Chapter V

CONCLUSIONS
AND
SUGGESTIONS
The significance and value of training has long been recognized. Mortia (1987) says 'your business and its future are in the hands of the people you hire'. Again, consider the popular and often repeated quotation "Give a person a fish and you feed him for a day. Teach a person to fish and you feed him for a lifetime". This simple but profound saying is attributed to the people who lived in the 5th century B.C. given today's business climate and the exponential growth in technology with effect on the economy and society at large, the need for training is more pronounced than ever.

Traditionally, T&D was not viewed as an activity that could help organizations to create "value" and successfully deal with competitive challenges; time passed and led changes to rule the organizations. Lawler (2000) points out 'market forces, technological change and evolving employment relationships have come together to compel organizations to pay closer attention to maintaining and developing human capital'. As a matter of fact every employee requires training in his job. Training and development in the most simplistic definition is an activity that changes people's behaviour. Increased productivity is often said to be the most important reason for training. But also to motivate and inspire workers by letting them know how important their jobs are and giving them all the information they need to perform those jobs is too important.

Fast global changes and increasing competition have made the new business environment more uncertain and complex. Organizations are
finding themselves difficult to sustain, they are reorienting themselves by
sharpening their core competencies and becoming more lean mean and
thin. People with the right kind of skill, competencies and motivation are
supposed to be the assets of today. They are being treated as a strategic
resource.

In the present environment of rapid advancement in technology and
increasing competition, organizations are targeting the lowest possible
waste and the highest possible quality. Bandly (1999), an Australian
researcher, has found that 'the profitability of firms is directly related to
quality and quantity of training they provide'. A recent survey of
competitive and innovate companies with skilled and knowledgeable
staff find it easier to obtain skills at all levels than do other companies
which probably reflects their relatively greater attractiveness to
prospective employees (Allen Group; 1999).

In view of this, the study has tried to give an overview of parameters
that need to be taken into consideration for training delivery and various
methods of training that should be taken into consideration.

Employee training and development is a multibillion-dollar business
(Baldwin and Padgett, 1994). The volume of training in the Banks has risen
manifold in the last two decades. Consequently the number of training
institutions has increased significantly. In money terms, the cost of
training also has gone up quite sharply (Barthakur, 1990). Survey evidence
suggests that greater than 90% of all organizations engage in some form of
employee training and development (Baldwin and Padgett, 1994). Ironcally extensive research on the effectiveness of employee training
and development has not been conducted in banks. Keeping this in view
an attempt has been made by the researcher to study and analyze the
perception of banking employees regarding the effectiveness of training
and development programmes they have till date undergone in their
training institutes. For this purpose a well designed questionnaire of
Linda (1998) was selected and was subjected to Pilot-testing.
The questionnaire comprises of three parts. Part first shows the status of Training and Development in the organizations and consists of three dimensions - Training and Development policies, Training need’s analysis, Management’s attitude towards training and development.

Second part ‘Training Delivery and Methodology’ comprises also of four dimensions- Role of trainer, Methods of training, Training environment & Facilities and Accountability & Reward.

Third part shows the effectiveness of Training and development activities which constitutes of dimensions namely Satisfaction with overall training, Improvement in behavior and attitudes and various types of Skills which in line goes with Katz (1974) conceptual study, which argues that employees need three essential managerial skills in their day-to-day operations, namely technical, human and conceptual. According to Katz (1974), technical skills are an understanding of, and proficiency in, a specific kind of activity, particularly one involving methods, processes, procedures or techniques. Human skills are primarily concerned with ‘people’, in the sense of the ability to work with other people. Finally, conceptual skills mean the ability to think and conceptualize about abstract situations, to see the organization as a whole and the relationships among its various sub-units and to visualize how the organization fits into its environment.

Further all the dimensions comprises of few items and at the end of the questionnaire respondents were allowed to share their opinion , feelings, suggestions, and the problems regarding the ongoing T & D system system in their organisations.

Respondents were requested to give response to each item on 5-point (Likert-type) scales ranging from ‘Not at all true’ to ‘Very true’ and ‘Not at all’ to ‘Very large’.

To make analysis of the data easier, the mean scores were converted into percentage through the formula \( \frac{X}{5\times100} \). For example, if the mean score of Training Policies is 3.887, then \( 3.887/5\times100 \) gives the mean
percentage score of 77.75.

CONCLUSIONS

PRIVATE SECTOR COMMERCIAL BANK

Overall Status Of Training And Development In The Private Sector Commercial Bank.

The present study reveals that the employees i.e., Managers and Non-Managers of the J & K Bank are somewhat satisfied with their organization regarding catering training and development skills, and status attached to training and development system, as it has received a total-mean score of 3.398 from the records shown in Table-1.3 chapter 4. The employees of the sample organisation are moderately satisfied with their training policy. They are of the opinion they the bank is not having a well designed training policy.

However the informal discussions with the employees indicate that though investments are made in training and employees are deputed to various training programmes, but they are not satisfied with the training policies and practices of the bank. They feel that the organisation does not have a formal and clear training policy.

The managers overall are largely satisfied with the top managements’ role towards T & D Shown by the mean score 3.723 and Non-Managers are moderately satisfied with their role as they perceive that the mgt. is not willing to invest a considerable part of their time and other resources to ensure the development of employees shown by the received mean score 3.015 for item No. 5, table 1.5, Chapter-IV

Both Managers and Non-managers of the sample organisations believe that the top management largely supports the development of
new skills and knowledge among all levels of employees. They show commitment towards training and development by spending time, promoting and delivering it, but during budget cuts they moderately preserve T & D opportunities for their employees depicted by the mean scores 3.491 and 2.985 table 1.5, chapter-IV.

Training Needs Analysis is a crucial element in any training endeavor, so the employees must be sponsored for trainings on the basis of carefully identified training needs.

The managers so far possess somewhat positive perception regarding training needs analysis (conveyed by Table -1.6 shows a mean score of 3.144). Mean score 3.251 and 2.651 of 10 and 11 item No.'s convey that managers are to some-extent sponsored for training programmes on the basis of carefully identified developmental needs and they do not to a large extent participate in determining their training needs, but when they go for trainings they have understanding and knowledge to the tune 70.62 percentage of mean score what they are expected to acquire, shown by mean score 3.531 of item No. 12.

It is drawn out that the perception of Non-Managers resemble with that of Manager regarding the TNA. They also believe that to a large extent they do not participate in determining their needs and their needs are not carefully identified before trainings as depicted by mean scores 3.2 of item No.10.

Overall TNA clearly manifests unanimity in the perception of managerial and Non-Managerial respondents. These findings confirm those reached in Indian Steel Industry (Jain, 1985) and Banking Industry (Maheswari, 1981). These upheld the view that most of the Industries in India put up a very poor performance in respect of training.
Overall Training Delivery And Methodology In The Private Sector Commercial Bank.

Training delivery and methodology keep the employees updated with a new set of skills and knowledge and the employees of the Jammu and Kashmir bank are moderately satisfied with its training delivery and methodology.

The work force of an organization becomes a resource “only when appropriate doses of knowledge, skills and attitudes are provided to them for transforming them into the productive workforce”. (Bhatia, 1989). Thus this transformation is possible through training and development activities.

Trainers play a key role in enhancing the employee’s skills and attitudes. They do believe that the trainer specifies the goals of training at the beginning of each training session and motivate the trainees about the need to practice whatever they learn and how to identify the mistakes they commit and make.

Raining environment and facilities have a strong influence on trainees. They are largely satisfied with various types of facilities and with the existing training environment of the training centres shown by the mean-scores 3.67 and 3.58, table 1.10, chapter-IV, but at the same time they mark moderate satisfaction towards library and transport facilities.

The employees perceive that the combination of various on the job and off the job training methods are moderately used for training depicted by the received mean score 2.697 and 2.668, table 1.9.

Although the training methods, which are more prevalent in their own training institutes, are mostly based on lectures followed by question answer session.

The study shows that J&K Bank mostly follows routine training methods like orientation and job rotation and lecture. Less usage is seen of improved training methods.

The trainees perceive that whatever they learn in Training Institutes
there is moderate accountability of it at the workplaces.

**Overall Effectiveness Of Training And Development In The Private Sector Commercial Bank.**

The employees of the organisation depict moderate effectiveness of training and development activities depicted by the mean score 3.369

Non-Managers are moderately satisfied with the T & D programmes. They do believe that the time spend during training is well spent but the organisation moderately supports the efforts of employees for continuous improvement in knowledge and skills.

The employees of the organisation perceive large improvement in their behaviour and attitudes. They feel more confident, open minded and improved relationship among associates and colleagues (see table 1014, Chapter-IV).

Employees perceive moderate application of various types—Human, Technical and Conceptual skills on the job, only Personal-development, Problem-solving and Decision-making skills have large application on the workplace as indicated by the Managers of the organisation.

There is same perception towards Usefulness of various types of skills except that of Personal-development, Team-building, Motivating others and decision-making where employees large usefulness on the job.

The perception of the employees of the J&K Bank ltd. with regard to various dimensions showing effectiveness of the training and development in their organization, depict moderate effectiveness of the training and development practices they have undergone, which indicates that there is a lot of scope for skill improvement in the effectiveness of T&D.
PUBLIC SECTOR COMMERCIAL BANK

Overall Status Of Training And Development In The Public Sector Commercial Bank

Importance of training and development has been influenced by increase of international competition and success of economies like those of Japan, China and Germany. Beardwell and Holden (1994) claim that further technological developments and organizational change have led some organizations “to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous importance and investment in training and development”.

The employees of the state bank of India are to a great extent satisfied with the status accorded to training and development by their organization as shown by mean score 3.562 in Table 1.17 Chapter-IV.

The employees of SBI are to a large extent satisfied with the training policy adopted by the organization as it has received a mean score of 3.888 and the Managers perceive that the management’s attitude is also to a great extent satisfactory and its Non-Managers are not of such opinion. They (N-managers) to a large extent believe that the top mgt. of the organisation supports development of new skills and knowledge among all levels of employees and training of workers is given due importance but during budget cuts the top mgt. do not do all they can, to preserve T & D opportunities for employees and to somewhat extent they show their commitment towards training and development by spending time, promoting and delivering it.

Despite the importance of conducting needs assessment the employees of the SBI are moderately satisfied with their analysis of training needs and they are not given opportunity to determine their own training needs.
Training Delivery And Methodology In The Public Sector Commercial Bank:

The employees of the SBI are moderately satisfied with its organizations training delivery and methodology depicted by its received mean score 3.44 which is clear in the table 1.21 chapter 4.

Trainees face real challenge in finalizing a methodology or selecting methods for training, which cover the principle of effective learning. They become the facilitators of learning for employees and employees also depict their large satisfaction level regarding their role while imparting training.

Various methods used by the training institutes of SBI to train employees are just moderate as perceived by the trainees of SBI. They do not make more use of latest type of skills like Management Games, Role play, Case study etc.,.

Regarding training environment and facilities available in the training institutes during training employees are largely satisfied. At the same time, they do not forget to express moderate level of accountability and reward system prevalent in their organization.

Effectiveness Of Training And Development In The Public Sector Commercial Bank:

The ultimate goal of training is that the learning that occurs during training be transferred back to job, so that the organizational as well as individual objectives are fulfilled. According to Noe and Schmitt (1986) ‘positive trainee reactions, learning, behavior change and improvement in job related outcomes are expected from well designed and well administered training programmes’.

The perception of the employees towards the effectiveness and T&D programmes is in between Moderate and Large levels, evident in Table 1.26 chapter 4, which has shown a mean score of 3.521 and 70.429
percentage of mean score.

The trainees are largely satisfied with training and development activities provided to them. They feel large improvement in their behavior.

Regarding application and usefulness of technical, human and conceptual skills, the Non-Managers of the organisation have reacted moderately. The Managers have applied largely all types of skills and has resulted in large effectiveness.

**DIFFERENCES IN PERCEPTIONS OF TRAINING AND DEVELOPMENT SYSTEM**

In this study, no perceptional differences exist among employee groups' in respect of the "Status of training and development" and "Training delivery and Methodology", evident in table 1.31 and 1.32 chapter 4.

Differences are pronounced between the management staff of the sample organisations and within the employees of the Public sector commercial bank towards the "Effectiveness of Training & development Programmes". Evident in table 1.33, Chapter-IV.

In general, both management as well as support staff have viewed training and development moderately.
Findings

The present study after analyzing various parameters reveals the following findings:

- The existing training policy of the J&K bank is satisfactory to some extent. They don’t have a formal and clear policy for T&D. In the case of SBI, their policy is to a large extent satisfactory.

- According to the Manager’s, Management’s attitude towards T&D is to a large extent satisfactory in the sample organizations.

- The Non-Managerial staff is only to some extent satisfied with management’s attitude. Though the top management adequately emphasizes on employee training, but the practice falls below the expectation at the time of promoting or delivering in both the organizations.

- The employees in both the banks are not sponsored for trainings on the basis of carefully identified training needs.

- Managers perceive that trainer largely plays a key role in changing the employee’s skills and attitudes in both the organizations but the non-managers of the J&K bank are moderately satisfied with it.

- The employees of both the organizations point out that during training they are not provided enough opportunities to practice whatever they learn.

- In the J&K bank, orientation methods are mostly used for training employees followed by job-rotation in the case of managers and lecture method in the case of non-managers.

- In the SBI various on the -job and off the -job training methods are moderately used, wherein Lecture method is mostly used as
a medium of training for managers and orientation for non-managers followed by other methods.

- In the sample organizations mostly traditional training methods are used and less usage of the other methods is seen.
- Regarding training environment and facilities other than library and transport facility, the employees of the sample organization seem to be largely satisfied.
- The concept of accountability and reward is moderately prevalent in the organizations as is indicated by the employees of the sample organisations.
- The Non-Managers and the employees of SBI believe that they are not provided training as an incentive for increased work performance but the Managers of the JKB are of such opinion.
- There is moderate effectiveness of T & D programmes in the J&K Bank
- In the State Bank of India the effectiveness of T & D programmes lies in between the moderate and large levels.
- The managers of both the organizations are largely satisfied with the range of T&D activities provided to them. Whereas the Non-Managers of the J & K Bank are moderately satisfied.
- In the sample organizations, the employees are largely feeling improvement in their behaviour and attitudes after receiving the training.
- Managers of the J&K bank perceive that they have largely applied only Analytical ability, Problem solving and Decision-making skills on the job. Its Non-Managers perceive moderate application of all types of skills on the job
- There is large application of all types of skills on the job perceived by the Managers of the SBI and its Non-Managers have shown moderate application regarding all types of skills.
- Non-Managers of the J&K bank perceive moderate
effectiveness of all types of skills. Its managers perceive only Personal development, Motivating others, Problem-solving and Decision-making skills largely effective on the job.

- In SBI, Managers perceive that all types of skills have been largely effective. Its Non-Managers perceive moderate effectiveness of all types of skills.

- There is insignificant perceptual variations between the Managerial staff, the Non-Managerial staff, and within the employees of the sample organisations regarding Status of T&D.

- All the employees of the sample organisations are possessing similar perception with regard to Training Delivery and Methodology.

- Significant perceptual variation is evident in the two comparison groups in respect of effectiveness of Training and Development programmes but between the Non-Managers and within the employees of the Jammu & Kashmir Bank the difference is insignificant.

- Location of the training centres is not easily accessible, with the result the trainees are facing a lot of difficulties to reach there.

- There is no adequate library facility in the training centres. Consequently the trainees after having training session can not get the broad information regarding the topic under discussion.

- The advanced training institutes are mostly situated outside the State of J&K, the employees of the state are facing a lot of difficulties especially in respect of climate and food intake, which affects their health and ultimately training gets suffered.

- Mostly female employees resist to go to training to far off places due to family or other bindings.
Suggestions/Implications

The overall summary of the research reveals that the Training and Development policy of the sample organizations need to be revamped for effective results. There has to be a well-defined training and development policy.

TOP MANAGEMENT
- The management needs to ensure that their commitment towards training and development has a practical implementation and is not restricted to board rooms only.
- There should be a sincere commitment by top management for training as a policy. The importance of training to Organisation will then be enhanced.

TRAINING NEEDS ANALYSIS
- Supervisors should be involved in needs assessment because training is designed to solve present or future problems, overcome a gap or deficiency or prepare employees for future specific needs or general job opportunities, supervisors should participate in identifying the training needs. This helps to ensure that training programmes meet high priority needs as perceived by the relevant stakeholders.
- The selection of the participants should be with reference to specific relevance of the course for improved job performance. This creates the need fulfillment and an urge for learning and at the same time investment, time and caliber get properly utilized and benefited.
- Employees need to be given opportunity to determine their own training needs. To bridge the existing skills and knowledge gap they need to be provided systematic and need-based training.
and while upgrading /introducing new technology concrete efforts should be made to align HR system to the business goals.

The training imparted to any individual should be relevant as per his/her job profile.

SELECT TRAINEES CAREFULLY

Trainees learn best and are more likely to apply their newly learned knowledge and skills when they recognize current or impending needs. Trainees should know the criteria for selection and view the selection as a message of positive regard and contribution and potential. Successful training and its long-term application on the job is possible only when right people are provided with the right trainings at the right time and are supported by the right kind of organisational environment.

PROVIDE ORIENTATION FOR SUPERVISION

Supervisors can ask for and participate in advance orientation sessions regarding the training programs to which they will be sending their employees. They can discover the highlights of the training so that they can cue their employees in terms of what to expect, provide proper role model for them and reinforce the desired behaviour following training. These advance sessions are especially useful when training programs have evolved over time incorporating revision of contents.

INTENTION TO TRANSFER

Trainees need to have intention to transfer training to workplace. Relatively little attention has been given to motivational factors impacting training effectiveness. The
motivation to transfer is the intention of the learner to use the
skills on the job and is influenced by the learner's confidence in
their ability to use the new skills, by their perception of the
relevance of the training to their workplace, by their ability to
identify work situations where the new skills would be
appropriate and because they believe that use of the new skills
improve their job-performance.

PROFESSIONAL SKILLS

- Employees should be made to grow in a specified area of
  Banking and exposed to sustained trainings to help them to
  acquire professional skills.

- The training should be area specific in order to create
  professionals instead of creating jack of all trades.

PROVIDE POSITIVE TRAINING ENVIRONMENT

- Trainees will be primed for transfer if the timing of the training
  is right which builds on the concept of the teachable moment. In
terms of location, sometimes training embedded in the work
itself is most effective while in other cases offsite location
protects trainees from work-related interruptions and
distracters. As well, the physical surrounding and facilities
during training should be comfortable and pleasant.
Supervisors who help to provide this type of positive learning
context create a supportive climate for transfer.

QUALITY

- The quality of training should be given a high priority. It should
  not be merely for meeting statutory requirements but must be a
  focal point.
DEVELOP TRAINEE READINESS

- Instructors can stimulate trainee readiness for the learning to come by carefully preparing and distributing a number of devices designed to hook training interest in advance of the training session. This could include attractively packaged pre-course material distributed to trainees before the start of the program. These may include simple description of how the program fits into the mission of the organisation, examples of prerequisites needed for the course or simple self assessment exercise that allow trainees to score themselves and identify areas of potential development.

METHODS

- Such training methods need to be encouraged wherein trainees get mentally and physically involved like Role-Playing, Group Discussion, Case Study, etc, so that the trainees find themselves alert and an essential part of the event.

PROVIDE PRACTICE OPPORTUNITIES

- Opportunities for practice of new learning provided during training gives trainees the chance to put newly acquired knowledge to work. They are safe opportunities to experiment with new skills and give instructors the chance to note individual levels of achievement and difficulty. They also give trainees chance to ask questions, try alternatives and gain confidence. One of the keys to success in this strategy is developing practice opportunities that are relevant to levels of trainee skills and convincing trainees that they can benefit from doing so.
ACCOUNTABILITY

Organisations must take up Accountability system in their organizations as they owe it to themselves. Trainees report greater intentions to use the training when organisations hold employees accountable for the training they receive (Baldwin & Magjuka, 1991).

TRAINEES RESPONSBILITIES

Besides the responsibilities of Management the trainees also need to play their role.

- The trainees should also understand the concept and importance of training for individual and organizational development.
- They should actively participate in the process starting from the need assessment to training delivery.
- The attitude towards the training should be enthusiastic rather than considering it as a break from routine job.
- Trainees should establish a regular time for periodically reviewing their course material following the training program. Research studies of memory following learning strongly indicate a sharp drop-off in recall capabilities following initial input. This decline is even worse when other factors interfere with immediate and regular application of the knowledge or when significant time passes before the individual reviews the materials. In short, everything points in the direction of the desirability of early and frequent reviews.
- The trainees need to make conscious and diligent effort to learn and assimilate the training inputs to advantage. They should approach training seriously and be ever alert to pick up concepts and techniques for application in the post training situation by the same token.
MAINTAIN AN IDEAS OR APPLICATION NOTEBOOK

- One way of doing this is by converting general principles into specific practices through such a notebook. For each session trainees can, on a sheet of paper in this notebook record on the left-hand side the idea, concepts or principle (what I heard or learned) and on the right-hand side the application of it (how I intend to use it). This notebook provides a self-discipline mechanism encouraging trainees to look for useful ideas throughout the training program instead of relying on their recall abilities.

POST-TRAINING ENVIRONMENT

- Post training environment can encourage or actually prohibit the application of new skills and knowledge on the job, so trainees must be provided an environment where in they can apply their newly acquired skills and behaviour.
- Post training placement of the individuals should be made in consideration of his/her acquired skills.

PROVIDE OPPORTUNITIES TO PRACTICE NEW SKILLS

- Supervisors must ensure that all the key ingredients for successful transfer are provided. Supervisors can assign trainees to the kinds of job tasks or special projects that will not only give them the chance to use what they learned but actually require them to apply it, in other words, supervisors can give trainees some control of their transfer destiny by assigning them to viable tasks that allow them to experiment with new learning.

EVALUATION

- The systematic evaluation at different stages. Pre-training, on-training, and post-training levels, should be done objectively.
PROVIDE REFRESHER SESSIONS

- Instructors can combat recall/retention/application problems among trainees through the preparation of simple and straightforward refresher courses. The purpose is to provide brief but coherent summary of the essential concepts and skills learned earlier. A problem-solving session should also be included to allow participants a chance to share tales of their success and discuss why they have not been able to transfer to some of the program ideas.

OTHER

- Adequate measures should be taken to encourage the female staff to go for outstation trainings.