

A STUDY ON THE IMPACT OF TRAINING AND DEVELOPMENTS IN BANKING SECTOR

Submitted in partial fulfillment of the requirements for the award of

MASTER OF BUSINESS ADMINISTRATION

by

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SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE

JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119

APRIL 2022



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SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **MAHESH MICHAEL 40410092** who carried out the project entitled "**A Study on the Impact of training and developments in banking sector**" under my supervision from January 2022 to March 2022.

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Submitted for Viva voce Examination held on _____

Internal Examiner

External Examiner

DECLARATION

I **MAHESH MICHAEL (40410092)** hereby declare that the Project Report entitled “**A Study on Impact of training and developments in banking sector**” done by me under the guidance of **Mrs. VELUMONI** is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

Mahesh Michael

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

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I would like to express my sincere and deep sense of gratitude to my Project Guide **Mrs. VELUMONI** for her valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

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GOKULNATH.G

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ABSTRACT

The process of financial development in India has hinged effectively on the development of banking system. The Indian banking industry is continuously going through a process of transformation since nineties due to the introduction of liberalization, privatization and globalization (LPG) , Information and Communication Technology (ICT) . The first objective of present paper is to study existing status of training and development programmes of banks for their employees. The second objective is to examine the effectiveness of training and development programmes for employees in fulfilment of their duties. Present research paper is of descriptive type and primary data collected through questionnaire filled by bank employees. The present paper explained some suggestion to enhance training and development strategies, and to cope up with the existing challenges in the wake of severe competition in the training and development. The findings of the study suggest that training and development is inevitable and unavoidable in any sector.

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CHAPTER -1

1.1. INTRODUCTION.

Today, in business environment the awareness of Training is increases as compare to previous time. The major responsibility of banks in this regard is to build up a right mix of skills, attitude and conceptual understanding amongst their employees. For achieving this, a continuous process of training interventions in banks is a must. Training is always a vital and necessary part in promote many kinds of learning and development of employees. Training plays a key role in the development of employee's performance. Today, banking organization has realized the importance of training as a tool to achieve their strategic goals. Training and development give impetus to knowledge and skill development and job enrichment of bank employees. Training and development is a continuous activity equipping the employees to perform more effectively. The result can also see as an improved bank culture and profits to the banks.

1.2. OBJECTIVE OF THE STUDY:

- To analyze the Impact of Training and Development (T&D) for employees serving in banks.
- To ensure better training and more cost effective performance.
- To prepare an employee to undertake a completely different job from that which he is familiar with.
- To prepare worker for a higher – level job.
- To increase productivity in terms of quality and quantity.

1.3. SCOPE OF THE STUDY:

The present study is confined to training and development programs adopted in banking sector. The study is aimed to find out the effectiveness of training and development adopted in banking sector.

1.4. NEED OF THE STUDY:

- This study has been undertaken with aim of analysing the training and development undergoing in banking sector and also to find out how it makes a good impact on the banking sector.
- It has also been studied to find out the possible outcomes needed for the training and developments in banking sector.

CHAPTER -2

2. REVIEW OF LITERATURE:

In every study a good literature review does not only provide knowledge about what has been done in the research area but also strengths and weakness upon which one can also build an insightful and purposeful study

Cooper et al. (1989) found a positive relationship between training programs and employee's job involvement. He argued that if there are some recognitions and financial benefits for the high performers at the training programs, the feelings of reciprocity emerges in the high performing employees as well as in other ones which motivate them to extend themselves in many ways such as adapting new skills, knowledge and competencies which ultimately leads to improved organizational performance.

Hughey and Mussnug (1997) found a positive correlation between the employee training and employee & job satisfaction.

Dowswell (1998) concluded that lack of time, growing age and other practical constraints de motivated the employees during the training. He found a negative correlation between training and motivation for aging employees and managers.

Lester (1999) said: Professionals must relearn and retrain to maintain the relevance of their skills. In this statement, he argued that changing nature of the corporate environment encourages the managers and employees to continuously relearn and retain new skills, knowledge and competencies in order to keep them up to date.

Stephenson (1999) concluded that there are two basic factors which are very crucial to be present in the employees in this new changing economy i.e ability to learn and adapt and understanding of the new corporate environment which can be utilized by the corporations through continuous training programs in order to increase their motivation as well as involvement towards their jobs.

Garavan et al. (2003) found that training process is a more job oriented that can change employee attitudes and behaviours that motivate them to increase their knowledge and understanding of the job according to the dynamic corporate environment.

Another researcher (**Manu, 2004**) suggested the desirable techniques and models which may prevent the failure of a training program.

Mathieson (2006) found a positive relationship between the training programs in which managers are participative involved in setting the training design & motivation of employees.

Khattaket al. (2010) suggests that training and development is directly related with successful performance of managers, organizations and nations.

Gregory (2001) concluded that training has a great impact on employee s subsequent job performance and the lack of training and development

results in managers not familiar with the task requirements as well as the core competencies such as knowledge, skills and abilities which managers must possess to perform well the organization s tasks, as a result their performance as well as motivation level decrease.

Roscoe (2002) said: No professional completes their initial training equipped to practice competently for the rest of their life .He argued that corporate environment is changing day by day and in order to cope with the level of changes.

CHAPTER -3

3. RESEARCH METHODOLOGY:

RESEARCH METHODOLOGY:

It is defining that how the survey undertakes. This involves the specification of source of data, methods of collections, primary data and sampling method used.

3.1 SOURCE OF DATA:

The main source of information on this study is based on data collection. Data collected only are primary data.

Primary data:

The primary data required for the study was directly collected from the customers during January 2022 to March 2022 through structured questionnaire.

Secondary data:

The information regarding the study on factors affecting customer preference towards branded apparel has been drawn from various published sources. They include review of literature taken from various authors, newspaper, magazines.

3.2 STRUCTURE OF QUESTIONNAIRE: The type of questionnaire used is structure disguised in which list of questions were formed, so as to collect the facts.

- Open ended questions
- Close ended questions
- Dichotomous questions
- Multiple choice questions
- Liker scale
- Ranking.

3.3 SAMPLE SIZE:

Sample size refers to the number of participants or observations included in a study. The total sample size for this study is 101.

3.3 PERIOD OF STUDY:

The time available for the study is limited. The study is conducted at a good scale. The duration of the study was between January 2022 first week to March Second week. Study period was 3 months. The time given for the study is good enough to collect samples from the respondents.

3.4 SPSS TOOLS FOR STATISTICAL ANALYSIS:

The main statistical tools used for the collection and analysis of data in this project are :

- CHI-SQUARE TEST
- COCHRAN TEST
- ONE WAY ANOVA.

PERCENTAGE ANALYSIS:

Percentage analysis is a statistical tool, which is used to identify the percentage of responses the respondent has given.

Percentage = (No of respondents/TOTAL NO. of sample) *100.

CHI-SQUARE TEST:

It is mostly used non-parametric test in statistical work. The quality χ^2 describes the magnitude of discrepancy between theory and observation. The greater value of chi-square the greater would be the discrepancy between observed and expected frequencies.

The formula for computing chi-square is,

$$\chi^2 = \sum_{i=1}^k (O_i - E_i)^2 / E_i$$

The calculated value is compared with the table value for the given degree of freedom at specific level of significance. It is accepted when the calculated value is lesser than the tabulated value and is rejected when the calculated value is greater than the tabulated value.

COCHRAN TEST:

The Cochran test is non-parametric test for analysing for randomized complete block designs where the response variable is a binary variable (i.e., there are only two possible outcomes which are code as 0 and 1). The Friedman test is the usual non-parametric test for this kind of design.

ONE WAY ANOVA:

The one-way analysis of variance (ANOVA) is used to determine whether there is any Statistically Difference between the means of two or more independent groups. For example, you could use a one-way ANOVA to understand whether exam 24 performances based on test anxiety levels amongst students, dividing students into three independent groups.

CHAPTER - 4

DATA ANALYSIS AND INTERPRETATION

4.1. Percentage Analysis.

Table 1: Age of Response.

Particular	Responds	% of respondents
21 - 24	43	42.6
25 - 30	58	57.4
31 - 35	-	-
Total =	101	100

Interpretation: From the table, it shows age of responses with 42.6% for 21 to 24 years of age and 57.4% shows 25 to 30 years of age.

Inference: Highest % of 58 responds are 25 to 30 years of age and lowest % of 43 responds are 21 to 24 years of age.

CHART: 1. Age of Response.

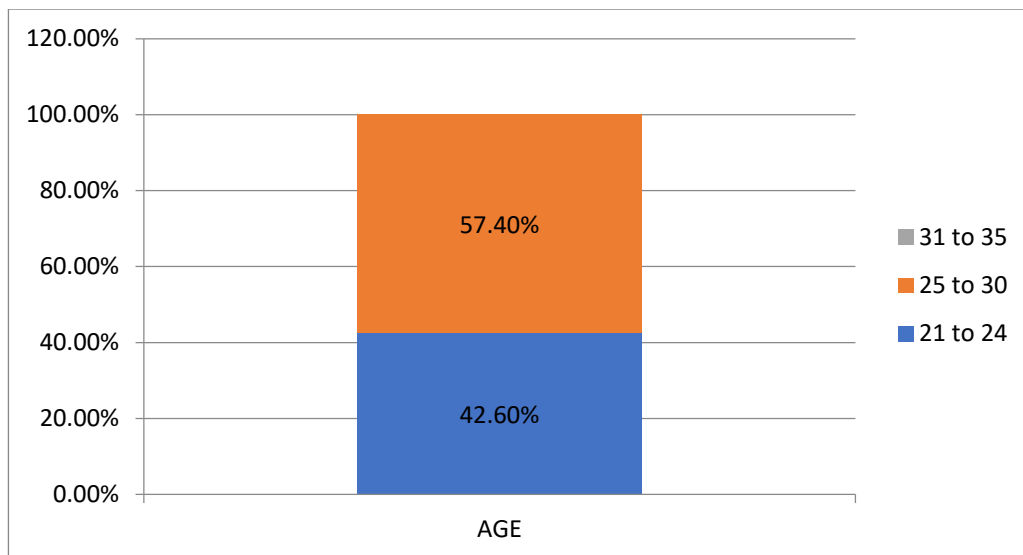


Table 2: Qualification of Respondents.

Particular	Responds	% of respondents.
Student	-	-
Employed	101	100
Un employed	-	-
Total =	101	100

Interpretation: From the above table, it shows 100% of respondents are responded are employed.

Inference: Highest % of 101 responds are EMPLOYED.

Chart: 2. Qualification of Respondents.

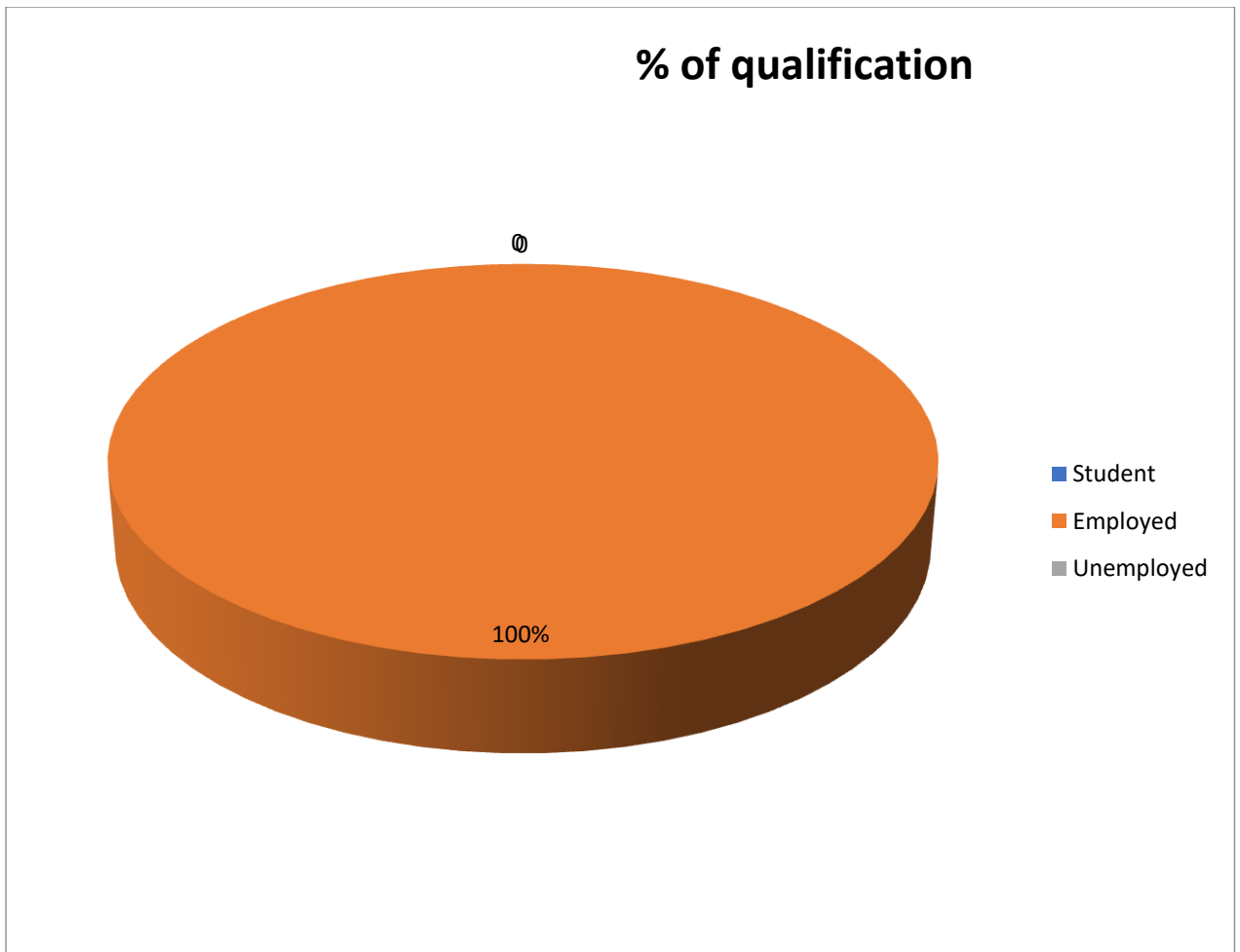


Table: 3. More important for developing the bank sector.

Particulars	Responds	%of respondent
Talent	-	-
Knowledge	-	-
Hard work	-	-
All the above	101	100%
Total =	101	100%

Interpretation: From the above table, it shows 101(100%) respondents chooses ALL THE ABOVE option.

Inference: Highest % of 101 responds chooses ALL THE ABOVE option.

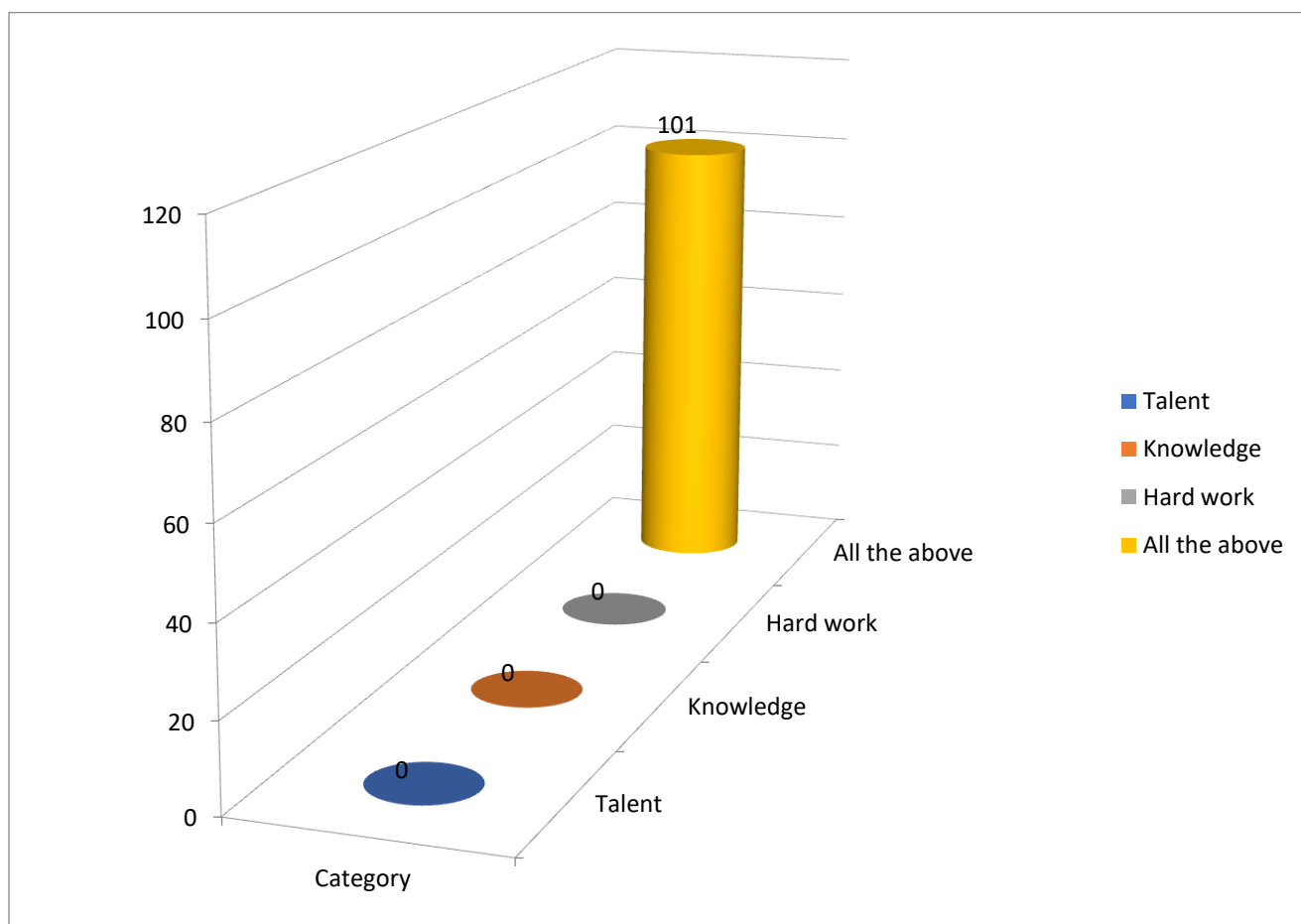
Chart: 3. More important for developing the bank sector.

Table: 4. Consistent training methods provides quality customers.

Particulars	Responds	% of responds
Strongly Disagree	-	-
Disagree	-	-
Neutral	-	-
Agree	80	79.2
Strongly Agree	21	20.8
Total =	101	100%

Interpretation: From the above table, it shows 80 responds of 79.2% says AGREE and 21 responds of 20.8% says STRONGLY AGREE.

Inference: Highest % of 80 responds says AGREE and lowest % of 21 responds says STRONGLY DISAGREE.

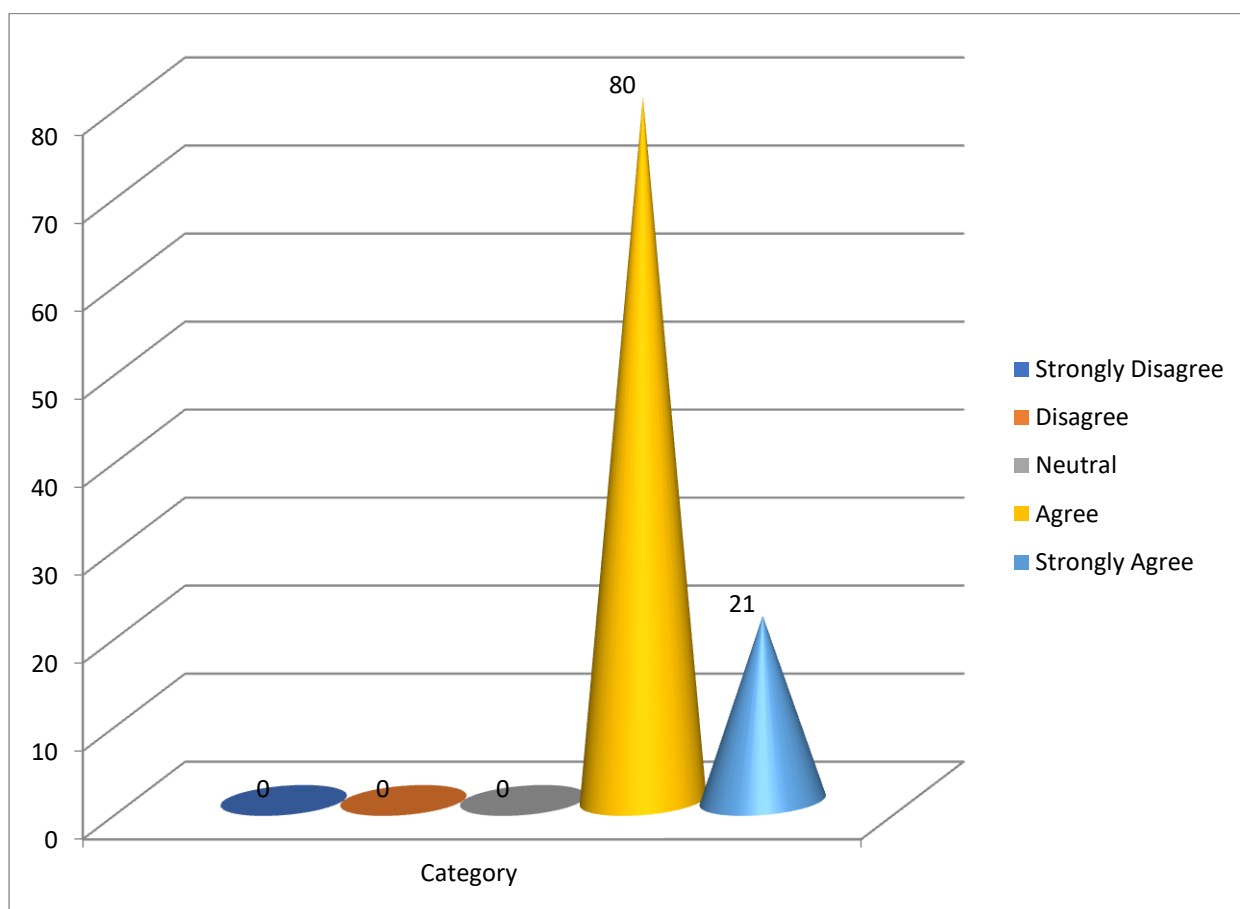
Chart: 4. Consistent training methods provides quality customers.

Table: 5. Induction Training is given adequate importance.

Particulars	Responds	% of responds
Strongly Disagree	-	
Disagree	-	
Neutral	-	
Agree	42	41.6
Strongly Agree	59	58.4
Totals =	101	100%

Interpretation: From the above table, it shows 42 responds of (41.6%) says AGREE and 59 responds of (58.4%) says STRONGLY AGREE.

Inference: Highest % of 59 responds says AGREE and lowest % of 42 responds says STRONGLY DISAGREE.

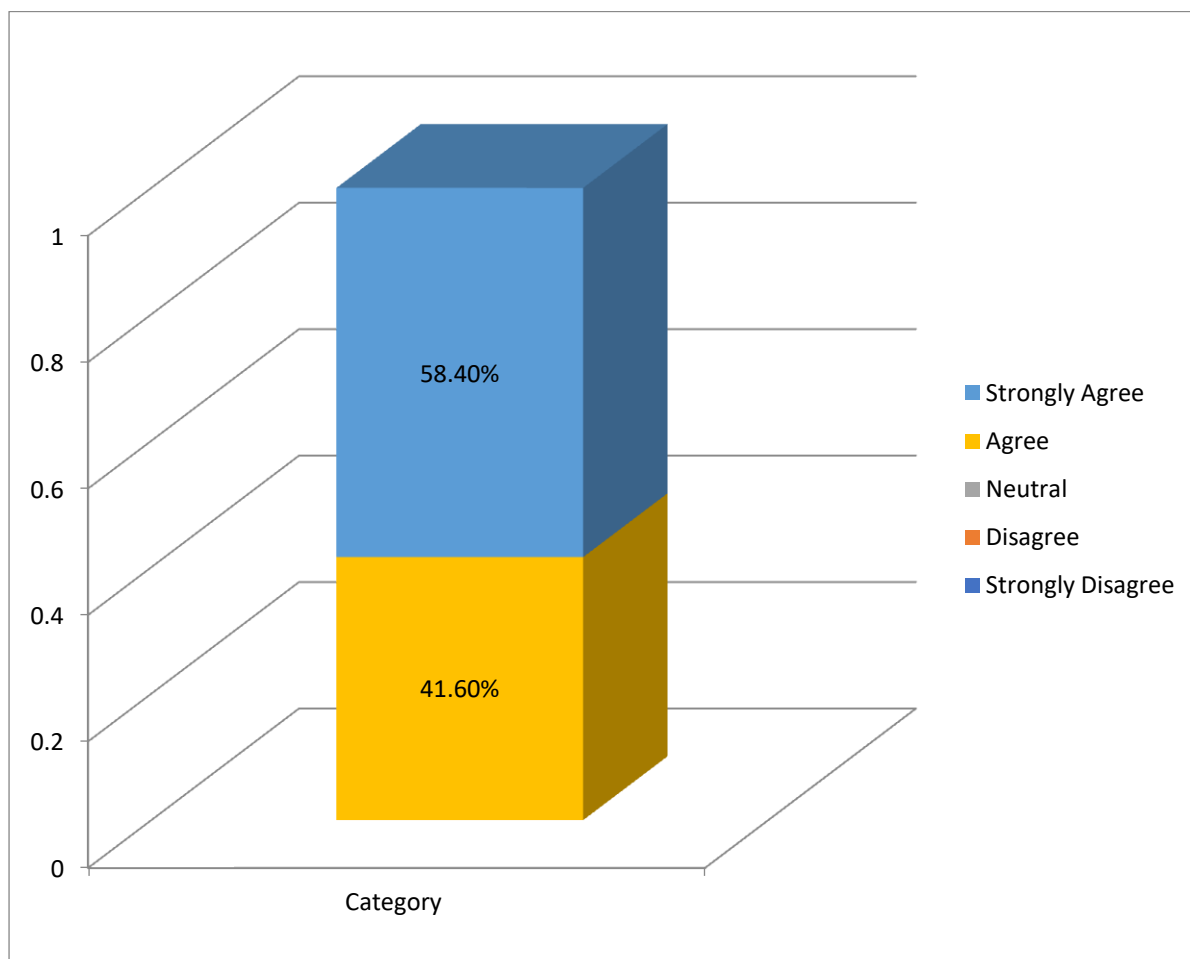
Chart: 5. Induction Training is given adequate importance.

Table: 6. Training method selections.

Particulars	Responds	% of Responds
On the job Method	93	92.1
Off the job Method	8	7.9
Totals =	101	100%

Interpretation: From the above table, it shows 93 responds of (92.1%) says ON THE JOB METHOD and 8 responds of (7.9%) says OFF THE JOB METHOD.

Inference: Highest % of 93 responds agrees to ON THE JOB METHOD and lowest % of 8 responds agrees to OFF THE JOB METHOD.

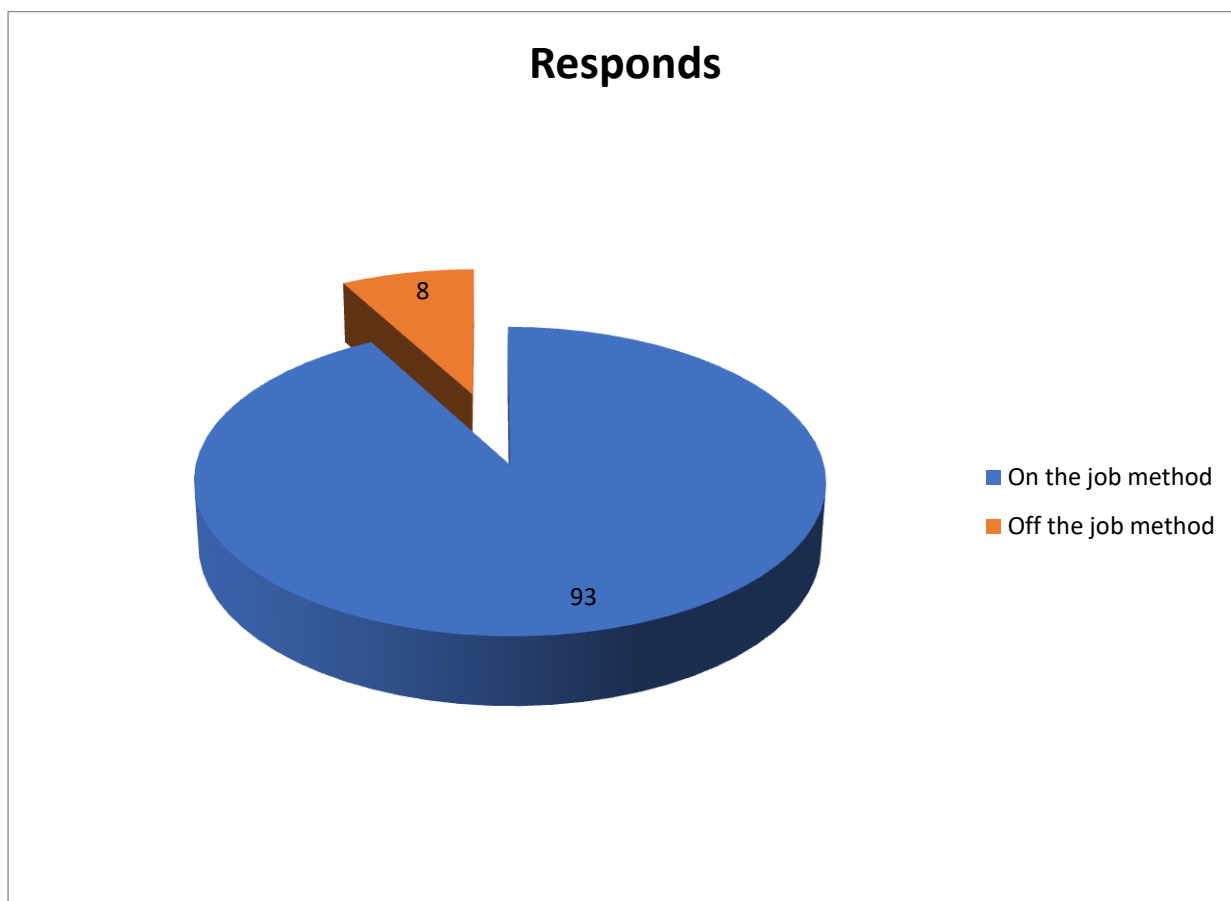
Chart: 6. Training method selections.

Table: 7. Training and developments importance in banking sector for:

Particulars	Responds	% of Responds
Improve bank efficiency	17	16.8
Employee satisfaction	1	1
Customer satisfaction	83	82.2
Total =	101	100%

Interpretation: from the above table, it shows 17 responds of 16.8% agrees to IMPROVE BANK EFFICIENCY, only one responds of 1% agrees to EMPLOYEE SATISFACTION, and 83 responds of 82.2% agrees to CUSTOMER SATISFACTION.

Inference: Highest % of 83 responds agrees to CUSTOMER SATISFACTION, and lowest % of only 1 responds agrees to EMPLOYEE SATISFACTION.

Chart: 7. Training and developments importance in banking sector for:

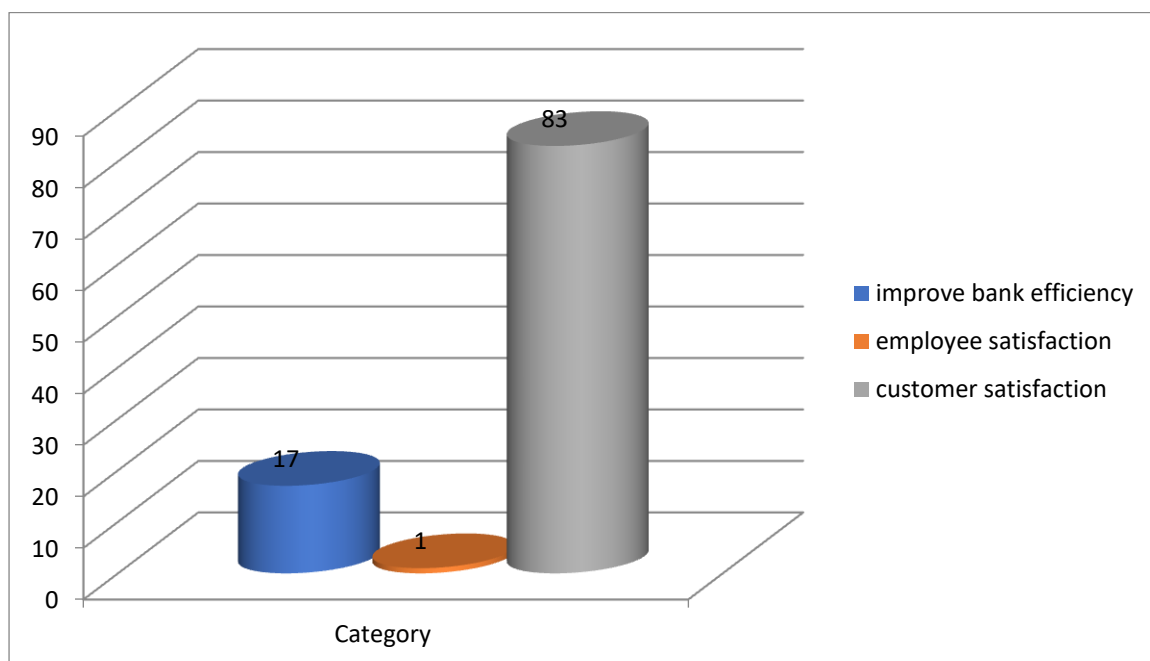


Table: 8. Whether induction training is given adequate importance in banking sector.

Particulars	Responds	% of responds
Yes	90	89.1
No	-	-
Maybe	11	10.9
Totals =	101	100%

Interpretation: From the above table, it shows 90 responds of 89.1% agrees to YES, and 11 responds of 10.9% agrees to MAYBE.

Inference: Highest % of 90 responds agrees to YES, and lowest % of 11 responds agrees to MAYBE.

Chart: 8. Whether induction training is given adequate importance in banking sector.

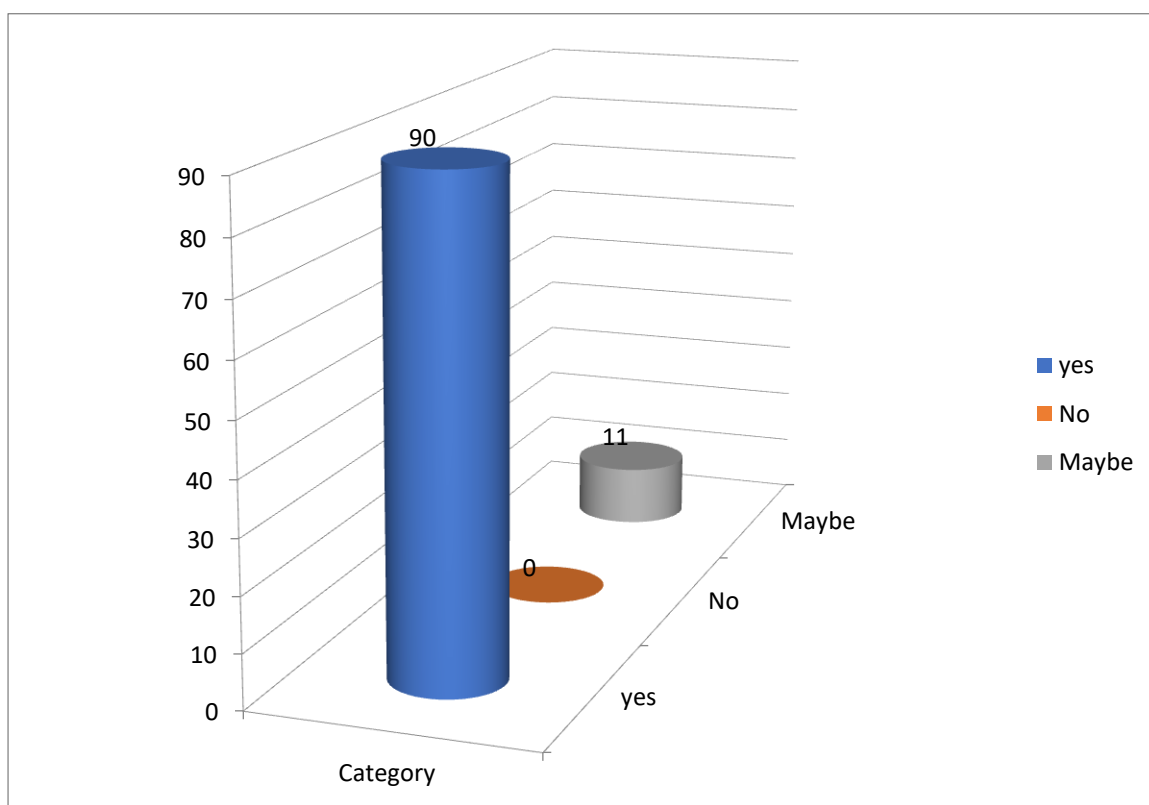


Table: 9. Training and development satisfy the ego of employees in banking sector:

Particulars	Responds	% of Responds
Highly satisfy	46	45.5
Satisfy	55	54.5
Neutral	-	-
Dissatisfy	-	-
Highly Dissatisfy	-	-
Total =	101	100%

Interpretation: From the above table, it shows that 46 responds of 45.5% shows HIGHLY SATISFY, and 55 responds of 54.5% shows SATISFY.

Inference: Highest % of 55 responds shows HIGHLY SATISFY, and lowest % of 46 responds shows SATISFY.

Chart: 9. Training and development satisfy the ego of employees in banking sector:

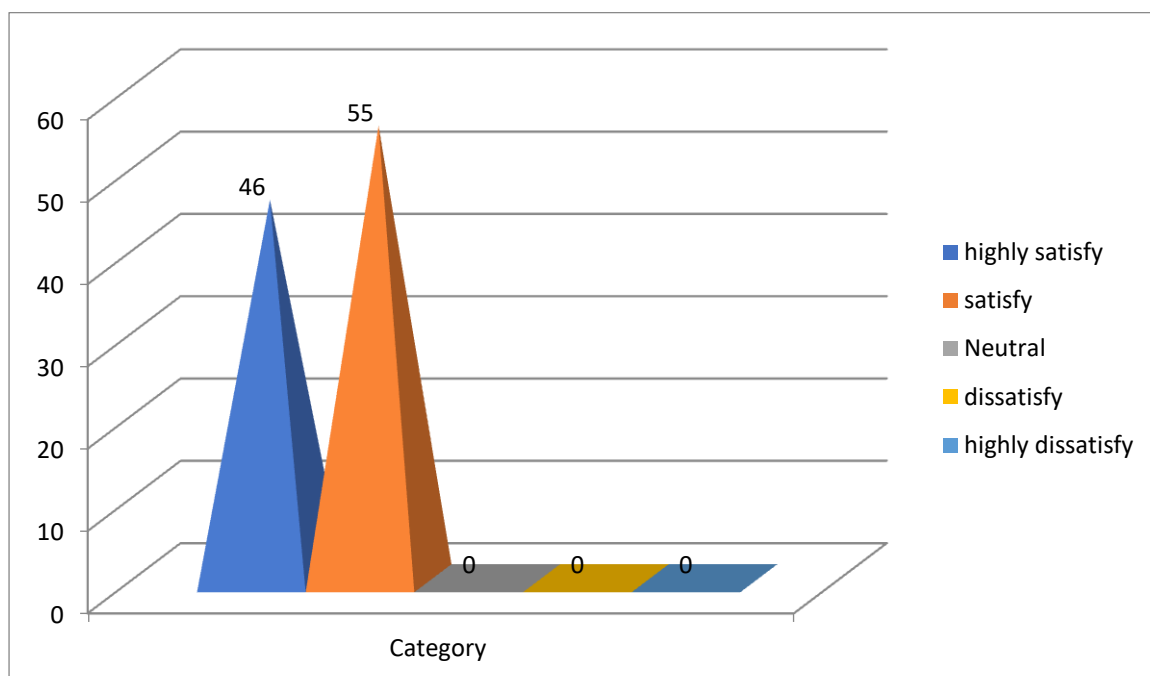


Table: 10. Whether training programs are well planned.

Particulars	Responds	% of responds
Yes	97	96
No	-	-
Maybe	4	4
Totals =	101	100%

Interpretation: From the above table, it shows that 97 responds of 96% says YES, and 4 responds of 4% says MAYBE.

Inference: Highest % of 96% responds says YES, and lowest % of 4% says MAYBE.

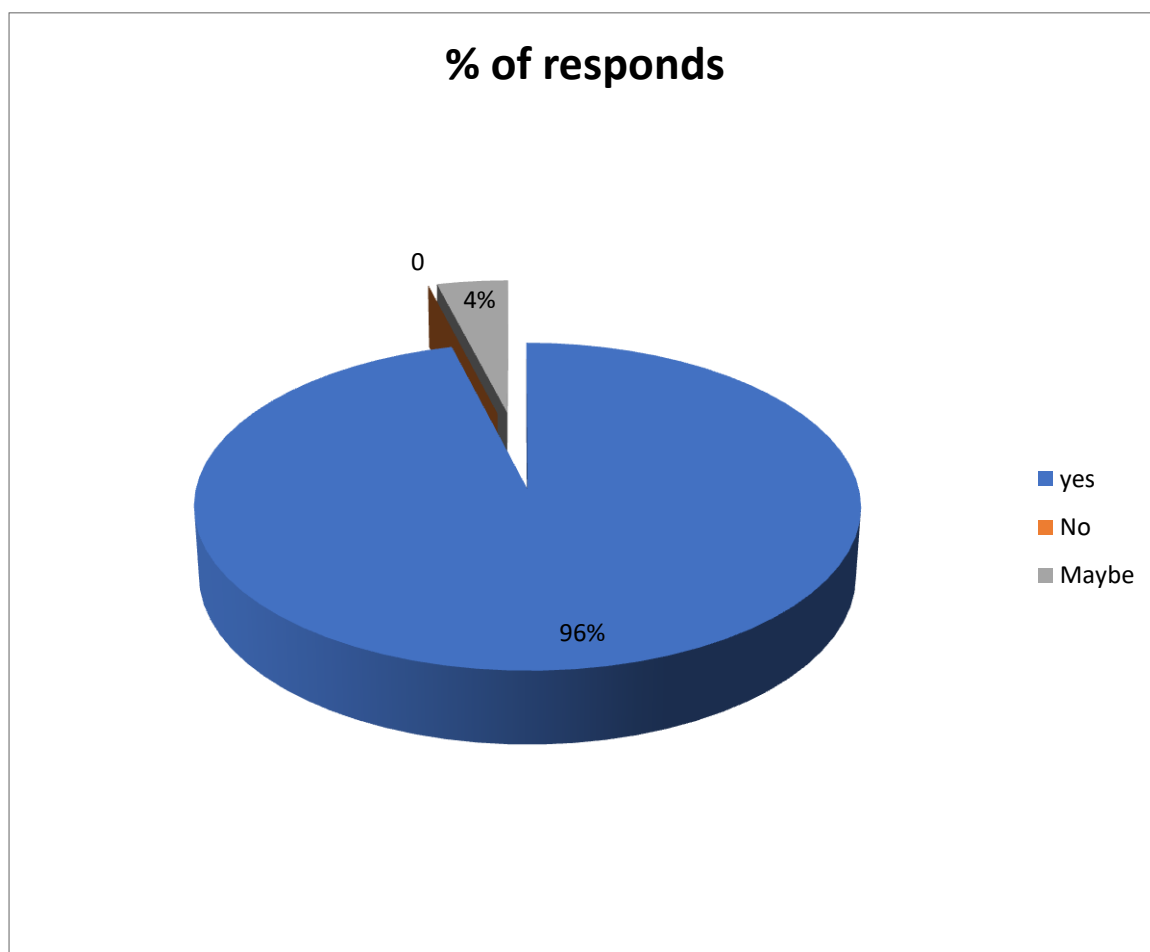
Chart: 10. . Whether training programs are well planned.

Table: 11. T & D enhance the effectiveness and efficiency of work being performed by employees.

Particulars	Responds	% of responds
Fair	-	-
Good	22	21.8
Very Good	70	69.3
Excellent	9	8.9
Totals =	101	100%

Interpretation: From the above table, it shows that 22 responds of 21.8% says GOOD, 70 responds of 69.3% says VERY GOOD, 9 responds of 8.9% says EXCELLENT.

Inference: Highest % of 21.8% says VERY GOOD, lowest % of 9% says EXCELLENT.

Chart: 11. T & D enhance the effectiveness and efficiency of work being performed by employees.

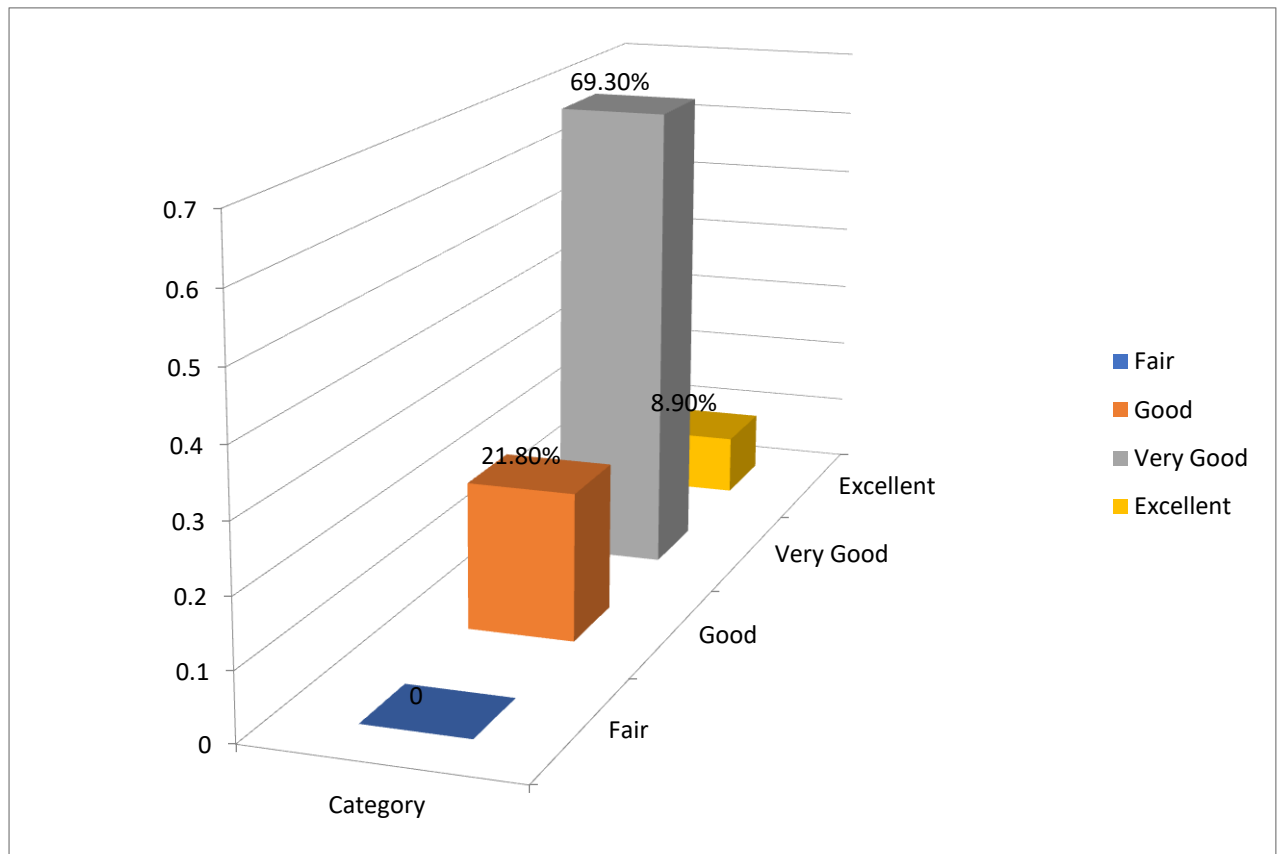


Table: 12. T & D minimize the fault in operations.

Particulars	Responds	% of Responds
Strongly Disagree	-	-
Disagree	-	-
Neutral	-	-
Agree	74	73.3
Strongly Agree	27	26.7
Totals =	101	100%

Interpretation: From the above table, it shows 74 responds of 73.3% says AGREE, 27 responds of 26.7% says STRONGLY AGREE.

Inference: Highest % of 73.3% are AGREE, and lowest % of 26.7% are STRONGLY AGREE.

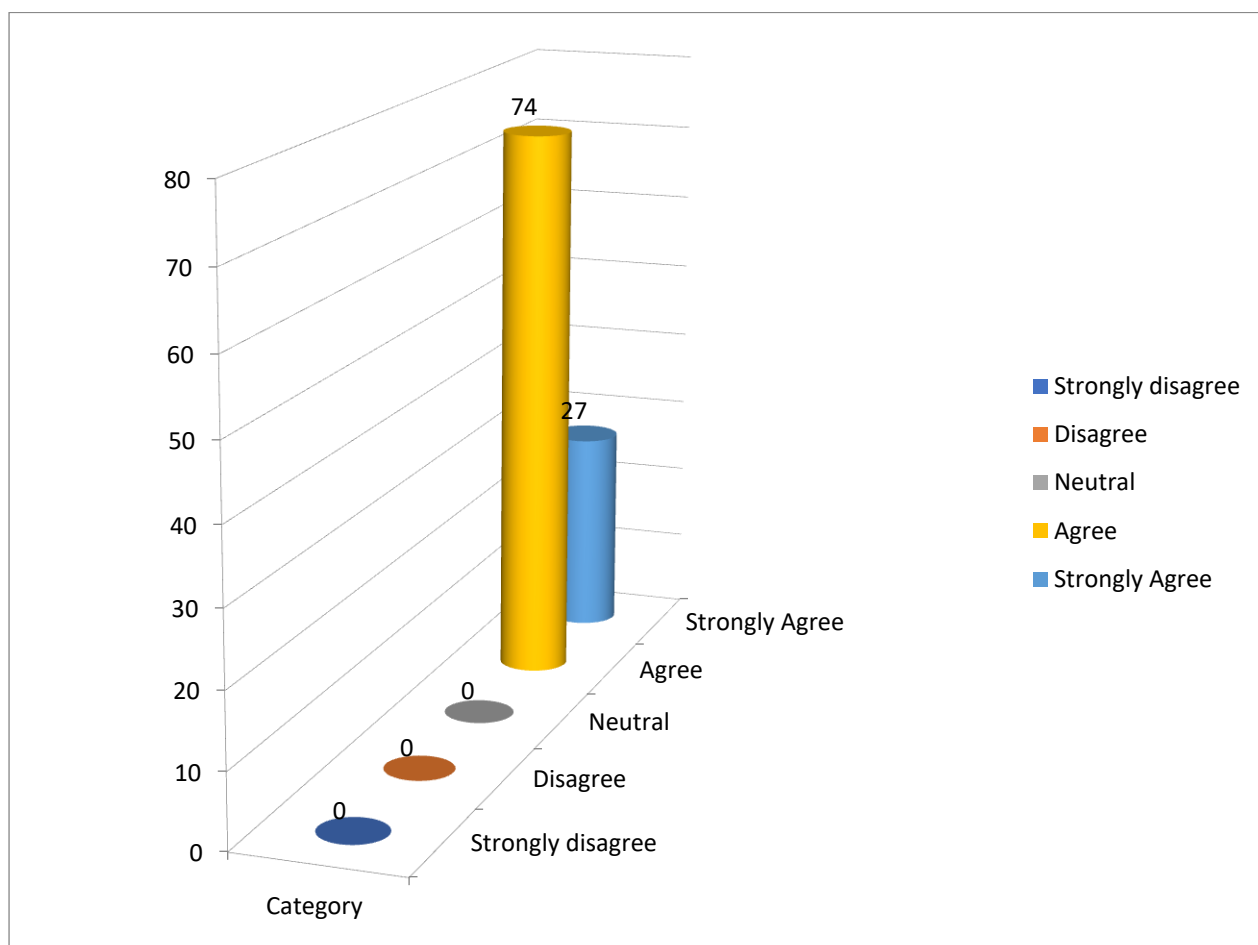
Chart: 12. T & D minimize the fault in operations.

Table: 13. T & D reduce the stress level of employees:

Particulars	Responds	% of responds
Strongly Disagree	-	
Disagree	-	
Neutral	2	2
Agree	43	42.6
Strongly Agree	56	55.4
Totals =	101	100%

Interpretation: From the above table, it shows 2 responds of 2% says NEUTRAL, 43 responds of 42.6% says AGREE, and 56 responds of 55.4% says STRONGLY AGREE.

Inference: Highest % of 55.4% are STRONGLY AGREE, and lowest % of 2% are NEUTRAL.

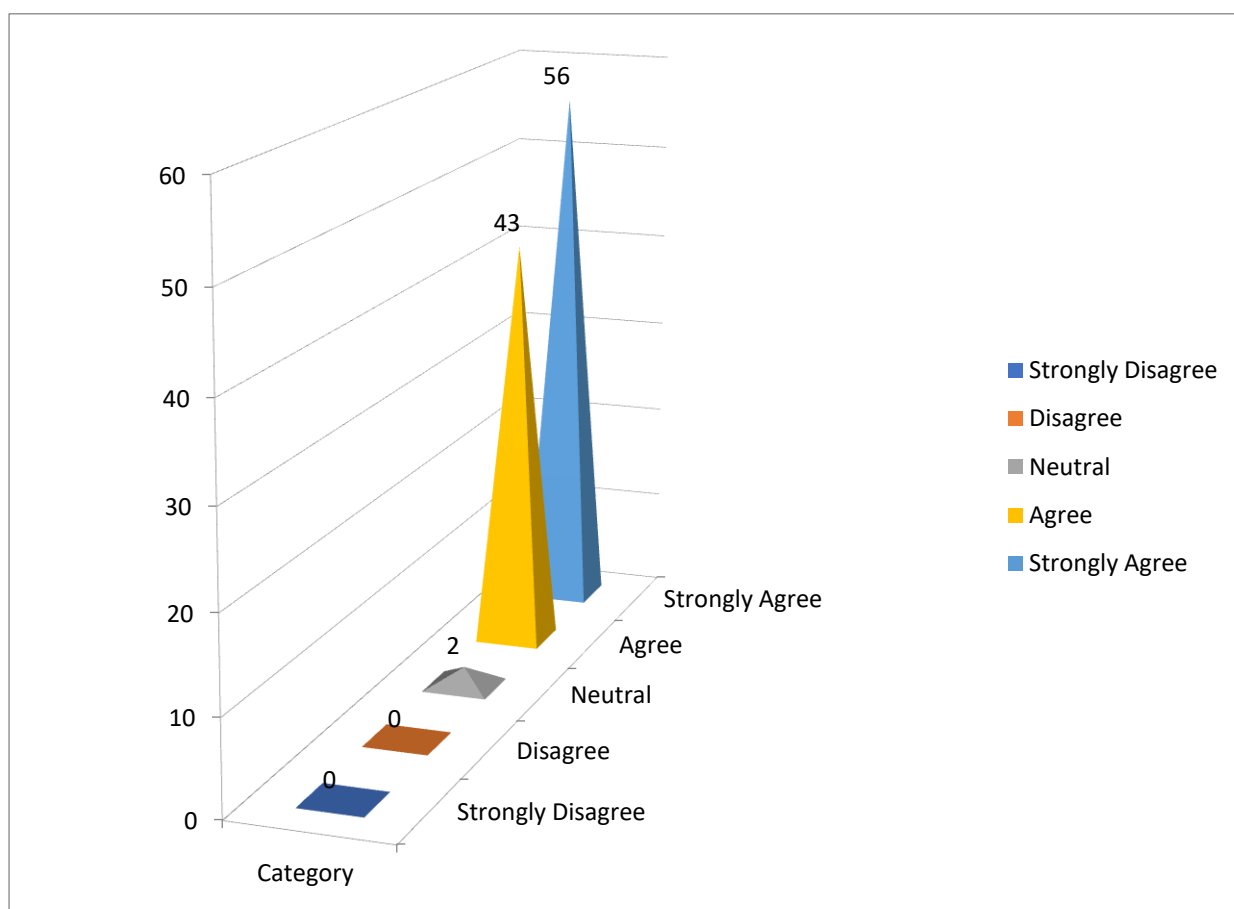
Chart: 13. T & D reduce the stress level of employees:

Table: 14. Whether Training programmes are periodically reviewed and improved.

Particulars	Responds	% of Responds
Yes	81	80.2
No	-	-
Maybe	20	19.8
Totals =	101	100%

Interpretation: From the above table, it shows 81 responds of 80.2% says YES, 20 responds of 19.8% says MAYBE.

Inference: Highest % of 80.2% are YES, lowest % of 19.8% says MAYBE.

Chart: 14. Whether Training programmes are periodically reviewed and improved.

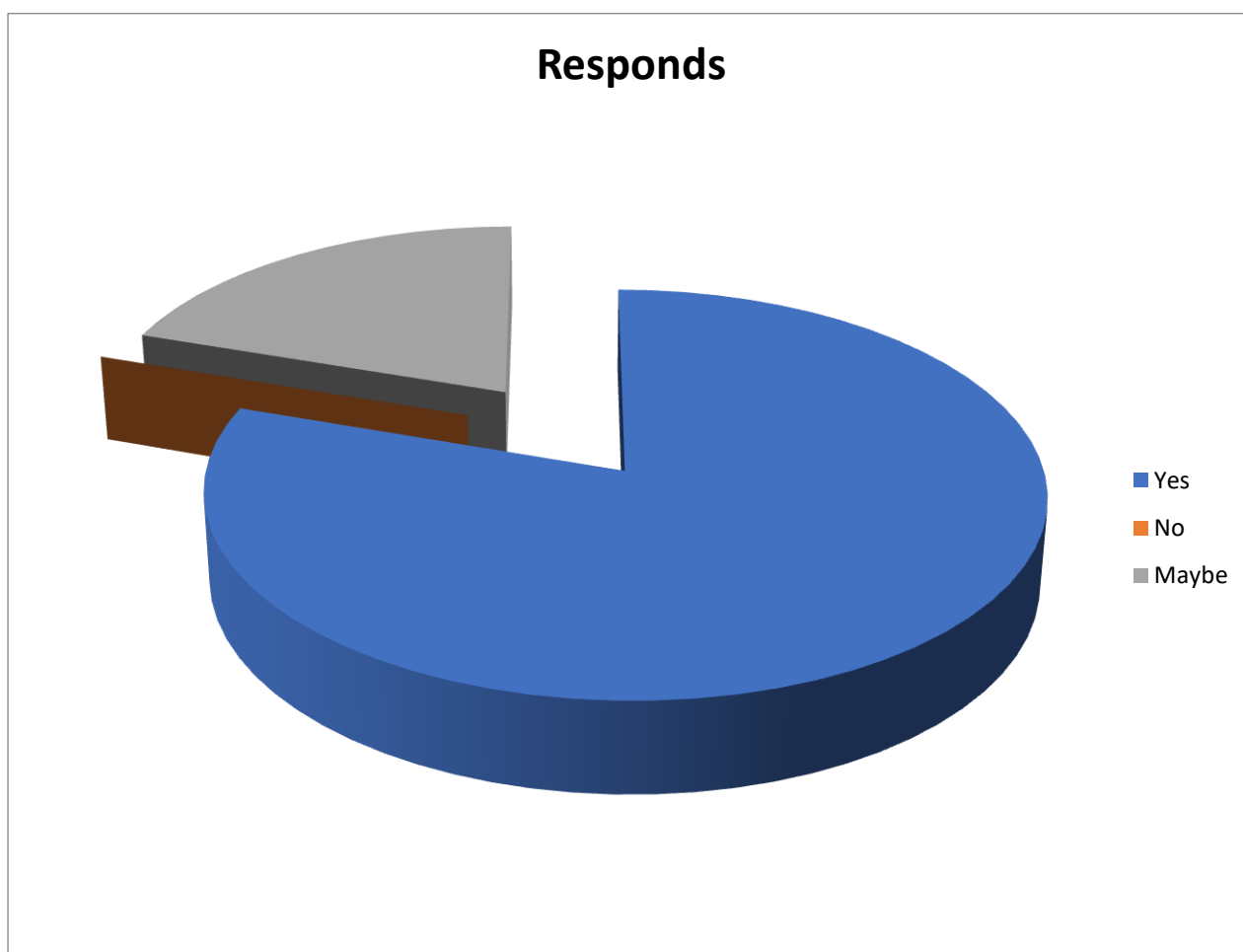


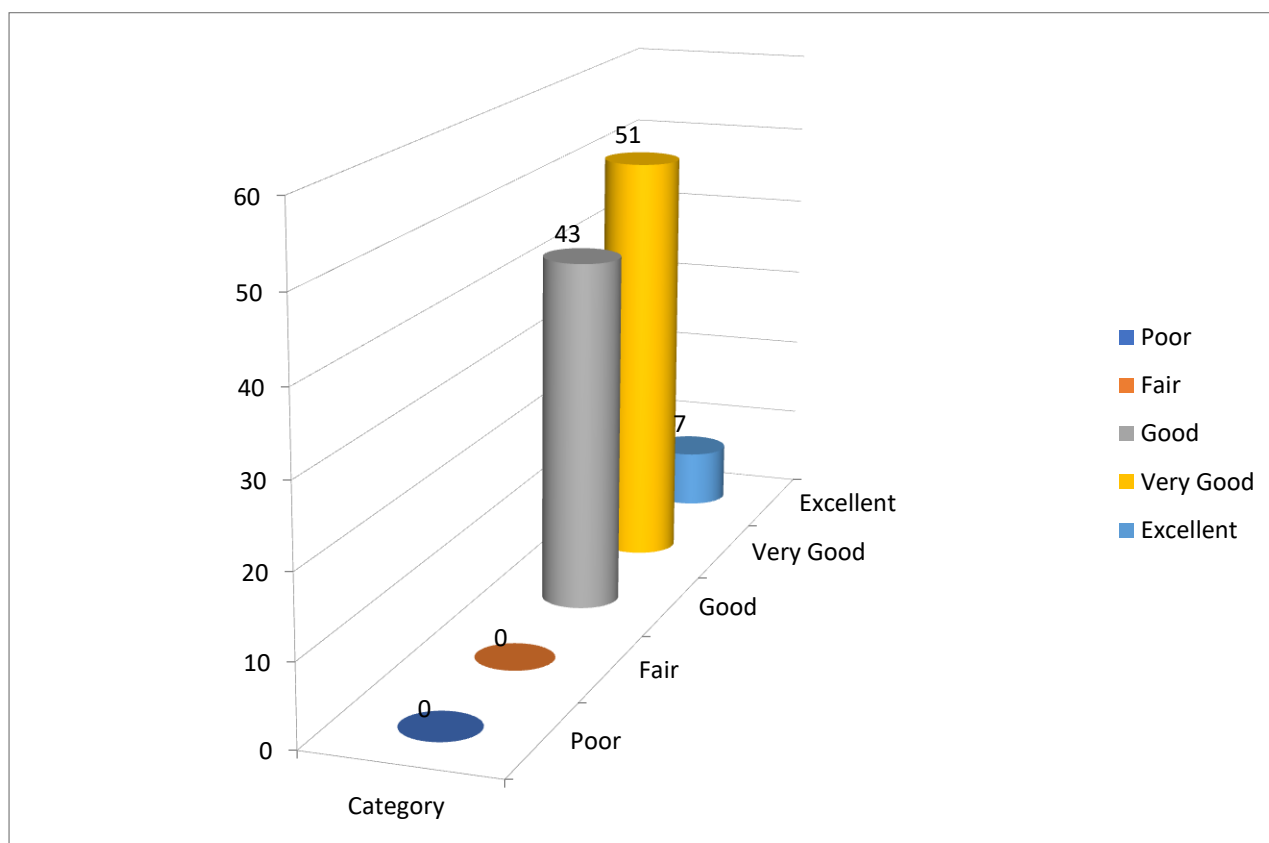
Table: 15. T & D in banking sector helps in improve the leadership and managerial skills.

Particulars	Responds	% of Responds
Poor	-	
Fair	-	
Good	43	42.6
Very Good	51	50.5
Excellent	7	6.9
Totals =	101	100%

Interpretation: From the above table, it shows 43 responds of 42.6% says GOOD, 51 responds of 50.5% says VERY GOOD, and 7 responds of 6.9% says EXCELLENT.

Inference: Highest % of 50.5% are GOOD, and lowest % of 6.9% are EXCELLENT.

Charts: 15. T & D in banking sector helps in improve the leadership and managerial skills.



Tables: 16. Employees acquire technical knowledge skill through training.

Particulars	Responds	% of responds
Yes	90	89.1
No	-	-
Maybe	11	10.9
Totals =	101	100%

Interpretation: From the above table, it shows 90 responds of 89.1% says YES, 11 responds of 10.9% says MAYBE.

Inference: Highest % of 89.1% responds are YES, and lowest % of 10.9% are NO.

Charts: 16. Employees acquire technical knowledge skill through training.

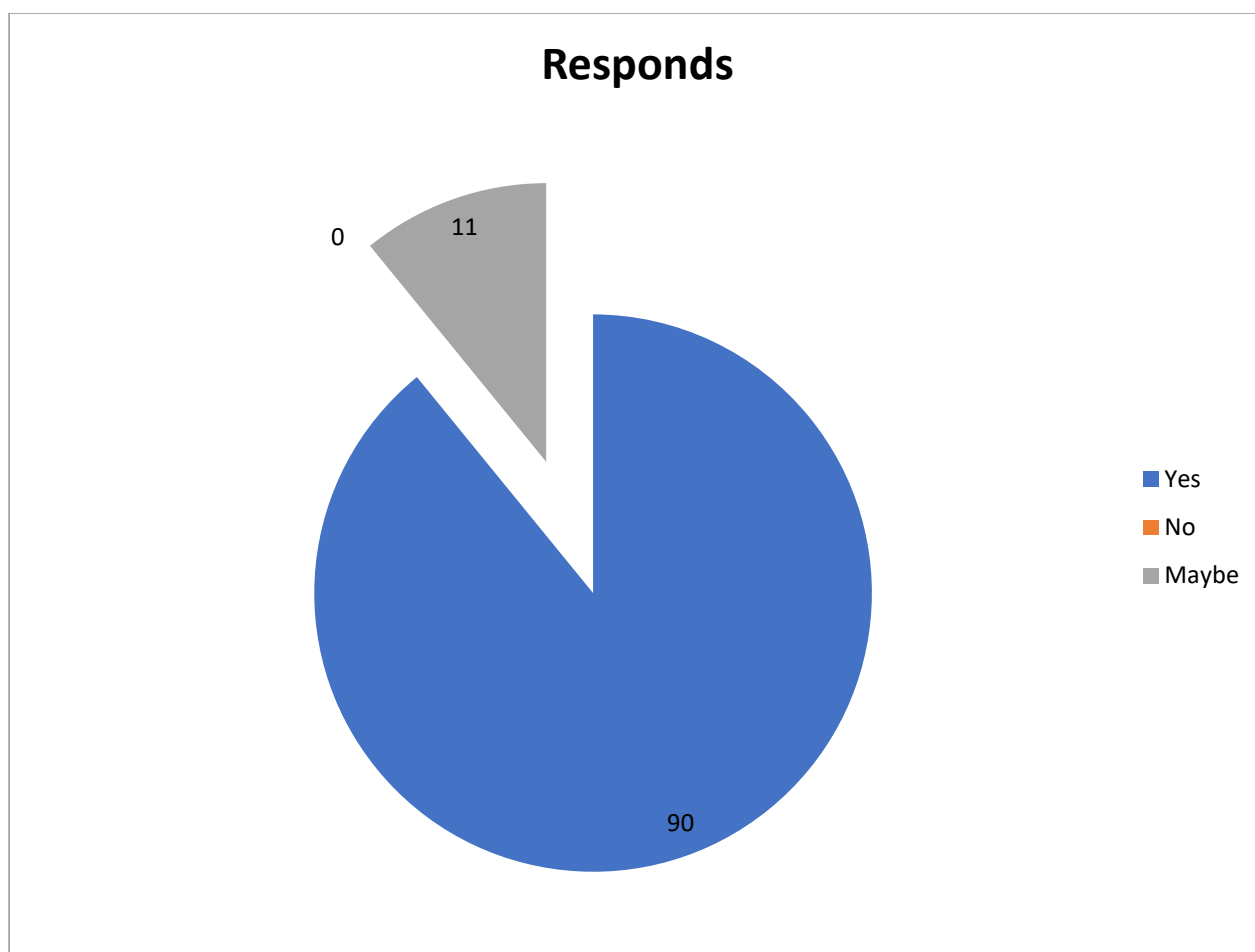
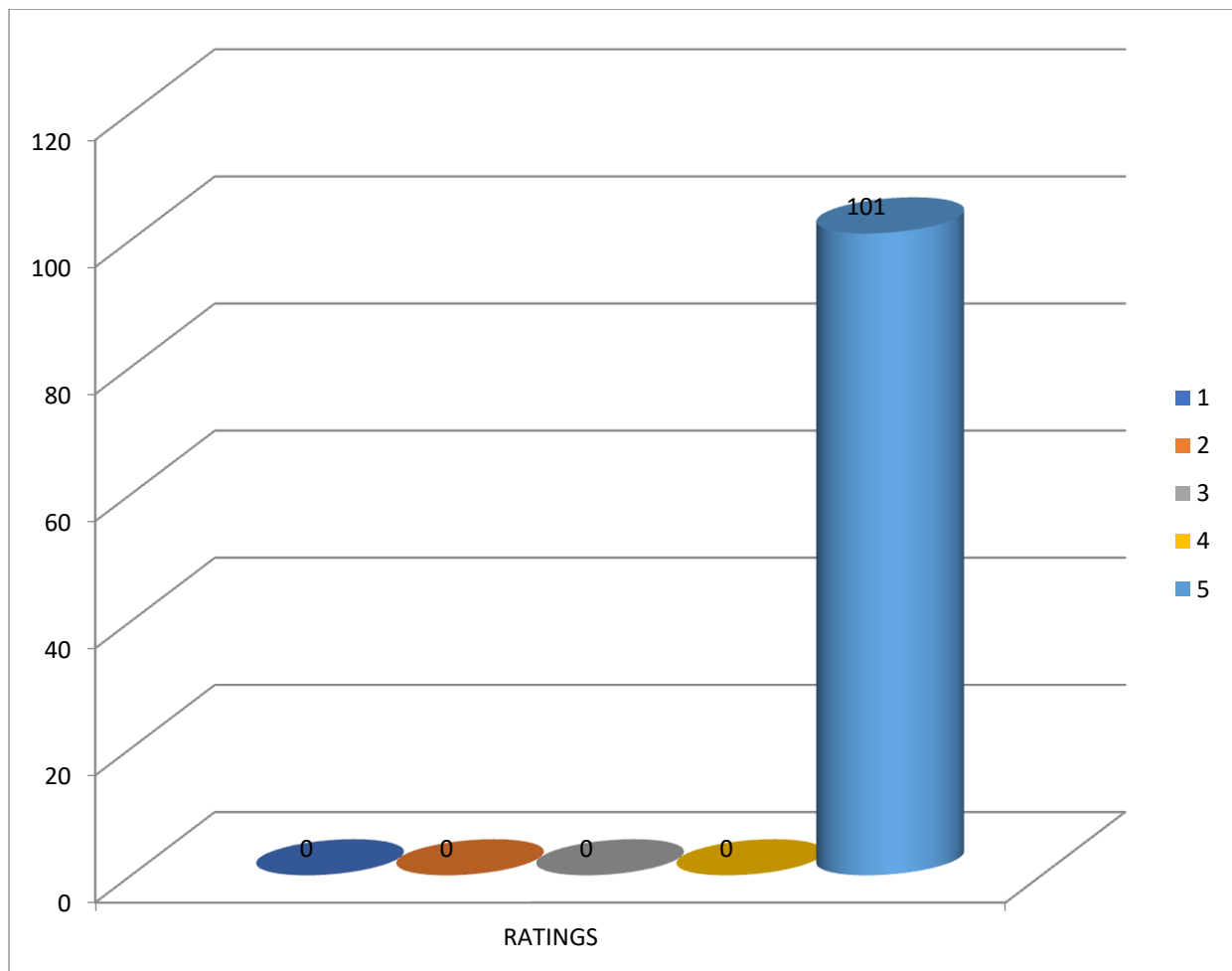


Table: 17. How do you rate T & D in banking sector helps in improving the bank efficiency.



Inference: Highest rating is with 101 responds of 100%.

CHAPTER - 5

5. FINDINGS, SUGGESTIONS, AND CONCLUSIONS.

5.1: FINDINGS.

- **100%** is the highest for the Respondents selects TALENT, HARDWORK and KNOWLEDGE as more important in developing bank sector.
- **79.2%** of Respondents selects AGREE for the consistent training method for providing quality service for customers in bank sector.
- **58.4%** Respondents selects STRONGLY AGREE induction training given as adequate importance.
- **92.1%** Respondents selects ON THE JOB method as the training method.
- **82.2%** Respondents selects CUSTOMER SATISFACTION which is more important for training and developing the bank sector.
- **89.1%** Respondents selects YES for the induction training is given adequate importance in banking sector.
- **54.5%** Respondents selects SATISFY as the training and developments satisfy the ego of employees.
- **96%** Respondents selects YES as whether training programs are well planned.
- **55.4%** and **42.6%** of Respondents AGREE and STRONGLY AGREE whether T&D reduce the stress level of employees.
- **89.1%** of the Respondents agrees that employees acquire technical skills through training.

5.2: SUGGESTIONS.

It is suggested that,

- More training programs on marketing and customer service as they help in generating more business for the bank.
- An advisory role as a consultant to the top management can be entrusted to the trainers.
- Trainers to act more like a counsellor and assists the trainees in implementing the new skills gained by the training.
- The Banks should have a systematic training budget.

5.3: CONCLUSION.

- Updated knowledge current trends in IT and business activities are visible changes in banking scenario present days.
- Banks are competing with one other while facing the emerging challenges and going global.

A STUDY OF IMPACT ON TRAINING AND DEVELOPMENTS IN BANKING SECTOR.

1.Name

2. Gender

Mark only one oval.

- Male
- Female

3. Which category below includes your age?

Mark only one oval.

- 21 - 24
- 25 - 30
- 31 – 35

4. Your Occupation?

Mark only one oval.

- Student
- Employed
- Unemployed

5. From the below option which one is important for developing in banking sector?

Mark only one oval.

- Talent
- Knowledge
- Hardwork
- All the above

6. Do you agree consistent training methods provide quality service for customers?

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

7. Induction training is given adequate importance

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

8. If you selected as an employee which training method do you choose?

Mark only one oval.

- On the job method
- Off the job method

9. Training and Development is more important in Banking sector to ?

Mark only one oval.

- Improve bank efficiency
- Employee satisfaction
- Customer satisfaction

10. Do you think induction training is given adequate importance in banking sector?

Mark only one oval.

- Yes
- No
- Maybe

11. How you satisfy that Training and development satisfy the ego of employees in banking sector?

Mark only one oval.

- **Highly satisfy**
- **Satisfy**
- **Neutral**
- **Dissatisfy**
- **Highly Dissatisfy**

12. Do you agree Training programs are well planned?

Mark only one oval.

- **Yes**
- **No**
- **Maybe**

13. T & D enhance the effectiveness and efficiency of work being performed by employees?

Mark only one oval.

- **Fair**
- **Good**
- **Very good**
- **Excellent**

14. T & D minimize the faults in operations?

Mark only one oval.

- **Strongly disagree**
- **Disagree**
- **Neutral**
- **Agree**
- **Strongly agree**

15. T & D reduce the stress level of employees

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

16. Training programmes are periodically reviewed and improved?

Mark only one oval.

- Yes
- No
- Maybe

17. T & D in banking sector helps in improve the leadership and managerial skills?

Mark only one oval.

- Poor
- Fair
- Good
- Very good
- Excellent

18. Employees acquire technical knowledge skill through training?

Mark only one oval.

- Yes
- No
- Maybe

19. How do you rate T & D in banking sector helps in improving the bank efficiency?

Mark only one oval.

BAD 1 2 3 4 5 EXCELLENT

REFERENCES:

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