

## AN EXPLORATORY STUDY OF EFFECTIVENESS OF TRAINING AND DEVELOPMENT PROGRAMMES OF EMPLOYEES IN PUBLIC AND PRIVATE SECTOR BANKS IN JAIPUR

---

Pratibha Kaswan\*  
Dr. Poonam\*\*

### ABSTRACT

*For many years, India's financial development has been heavily dependent on its banking system. Due to the introduction of Liberalization, Privatization, and Globalization (LPG), as well as Information and Communication Technology (ICT), the Indian banking industry has been undergoing constant transformation since the 1990s (ICT). In the first part of this paper, we'll look at the current status of bank training and development programmes. The second goal is to evaluate how well employees' training and development programmes help them to fulfil their responsibilities. According to the questionnaires filled out by bank employees, this study is descriptive in nature and relies on primary data. In light of the intense competition in the training and development sector, this paper provided some ideas for improving training and development strategies and coping with the current challenges. It is clear from the study's findings that training and development is inescapable in any industry.*

---

**Keywords:** Training and Development, Banks, Human Resource Management, Employees.

---

### Introduction

#### Training and Development

- **Training:** When it comes to on-the-job instruction and experience, the goal is to get new employees up to speed quickly and cost-effectively (B, 2018). Existing employees will benefit from training by gaining the skills they need to do their current jobs better, learn about new technologies or procedures, and be better prepared to take on more responsibility in the future (Sanyal & Wamique Hisam, 2018).
- **Development:** There are specific goals that must be met in order for an employee development programme to be effective for both the company and its participants (Kumari, 2019). The path to managerial advancement is a multi-step one (Kumari, 2019). Individual needs are identified, development plans are developed and implemented, and the effectiveness of these plans is assessed, as well as the impact of these plans on the quality of life and productivity of participants (Korde & Laghate, 2018).

#### Training and Development in Banks

There is a constant need for bank employees to be trained and developed in areas such as customer service operations and behavioural aspects of the business (Rani, 2015). What methods are used to find out what people really want? It is possible to conduct task analysis and performance analysis to determine the organization's training requirements through surveys, information provided by

---

\* Research Scholar, University of Rajasthan, Jaipur, Rajasthan, India.

\*\* Assistant Professor, University of Rajasthan, Jaipur, Rajasthan, India.

department heads and customers, or even through 360-degree feedback system reports (Saikumar & Noorbasha, 2018). If a large bank has an HRD department with a full-time HRD functionary who oversees all training and development functions of the Banks, or if external trainers are coordinated by the HRD department, there are two ways to conduct training programmes (Wadhwa & Kumar, 2019). In today's competitive environment, banks are realising the importance of training and re-training their employees in order to maintain a superior level of service to their customers (M. Kaur, 2016). Traditionally, banks have hired high school graduates and trained them in basic routine operations through long apprenticeships, on-the-job training, or formal training (J. Kaur, 2016). Aspirants for management positions were urged to pursue an associate-ship in the Institute of Bankers or an equivalent credential in order to better their chances of success (Goswami, 2009). In banking, it was argued, sound training and development programmes must be implemented for their employees (Rani, 2022).

### Review of Literature

Literature reviews are essential to every study because they not only reveal what has been done previously, but they also highlight both the strengths and weaknesses of that work, allowing researchers to build a more informed and focused study.

**Rani, (2022)** Took a look at the training and development programmes that banks put in place for their staff. For this study, the primary goal was to examine whether or not training and development programmes were effective in helping employees carry out their duties and how training and development programmes contribute to customer satisfaction is the focus of this research. Primary data was gathered for this study by having bank employees fill out questionnaires. In order to select a random sample of 40 employees from a number of different banks in the suburbs of Mumbai, random sampling was used. Training and development programmes for employees are found to be a common practice by both private and public Indian banks. In order to better serve their customers, banks offer a variety of educational opportunities to their employees. As a result of education and training, India's banking industry has grown rapidly.

**Ali, (2021)** studied that the Human Resources Department must take a more active role in shaping employees to face down the difficulties they may face. Banks must not only formulate policies and strategies, but also demonstrate competence and efficiency in putting those strategies into action. All of Canara Bank's Kurnool District branches' employees, numbering 85, were chosen at random for the study. Training and development programmes were found to be highly valued by employees, as evidenced by the high attendance rates, strong agreement among employees about the importance of such programmes, high ratings among employees for the quality of trainer preparation and high ratings for trainers who foster a learning environment, according to the results of the study.

**Wadhwa & Kumar, (2019)** induction training effectiveness evaluation in Nepali banks is influenced by strategic human resource development factors. The research was based on a survey of 104 low- and middle-level managers at Nepali development banks founded between June 2001 and June 2010 that was carried out in February-March 2012. Interestingly, the study found that induction training was the most successful in terms of learning but the least successful in changing behaviour.

**Korde & Laghate, (2018)** assessed how happy employees were with the current state of HRD practises by examining the policies in place at cooperative banks. Reward and recognition for employees' hard work. The primary data for this study was gathered through the use of a structured questionnaire and in-depth one-on-one interviews. Sixteen banks in the Pune region were chosen for the investigation from a large pool of applicants. Thirty different levels of employees were polled for data. In order to select cooperative banks for the study, random sampling was used. According to the findings of the research, employees who receive training gain a deeper understanding of their jobs and thus have a larger pool of knowledge to draw from. Firms can benefit from extensive training programmes, such as on-the-job training, training programmes, and workshops, that provide continuous development for their employees. While this paper focuses on co-operative banks' work practises, it also outlines ways in which they can improve.

**Jyoti, (2017)** Findings from his research show that training and development is an essential component of today's Human Resource Management; however, the scope of training and development varies from one company to the next. It is based on primary data in this study. 105 HR/Training professionals from the manufacturing, IT/ITES, and service sectors with a minimum of three years of experience in the functional area of training and development are surveyed. According to the study, more than 75% of the respondents believe that training results in performance improvements that are

extremely valuable, and 70% of the respondents believe that the transfer of knowledge is extremely important. Ninety-five percent of those surveyed said they routinely collect feedback from participants after a training session has concluded (95.24%). Human Resources and Training professionals are unable to control the data needed in order to accurately measure the effectiveness of their training and development programmes.

**Rani, (2015)** explained how liberalisation, privatisation, and globalisation have changed the corporate world and pose many challenges for us to overcome in the future. Furthermore, human resources advancement is presenting new challenges to the business world in this regard. Providing "Training" can help meet these challenges by fostering the development of new skills and abilities. Human resource development is impossible without a well-trained and enthusiastic workforce. This means that one of the most effective ways to enhance an organization's overall performance is through the use of training. Training that is both appropriate and effective can have a significant impact on the efficiency of an organization's operations, enabling its employees to adopt new work practises critical to the company's long-term success. Training can help an organisation become more environmentally friendly by making its employees more productive and efficient.

**(Goswami, 2009)** examine the efficiency of commercial bank training programmes in the public and private sectors. Research is restricted to State Bank of Bikaner & Jaipur and The Bank of Rajasthan Ltd. staff training centres. The information is gathered through a structured questionnaire that asks a variety of questions about the training programme. In this study, the primary focus is on the opinions of trainees regarding various aspects of training such as course length and library facilities; the calculated t values are less than the table value of t, so the null hypothesis is accepted or there is no significant difference in the opinion of the respondent at the two staff training centres.

#### Research Gap

After detailed assessment of works of prior studies, the existing research made a conclusive observation that there is dearth of studies that analyse the comparative analysis of training and development programme in Jaipur. Individual characteristic found to be studied, namely, job orientation, job analysis, know-how of new technology. But none of the studies found to made an attempt to assess quantitatively the impact of training and development programme related to work performances in public and private banks in Jaipur, India. Therefore, the existing research made an attempt and analyse various factors of training and development programme among employees in Jaipur, India.

#### Objectives of the Study

To assess the comparative impact of training and development programme on performance of employees in public and private sector banks in Jaipur.

#### Hypothesis of the Study

**H<sub>01</sub>:** There is no significant influence to assess the comparison of training and development programme on performance of employees in public and private sector banks in Jaipur.

**H<sub>a1</sub>:** There is significant influence to assess the comparison of training and development programme on performance of employees in public and private sector banks in Jaipur.

#### Research Methodology

The existing study is exploratory and primary in nature. The sample size of bank employees as respondents took as 366 and responses obtained from self-structured questionnaire. The variables selected for analysis and to analyse the impact are technical skills and knowledge, managerial skills and knowledge, attitudinal changes, decision-making and problem-solving skills, top-management support, organisational change, ethical orientation.

#### Result and Discussion

**Table 1: Demographic Analysis**

Demographic Analysis			
		Frequency	Percent
Gender	Female	118	32.24
	Male	248	67.75
Age	Less than 18	23	6.28
	18-20	48	13.11
	20-25	140	38.25
	25-30	83	22.67
	30 and above	72	19.67

<b>Marital Status</b>	Unmarried	168	45.90
	Married	198	54.09
<b>Education Level</b>	Matriculation	16	4.37
	Intermediate	46	12.56
	Graduation	176	48.08
	Others	128	34.97
<b>Type of Organisation</b>	Public	196	53.55
	Private	170	46.44
<b>Income Level</b>	Less than Rs. 20000	44	12.02
	Rs. 20000- Rs. 30000	67	18.30
	Rs. 30000- Rs. 40000	178	48.63
	Rs. 40000 and above	77	21.03

Table 1, The findings of demographics statistics stated that male employees found to be the most participative and in the age group of 20-25 years. The majority of respondents found to be married and holding graduation as degree. The majority of respondents found to be working in public banks and having income level of Rs. 30000- Rs. 40000.

**Table 2: Reliability Statistics**

Reliability Statistics	
Cronbach's Alpha	N of Items
.992	7

The outcomes of the Cronbach Alpha mentioned in Table 2 showed that the alpha value for the 7 items was 0.992. The scale chosen in the study is also accurate, indicating the internal variables are reasonably consistent.

**Table 3: Descriptive Statistics (Public)**

Descriptive Statistics (Public)					
	N	Minimum	Maximum	Mean	Std. Deviation
Technical skills and knowledge	183	1	5	2.66	.856
Managerial skills and knowledge	183	1	5	2.80	.908
Attitudinal changes	183	1	5	2.74	.919
Decision-making and problem-solving skills	183	1	5	3.17	.927
Top-management support	183	1	5	2.94	.944
Organisational change	183	1	5	2.38	.990
Ethical orientation	183	1	5	2.35	.986
Valid N (listwise)	183				

In table 3, descriptive statistics stated that decision-making skills and problem-solving skills (Mean=3.17 and Standard deviation=.927) considered as the most important factor for the success and effectiveness of training and development programmes followed by top management support (Mean=2.94 and Standard deviation=.944). The ethical orientation (Mean=2.35 and Standard deviation=.986) occupies the least position in the category, when it comes to address effectiveness of training and development programmes.

**Table 4: Descriptive Statistics (Private)**

Descriptive Statistics (Private)					
	N	Minimum	Maximum	Mean	Std. Deviation
Technical skills and knowledge	183	1	5	3.17	.927
Managerial skills and knowledge	183	1	5	2.80	.908
Attitudinal changes	183	1	5	2.74	.919
Decision-making and problem-solving skills	183	1	5	2.66	.856
Top-management support	183	1	5	2.94	.944
Organisational change	183	1	5	2.38	.990
Ethical orientation	183	1	5	2.35	.986
Valid N (listwise)	183				

In table 2, descriptive statistics stated that technical skills and knowledge (Mean=3.17 and Standard deviation=.927) considered as the most important factor for the success and effectiveness of training and development programmes followed by top management support (Mean=2.94 and Standard deviation=.944). The ethical orientation (Mean=2.35 and Standard deviation= .986) occupies the least position in the category, when it comes to address effectiveness of training and development programmes.

**Table 5: Correlations Analysis**

Correlations								
		Technical skills and knowledge	Managerial skills and knowledge	Attitudinal changes	Decision-Making & problem-solving skills	Top-management support	Organisational change	Ethical orientation
technical skills & knowledge	Pearson Correlation	1	.698**	.575**	.562**	.529**	.382**	.317**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000	###
	N	366	366	366	366	366	366	366
managerial skills and knowledge	Pearson Correlation	.698**	1	.744**	.679**	.710**	.432**	.348**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000	###
	N	366	366	366	366	366	366	366
attitudinal changes	Pearson Correlation	.575**	.744**	1	.599**	.669**	.409**	.429**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000	###
	N	366	366	366	366	366	366	366
decision-making and problem-solving skills	Pearson Correlation	.562**	.679**	.599**	1	.660**	.378**	.298**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000	###
	N	366	366	366	366	366	366	366
top-management support	Pearson Correlation	.529**	.710**	.669**	.660**	1	.415**	.365**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000	###
	N	366	366	366	366	366	366	366
organisational change	Pearson Correlation	.382**	.432**	.409**	.378**	.415**	1	.758**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000		###
	N	366	366	366	366	366	366	366
ethical orientation	Pearson Correlation	.317**	.348**	.429**	.298**	.365**	.758**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000	
	N	366	366	366	366	366	366	366

\*\* . Correlation is significant at the 0.01 level (2-tailed).

In table 5, Technical skills and knowledge are positively correlated with ethical orientation, decision-making and problem-solving skills, attitudinal changes, top-management support, organisational change, managerial skills and knowledge. ethical orientation is positively correlated with technical skills and knowledge, decision-making and problem-solving skills, attitudinal changes, top-management support, organisational change, managerial skills and knowledge. Decision-making and problem-solving skills is positively correlated with ethical orientation, technical skills and knowledge, attitudinal changes, top-management support, organisational change, managerial skills and knowledge. Attitudinal changes is positively correlated with Decision-making and problem-solving skills ethical orientation, Technical skills and knowledge, top-management support, organisational change, managerial skills and knowledge. Top-management support is positively correlated with Attitudinal changes, Decision-making and problem-solving skills ethical orientation, technical skills and knowledge, organisational change, managerial skills and knowledge. Organisational change is positively correlated with Top-management support, Attitudinal changes, Decision-making and problem-solving skills ethical orientation, technical skills and knowledge, managerial skills and knowledge. Managerial skills and knowledge are positively correlated with technical skills and knowledge ethical orientation, decision-making and problem-solving skills, attitudinal changes, top-management support, organisational change. Therefore, all the factors selected for the study are positively correlated with each other.

**Table 6: Model Summary**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.714 <sup>a</sup>	.510	.502	.604	.510	62.346	6	359	.000

a. Predictors: (Constant), ethical orientation, decision-making and problem-solving skills, attitudinal changes, top-management support, organisational change, managerial skills and knowledge, technical skills and knowledge

Table 6 assessed the regression analysis and indicated that R Square (.510) and Adjusted R Square value (.502) close to each other which is greater than 30% of the acceptable threshold limit. Also, F value computed as 62.346 at .000 significant value.

**Table 7: ANOVA Analysis**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	136.584	6	22.764	62.346	.000 <sup>b</sup>
	Residual	131.080	359	.365		
	<b>Total</b>	<b>267.664</b>	<b>365</b>			

a. Dependent Variable: Effectiveness of Training and development programme  
b. Predictors: (Constant), ethical orientation, decision-making and problem-solving skills, attitudinal changes, top-management support, organisational change, managerial skills and knowledge, technical skills and knowledge

In Anova analysis, the Effectiveness of Training and development programme as dependent variable significantly influenced by independent variables namely, ethical orientation, decision-making and problem-solving skills, attitudinal changes, top-management support, organisational change, managerial skills and knowledge, technical skills and knowledge as all variables significant at .000.

**Table 8: One-Sample t Test (Public Bank)**

One-Sample Test (Public Bank)						
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
					Test Value = 0	
Technical skills and knowledge	59.514	182	.000	2.664	2.58	2.75
Managerial skills and knowledge	58.938	182	.000	2.798	2.70	2.89
Attitudinal changes	57.041	182	.000	2.740	2.65	2.83
Decision-making and problem-solving skills	65.425	182	.000	3.169	3.07	3.26
Top-management support	59.498	182	.000	2.937	2.84	3.03
Organisational change	45.920	182	.000	2.377	2.28	2.48
Ethical orientation	45.533	182	.000	2.347	2.25	2.45

In table 8, t test stated that decision-making and problem-solving skills (t=65.425) considered as the most important factor for the success and effectiveness of training and development programmes followed by top management support (t=59.498). The ethical orientation (t=45.533) occupies the least position in the category, when it comes to address effectiveness of training and development programmes.

**Table 9: One-Sample t Test (Private Bank)**

One-Sample Test (Private Bank)						
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
					Test Value = 0	
Technical skills and knowledge	65.425	182	.000	2.664	2.58	2.75
Managerial skills and knowledge	58.938	182	.000	2.798	2.70	2.89
Attitudinal changes	57.041	182	.000	2.740	2.65	2.83
Decision-making and problem-solving skills	59.514	182	.000	3.169	3.07	3.26
Top-management support	59.498	182	.000	2.937	2.84	3.03
Organisational change	45.920	182	.000	2.377	2.28	2.48
Ethical orientation	45.533	182	.000	2.347	2.25	2.45

In table 9, t test stated that technical skills and knowledge ( $t=64.425$ ) considered as the most important factor for the success and effectiveness of training and development programmes followed by top management support ( $t=59.498$ ). The ethical orientation ( $t=45.533$ ) occupies the least position in the category, when it comes to address effectiveness of training and development programmes.

### Hypothesis Testing

After Application of t test and ANOVA test, the findings of the study stated that null hypothesis which is there is no significant influence to assess the comparison of training and development programme on performance of employees in public and private sector banks in Jaipur is rejected and alternative hypothesis which is there is significant influence to assess the comparison of training and development programme on performance of employees in public and private sector banks in Jaipur is accepted.

### Conclusion

The primary data for this study comes from a questionnaire that bank employees filled out and returned to their supervisors. Secondary sources of information include encyclopaedias, scholarly journals, conference papers, and the internet. Employees from SBI, HDFC, and ICICI banks in the urban area of Jaipur, India were randomly selected to participate in the study. There is enough evidence to show that employees who receive regular training are more likely to provide excellent service to customers. Cohesive corporate culture is needed to develop a comprehensive and proactive training and development strategy rather than one-off programmes. Employees are a bank's most valuable asset, and as such, the institution must effectively manage them at every stage of their employment in this highly competitive environment. Finally, it is concluded that public-sector financial institutions invest in the education of their employees. In order to better serve their customers, banks offer training programmes for their employees. The success of the banking sector in India can be attributed to the training and development of its workforce.

### References

1. Ali, H. (2021). The Impact of Training, Development and Performance on Employees' Performance in the Banking Sector of Pakistan. *Pakistan Social Sciences Review*, 5(1), 1068–1080. [https://doi.org/10.35484/pssr.2021\(5-i\)81](https://doi.org/10.35484/pssr.2021(5-i)81)
2. B, S. Das. (2018). Training and Development of Bank Employees. *International Journal for Research in Engineering Application & Management (IJREAM)*, 4(02), 264–269.
3. Goswami, M. R. (2009). Training and Development Practices in Public and Private sector banks : A Comparative Study. *IJARIIIE*, 3(3), 3807–3816.
4. Jyoti. (2017). Impact of Training and Development with Reference to Banking Sector in India. *International Journal of Business Administration and Management*, 7(1), 38–45. Retrieved from <http://www.ripublication.com>
5. Kaur, J. (2016). Impact of Training and Development Programmes on the Productivity of Employees in the Banks. *Journal of Strategic Human Resource Management*, 5(1). <https://doi.org/10.21863/jshrm/2016.5.1.023>
6. Kaur, M. (2016). An Empirical Study on Effectiveness of Training Programs among Women Employees in Public and Private Sector Banks. *Ushus - Journal of Business Management*, 15(2), 1–22. <https://doi.org/10.12725/ujbm.35.1>
7. Korde, A., & Laghate, K. (2018). A Brief Review Of Studies On Training's And Research In Banking Sector. *International Journal of Business and Management Invention*, 7(8), 17–47. Retrieved from [www.ijbmi.org](http://www.ijbmi.org)
8. Kumari, G. (2019). Influence of Training and Development Programs in Banking Sector on the Performance of Employee. *International Journal of Recent Technology and Engineering*, 8(4), 5711–5718. <https://doi.org/10.35940/ijrte.d8463.118419>
9. Rani, K. (2015). A Study on Training and Development in Public Sector Banks. *International Journal of Management and Social Sciences Research Explore International Research Journal Consortium*, 3(1), 2319–4421.
10. Rani, K. (2022). A Study on Training and Development in Public Sector Banks A Study on Training and Development in Public Sector Banks. *International Journal of Management and Social Sciences Research (IJMSSR)*, 3(1), 33–39.

11. Saikumar, P., & Noorbasha, A. (2018). A Study on Training Programme Effectiveness in Public and Private Sector Banks in Hyderabad. *International Journal of Science and Research*, 9(2), 2018–2021. <https://doi.org/10.21275/ART20204610>
12. Sanyal, S., & Wamique Hisam, M. (2018). Impact of Training and Development on the Performance of Employees - A Comparative Study on Select Banks in Sultanate Of Oman. *International Journal of Scientific Research and Management*, 6(03), 191–198. <https://doi.org/10.18535/ijstrm/v6i3.em02>
13. Wadhwa, S., & Kumar, M. (2019). Effect of Training on Employee Performance: Investigating Indian Banking Sector. *Journal of Graphic Era University*, 7(1), 83–89.

