.12$, $p = 0.00$ suggesting that the employees of private sector banks strongly felt the need of induction programs. In private sector banks, the induction training is not well-defined while in public sector the induction training is well-defined.
- (5) The mean score of private sector banks (3.65, SD = 0.94) on the statement 5 was significantly higher than mean score of public sector banks (3.44, SD = 0.80) as t-test was significant $t = 2.40$, $p = 0.02$, suggesting that during the training programs, the new recruits

are conditioned to the company business philosophy and core value systems being followed in the banks. Private sector banks being constituted on the footprints of foreign or international banks are more professionally organized in approach and follow pre-decided business philosophy and inculcate value system in the organization which every employee is expected to follow. While public sector banks being indigenous are more society oriented and cater to the needs of all sections of societies. Therefore, such value systems are imbibed in the employees.

- (6) The mean score for private sector banks (4.41, SD = 0.49) on statement 6 was not significantly different from the mean score of (4.50, SD = 0.56) of public sector banks as t-test was not-significant $t = 1.710$, $p = 0.88$, suggesting that both bank's senior management was equally interested and involved in the training programs. Training programs are seriously taken both by public and private sector banks as this exercise would prepare their employees to deliver the customer service.
- (7) The mean score of public sector bank (3.11, SD = 1.34) on the statement 7 was significantly higher than the mean score of private sector banks (2.58, SD = 1.01) as t-test was highly significant $t = 4.46$, $p = 0.00$. This suggested that employees of public sector banks found induction training more useful as compared to private sector bank employees.
- (8) The mean score of public sector banks (3.16, SD = 0.75) on the statement 8 was significantly higher than the mean score of private sector banks (2.83, SD = 0.88) as t-test was found to be highly significant $t = 4.04$, $p = 0.01$. This suggested that the public sector banks were more serious about the induction training programs as compared to private sector banks. Although the score of public sector banks was also not very high and below the middle value of 3 suggesting that the feedback is not always taken or seriously taken, but it was significantly higher than mean score of private sector banks where this need is poorly felt by the management.
- (9) The mean scores of public sector banks (4.20, SD = 1.07) on statement 9 and private sector banks (4.08, SD = 0.99) were not significantly different as t-test was not significant $t = 1.16$, $p = 0.245$, suggesting that both public and private sector banks were equally inclined towards providing technical knowledge and skills through training.

Although mean score of public sector banks was higher than the mean score of private sector banks, but the difference may be associated with chance.

- (10) The mean scores of private sector banks (3.10, SD = 1.17) and public sector banks (3.86, SD = 1.11) on the statement 10 were not significantly different as t-test was not significant $t = 0.263$, $p = 0.79$, suggesting that both public and private sector banks were equally inclined towards developing managerial capabilities among their employees and differences in mean scores may be associated with change. Although mean score of public sector banks little was higher than the middle value of 3 suggesting positive attitude towards of employees towards developing managerial attitude in the training programs. Also, both sectors had higher level of standard deviations suggesting high level of variation in scores. Some of the employees seemed to be positive in their opinion on this and some of them were highly negative in their opinion.
- (11) Training programs organized by private sector banks were found to be more focused on developing human relation competencies among their employees as mean score of private sector banks (4.22, SD = 0.79) on the statement 11 was significantly higher than that of mean score of private sector banks (3.96, SD = 1.02) and t-test was found to be significant $t = 2.85$, $p = 0.005$. This suggested that private sector banks are developing human relation building skills among their employees very strongly because business would come through relationship and service. Although public sector banks are also serious about it but the focus of private sector banks is very high as compared to public sector banks.
- (12) Both public and private sector banks give equal training to the training programs. It was suggested by the mean scores obtained by public (4.60, SD = 0.83) and private sector banks (4.54, SD = 0.64) on the statement 12, which were not found to be significantly different $t = 0.81$, $p = 0.42$. This suggested that both public and private sector banks take the training of their employees equally seriously. The high mean score tells that the seriousness as perceived by the employees is very high.
- (13) The public sector banks were found to be more concerned about the identification of area of training for their employees as the mean score of public sector banks (3.68, SD = 1.40) on statement 13 was

significantly higher than mean score of private sector banks (2.76, SD = 0.61). The t-test was found to be highly significant $t = 8.52$, $p = 0.00$. This suggested that at the time the employees are sent for training, their area of training is carefully identified based on the need of employee as well as bank. The mean score of private sector banks is below the mid-point of 3 indicating the non-identification of training needs and focus on general or common training for employees.

- (14) The employees of private sector employees take training programs little more seriously as compared to private sector banks. The mean scores of private sector banks (4.12, SD = 1.01) and public sector banks (4.04, SD = 1.05) on the statement¹⁴ were not found to be significantly different as t-test was not significant $t = 0.780$, $p = 0.43$. Both public and private sector banks had high mean score indicating high level of seriousness towards the training programs. The differences in mean scores may be associated with chance and not true differences existed.
- (15) The mean scores of private sector banks (3.86, SD = 1.03) and public sector banks (4.01, SD = 0.93) on the statement 15 were not found to be significantly different as $t = 1.53$, $p = 0.13$. This suggested that in both, public and private sector banks, employees' participation in determining the training needs was found to be equal. The differences in mean scores may be associated with chance and not true differences existed. The mean scores suggested a moderate to high level of participation.
- (16) The mean scores of private sector banks (4.26, SD=0.64) and public sector banks (4.36, SD=0.52) on the statement¹⁶ were not found to be significantly different as t-test was not significant as $t=1.72$, $p=0.09$. This suggested that employees of both public and private sector banks, go with almost equal level of understanding of expected skills and knowledge through training. The difference in mean scores may be associated with chance and not true differences existed. The mean scores were found to be quite high suggesting high level of understanding.
- (17) The mean scores of private sector banks (1.76, SD = 0.61) and public sector banks (1.73, SD = 0.67) on the statement 17 were not found to be significantly different as t-test was not-significant $t = 0.47$, $p = 0.64$. This suggested that the briefing done by HR

department is not significantly different in public and private sector banks.

- (18) The faculty provided to train the employees was found to be more competent in public sector banks than in private sector banks. The mean score on the statement 18 by public sector banks (4.36, SD = 1.07) and private sector banks (3.81, SD = 1.02) were found to be significantly different as $t = 5.26$, $p = 0.00$. This suggested that the faculty invited to organize the training programs was far more competent in public sector banks than private sector banks. Public sector banks shift their senior employees in training institutes and use their experience for training fellow employees.
- (19) The mean scores of private sector banks (4.21, SD = 1.06) and public sector banks (4.32, SD = 1.01) on the statement 19 were not found to be significantly different as $t = 1.06$, $p = 0.29$. This suggested that the perception of employees of public and private sector banks towards training programs is not significantly different. The high mean score indicate high level of satisfaction.
- (20) The mean scores of private sector banks (3.83, SD = 0.92) and public sector banks (3.89, SD = 0.85) on the statement 20 were not found to be significantly different as $t = 0.667$, $p = 0.49$. This suggested that the senior managers of both banks were equally helpful and keen to develop their juniors. The mean score of both banks was moderate indicating moderate level of willingness of senior managers.
- (21) The mean scores of private sector banks (1.49, SD = 0.81) and public sector banks (1.48, SD = 0.72) were not found to be significantly different on the statement 21 as the results of t-test $t = 0.130$, $p = 0.89$ were highly non-significant. The mean scores are on the lower side suggesting that the public and private sector banks do not provide any such opportunity to their employees returning from training.
- (22) The mean scores of private sector banks (3.89, SD = 1.08) and public sector banks (3.73, SD = 1.03) were not found to be significantly different on the statement 22 as the results of t-test $t = 1.52$, $p = 0.13$ were found to be non-significant. The mean scores are moderate suggesting that the managers of both sector banks provide moderate level of climate to implement new ideas and bring in changes in banking system based on the new learning acquired during the training.

Table 7

Item wise Independent t-test on Training Effectiveness Instrument for Public and Private Sector Banks

Sr. No.	Training Effectiveness Instrument/Variables	Private Sector Banks		Public Sector Banks		t	Sig. p-value
		Mean	S.D.	Mean	S.D.		
1.	Induction training is given adequate importance in your organisation.	2.11	0.98	3.13	1.55	7.866	0.00*
2.	Induction training is well-planned	2.62	1.17	2.93	1.43	2.373	0.01*
3.	Induction training is of sufficient duration.	2.48	1.62	3.24	1.23	5.28	0.00*
4.	Induction training provides an excellent opportunity for newcomers to learn comprehensively about the organisation.	3.91	0.65	3.66	0.56	4.12	0.00*
5.	The norms and values of the company are clearly explained to the new employees during induction.	3.65	0.94	3.52	0.80	2.40	0.01*
6.	Senior management takes interest and spends time with the new staff during induction training.	4.41	0.49	4.50	0.56	1.710	0.88***
7.	The new recruits find induction training very useful in your organisation.	2.58	1.01	3.11	1.34	4.467	0.00*
8.	The induction training is periodically evaluated and improved.	2.83	0.88	3.16	0.75	4.02	0.01*
9.	The employees are helped to acquire technical knowledge and skills through training.	4.08	0.99	4.20	1.07	1.16	0.24
10.	There is adequate emphasis on developing managerial capabilities of the managerial staff through training.	3.89	1.17	3.86	1.11	0.263	0.79

Contd. Table 7

11.	Human relations competencies are adequately developed in your organisation through training in human skills.	4.22	0.79	3.96	1.02	2.85	0.005*
12.	Training of workers is given adequate importance in your organisation.	4.54	0.64	4.60	0.83	0.81	0.42
13.	Employees are sponsored for training programmes on the basis of carefully identified developmental needs.	2.76	0.61	3.68	1.40	8.52	0.00*
14.	Those who are sponsored for the training programmes take the training seriously.	4.12	1.01	4.04	1.05	0.78	0.43
15.	Employees in the organisation participate in determining the training they need.	3.86	1.03	4.01	0.93	1.53	0.13
16.	Employees sponsored for training go with a clear understanding of the skills and knowledge they are expected to acquire from the training.	4.26	0.64	4.36	0.52	1.72	0.09***
17.	The HR department conducts briefing and debriefing sessions for employees sponsored for training.	1.76	0.61	1.73	0.67	0.47	0.64
18.	The training programmes are handled by competent faculty.	3.81	1.02	4.36	1.07	5.26	0.00*
19.	The quality of in-company programmes in your organisation is excellent.	4.21	1.06	4.32	1.01	1.06	0.29
20.	Senior line managers are eager to help their juniors develop through training.	3.83	0.92	3.89	0.85	0.667	0.49

Contd. Table 7

21.	Employees returning from training are given adequate free time to reflect and plan improvements in the organisation.	1.49	0.81	1.48	0.72	0.13	0.89
22.	The managers provide the right kind of climate to implement new ideas and methods acquired by their juniors during training.	3.89	1.08	3.73	1.03	1.52	0.13
23.	The managers utilise and benefit from the training programmes.	4.21	0.53	4.26	0.41	1.06	0.29
24.	External training programmes are carefully chosen after collecting enough information about their quality and suitability.	4.04	0.71	3.96	0.94	.960	0.34
25.	There is a well-designed and widely shared training policy in the company.	3.89	1.03	4.12	0.79	2.51	0.01*

Note : * = significant at $\alpha = .01$ level; ** = significant at $\alpha = .05$ level; *** = significant at $\alpha = .01$ level

(23) The mean scores of private sector banks (4.21, SD = 0.43) and public sector banks (4.26, SD = 0.41) were not found to be significantly different on the statement 23 as the results of t-test $t = 1.06$, $p = 0.29$ were found to be non-significant. The high mean scores suggested that the employees of both sector of banks, strongly feel that the training programs are highly beneficial.

(24) The mean scores of private sector banks (4.04, SD = 0.71) and public sector banks (3.96, SD = 0.94) were not found to be significantly different on the statement 24 as the results of t-test $t = 0.96$, $p = 0.34$ were found to be non-significant. The high mean scores suggested that the training programs are carefully chosen after collecting sufficient information on it in both public and private sector banks.

(25) The mean score of public sector banks (4.12, SD = 0.79) on the

statement 25 was significantly higher than mean score of private sector banks (3.89, SD=1.03) of private sector banks as results of t-test $t=2.51$, $p=0.01$ was significant, suggesting that both public and private sector banks had well-designed policy on employee training but it is more widely-shared and known in public sector banks than private sector banks.

DISCUSSION AND CONCLUSION

This paper addresses two vital research questions pertaining to training effectiveness as perceived by employees in public and private sector banks. The training was found to be effective in public and private sector banks. Public sector banks have invested heavily on the employee training schools and institutions. As a result of which the training effectiveness was found to be significantly higher in public sector banks as compared to private sector banks. The training programs in public sector banks are well-organized, of sufficient duration and more considerable than in private sector banks. The private sector banks offer more customer-oriented and relationship building training. The findings of the study revealed that the private sector banks need to concentrate more on induction training programs. The employees should be given adequate liberty to experiment and implement their ideas in the organization. Training rooms are the platform to exchange the ideas. Organizations should invite ideas or suggestions from employees coming from training schools to improve different aspects of banking. Private sector banks need to invest time on training of employees. Despite that the private sector banks are more efficient from business and profitability point of view but the study shows that the employees strongly feel the need of training on different aspects of banking for growth within and outside the organization. Banks need to concentrate more on the customized training programs based on the feedback from employees. The training needs of employees should be identified and then content of the training programs should be worked out.

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