Chapter – V

SUMMARY AND FINDINGS,

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SUMMARY

The banking industry in India, in the new millennium, is also moving towards international best practices in banking supervision for achieving and maintaining stability and also to combat competition from global players effectively.

Keeping this in mind banks have to create an environment in which they will be able to expand business largely through redeployment, extensive training and better incentives. There is a pressing need to develop work practices. Incentive structures need to be conceived, supported by appropriate training and motivation, which align the employee's goals and orientation with the core competencies and strategic advantages of the institution.

The recommendations of the second Narasimhan Committee could provide useful guidance to banks in designing new recruitment practices
and training facilities. The committee recommended a system of recruiting skilled manpower from the open market, including lateral induction of experts. Supporting this should be an ongoing strategy of redeployment of existing staff in new business and activities, after suitable training. Banks could also explore the feasibility of entering into collaborative arrangements with universities and other institutions in India and abroad, to identify and provide specialized training to the financial services industry with an ongoing flow of emerging training packages. This is particularly important for external regulatory agencies.

Executives constantly assess the performance of their first line supervisors and try to ascertain how to improve performance in order to meet current and future challenges. Necessity to cope with changing business environment in turn necessitates performance improvement. Performance improvement activities have immediate, intermediate and long-term effects that will have an impact on the development and growth of an organisation.

Imparting training to the employees is important to organizational development. In India, attention has been given by the industries, government as well as training institutions towards a systematic
development of employees. As a consequence of the awareness of management training in the country, there has been a growing need to find ways and means to determine the efficiency and effectiveness of training activities from the point of view of organizational improvement.

The study of training involves the creation of knowledge. Today, training is basically creating knowledge so workers can learn to go beyond their routine jobs and find ways to improve productivity and quality. In this research, knowledge is the outcome of training, and the creation of knowledge is a shared responsibility.

There is a lot of focus on training and its effect on job performance. There has been an ongoing interest in the theory of "emotional intelligence" that has raised the question of whether it is possible to improve the social and emotional competence of employees. Research in training and development, sports, psychology, and behaviour change suggests that it is possible. Social and emotional learning is different from cognitive and technical learning, and it requires a different approach to training and development.
Organizational including Banks increasingly provide training and development that is explicitly labeled as "emotional intelligence" or "emotional competence" training. However, the guidelines presented in this study would apply to any development effort in which personal and social learning is a goal. This would include most management and executive development efforts as well as training in supervisory skills, diversity, teamwork, leadership, conflict management, stress management, sales, customer relations etc.

A developing country like India cannot afford huge investment for gaining competitive advantage through technology alone. It would be desirable to achieve the best results through employees by adopting various techniques for plotting their contributions. Employees effectiveness is a three dimensional concept. It requires employee up gradation is knowledge, skills and attitudes. While the knowledge dimension could be easily strengthened, a lot more hard work has to be put in for skills development by the employees. A really challenging task in India is the development of a positive attitude in employees.
Training can and will produce positive results if it is based on clearly defined needs specific to the workplace and if it is delivered with a view to those needs and the ways in which employees learn.

No matter how successful training is in meeting objectives, its effect will decline with time if reinforcement is not provided in the workplace on a regular and consistent basis. Such reinforcement should be the routine responsibility of supervisors and managers. It can be provided through regular monitoring of performance on the job, recognition of proper performance and routine reminders through the use of short meetings, notices and posters.

The past few years have witnessed increased interest by governments, business associations and organized labour, academics and research organizations in innovative workplace practices, also referred to as high-performance work practices in some context. Such practices include flexible work organization with fluid job descriptions and minimal hierarchy, a commitment to employee training, increased employee involvement in the operation of the organization, increased information-sharing in the workplace, financial gain-sharing by employees (e.g. profit-sharing or share ownership), work process
designed to promote health and reduce stress, and family friendly policies that support employees in balancing work and family responsibilities.

FINDINGS

1. Most of the attitudinal variables were significantly changed due to training in the experimental group whereas; there was no significant change in the attitudinal variables in the control group.

2. After the first training was over the subjects were able to become more realistic in evaluating their self-esteem and motivation towards training. Hence, there was a reduction in the scores. Later, as the training proceeded, subjects became more positive about the inputs being received. In other words, they held more positive on more favourable attitude towards training after the training.

3. Training enabled the subjects to become more realistic in the four attitudinal factors, viz., “quality of work-life”, “trainees’ expectation”, “training perception”, and “organizational
development” and further enabled the subjects to maintain the changes it had brought forth. The training also made them to be realistic in their expectations in solving their work-related problems, to be practical and assertive and to welcome change.

4. During the 2\textsuperscript{nd} and 3\textsuperscript{rd} assessments, the experimental group had started performing better in “quantity of work”. After the 2\textsuperscript{nd} assessment, the “quality of work” significantly improved which was sustained. The experimental group had increased their consciousness of “safety” and “attendance” after the 1\textsuperscript{st} assessment, but did not sustain further. There is no significant change throughout the study in “house-keeping” and “late-coming”.

5. Even though no training for the control group had been given, there was a significant improvement in “quantity of work” and “quality of work”. House-keeping was also improved after the 1\textsuperscript{st} assessment which sustained further. Changes were seen for “attendance” and “late-coming” during the 2\textsuperscript{nd} assessment, but it was not sustained after that.
6. Self-esteem of the experimental group is higher than the control group. The experimental group had higher mean value (16.46) for “motivation” during the 1\textsuperscript{st} assessment than the control group (14.87). Both the groups became more realistic with regard to motivation during the second assessment. Similarly, both the groups had a significant difference during the 1\textsuperscript{st} assessment and had become more realistic during the 2\textsuperscript{nd} and 3\textsuperscript{rd} assessments in “training perception” and “organizational development”.

7. The control group had a higher score than the experimental group in all the performance variables.

8. The contribution of attitudinal factors were only 24\% and 22\% for both the experimental and control group respectively. Some factors were negatively contributing.

9. Training had a significant impact on the self-esteem among the staff and thus helped them to perform better.
10. Training program had a positive impact on the motivation of the bank staff.

The investigation started with the following questions:

1. Whether training would significantly influence the attitude of trainees towards training.

2. Would there be an impact on their "On the Job Performance" due to attitudinal change.

3. Whether the training should be need based.

Their seemed to be dearth of study indicating the factor influence trainee’s attitude towards training and its impact on their job performance. Therefore, a pilot study was conducted to find out the factors influencing the attitude of trainees towards training. Since there was no questionnaire available for finding out the attitude of trainees, towards training a new tool namely "Training attitude Questionnaire" was conducted. The data was collected by using the questionnaire factors
were analyzed subsequently the tool was also tested for its reliability and validity. Factor analysis yielded six factors they are

a) Quality of work-life  
b) Self-esteem  
c) Motivation  
d) Trainees expectation  
e) Training perception  
f) Organizational development

In order to measure the on the job performance of the trainees a standard tool used in the public sector banks was utilized for the purpose of this study, which had the dimensions, namely-quantity of output, quality of work, safety, house keeping, attendance and later coming.

Based on the pilot study was the review of literature, the following hypothesis were framed and tested.

1. Major hypothesis were framed. Major hypothesis namely “Trainee’s attitude towards training in the experimental group would change positively due to training”.
**Sub-hypothesis:** All the following hypothesis are related to the experimental group, which had training and the results are given below.

a) Training would positively change the quality of work life of trainee’s.

b) Training would bring significant positive change in self-esteem of trainee’s.

c) Training would enhance motivational level for trainee’s.

d) Training would positively enhance trainee’s expectation on training,

e) Training would positively change trainee’s “Attitude towards organizational development”.

f) Training would positively change trainee’s perception on training.

**Major Hypothesis No.2**

Positive change in attitude would contribute significantly to better performance of trainees in experience group.

Sub-hypothesis: All the following hypothesis are related to the experimental group.
a) Training would increase quantity of output of trainee’s
b) Training would increase quality of output of trainee’s.
c) Training would improve safety implementation practices of the trainee’s.
d) Training would improve house keeping of trainees.
e) Training would improve the attendance of trainees.
f) Training would reduce late coming of trainees.

**Hypothesis No.3:** There would be no significant difference between the experimental group and control group on the attitude towards training before the training program.

**Hypothesis No.3a:** There would be a significant difference between the experimental and the control group on the attitude towards training after the training program.

**Hypothesis No.4:** There would be no significant difference between the experimental and the control group on their performance after the training program.
**Hypothesis No.4a:** There would be a significant difference between the experimental and the control group on their performance after the training program.

**Hypothesis No.5:** There would be a significant positive contribution of the trainee’s attitude towards training to their job performance.

**Hypothesis No.6:** There will be a significant difference in performance between trainees with high self-esteem and low-esteem and the intervention.

**Hypothesis No.7:** There would be a significant difference in performance between trainees with high motivation and low motivation after the intervention.

In order to test the hypothesis formulated for the present intimation before and after design with one experimental and one control was used. This can be described in the study as pro and post design with repeated measures. The attitude of trainees was manipulated with the help of
attitudinal training program along with performance improvements methods and contents.

Three assessments were conducted in three phases for experimental and control group. In the first phase, pre trainees assessment of attitude and performance was done.

After the initial assessment, a training program (attitudinal & performance improvement methods) was conducted for the trainees in the experimental group. The second phase (4 month after first training program) second assessment was done.

After the 2\textsuperscript{nd} assessment, the second training program emphasizing on self-esteem and motivation was given. In the third phase (5 months after the second training program, third assessment was done as a follow up).

Stratified random sampling was followed in order to have a reasonable representation from all the 10 sample public sector training centers. Data was collected from 200 hourly rated trainees from the total number of 400 trainees varying ages (21-57 years), with their work
experience varying from 2-34 years. From this total sample, 100 were taken as experimental group and the rest formed the control group. Training Attitude Questionnaire was sued to collect data pertaining to training attitude of trainees. A performance rating scale is mentioned earlier was used for measuring the performance of the trainees.

Reliability of the too, "Training Attitude Questionnaire" was obtained. Factor analysis revealed six factors pertaining to trainee. After collecting multiple regression was used to find out the contribution for the attitudinal factors to the over all performance of the trainees, ‘t’ test between the paired and independent, were used for comparing the scores on pre and post assessments, ‘t’ tests were also used for determining the difference between experimental and control group on the attitudinal factors and the performance variables.
SUGGESTIONS

Future Directions and Training in HRM

To be productive, training should become more and more learner-focused, and less teacher focused. Training should be in tandem with daily routines and requirements and this should normally lead to reward for professional development in line with corporate directions. To achieve these quality design elements must be incorporated in open learning systems.

Given the value of the personal and organizational effectiveness of EI-based capabilities, there is a clear need to integrate the valuation into banking organization’s functions. Banking organizations need to hire for emotional intelligence along with whatever other technical skills or business expertise they are seeking. When it comes to promotions and succession planning, EI should be a major criterion, particularly to the extent that a position requires leadership. When those with high potential are being selected and groomed, EI should be central. And in training and development, EI should again be a major focus.

Today, the banking industry is in the midst of a huge transformation. The voluntary retirement schemes floated by various
banks are largely driven by the need to have richer human capital, and the adoption of technology in various operational areas. The need of the hour is to impart knowledge more than learning, and to retool the experienced personnel into more valuable ones. The traditional approach of job rotation and promotional incentives too are being looked at in a different perspective. Banks today realize the need to design career paths and job profiles clearly for its personnel, as the flux of human capital across industries is not a barrier for the learners.

**Issues involved in Training**

The issue that a bank faces today is to have cost effective, highly accessible and efficient means of knowledge transfer. How can a bank ensure that its employees are knowledgeable than just literate/how can it harness the power of various media to impart the same knowledge across different learning curves’ Most importantly, how can a bank ensure that training goes in tandem with daily operations, without compromising on the quality aspect? How can a bank personalize the training need of its staff? The answer for their questions must be found.
Internet as a Learning Medium

The internet is being widely positioned as the big thing in distance education, harnessing the power of multimedia to simulate classroom scenarios. Using the web as a medium raises its own challenges. The goal is to transfer, as effectively and efficiently as possible, a concise and logical block of information from the teacher or the computer into the minds of the learners. Computer-based training materials or CBTs are mostly designed with superficial knowledge transfer in mind. In the process, extraneous information is often left out in order to simplify the content. This constraints the learners to having limited number of paths through the lesson. This approach would work well for the training of basic skills in areas of knowledge that are well defined and stable. “Modern business are good at creating infrastructure for decision making but not for learning. But learning and application of learning are critical to organizational success in the knowledge Age”.

CONCLUSION

Training has categorically changed the trainee’s attitude towards training more favourable. Training enhanced self esteem and motivation more markedly than any other. Attitudinal factors of training has enhanced the quality of output for the experimental group and sustain it. Trainees with high self-esteem and high motivation are uniformly performing better.

SCOPE FOR FURTHER RESEARCH

1. The same type of study could be carried out on a large scale.

2. Different methods for logics, such as counseling, sharing the experiences of the trainees and trainers who have high self-esteem, motivation and positive attitudes, could be adopted during the intervention while conducting developmental programs.

3. Further Research could have been undertaken comparing the performance based on grouping of the subjects.
Group 1  -  High Self-esteem and high motivation.

Group 2  -  High self-esteem and low motivation

Group 3  -  Low self-esteem and high motivation

Group 4  -  Low self-esteem and low motivation among the trainees in Public Sector Banks.