Chapter 6
Analysis and Conclusion

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6.1 Introduction

In order to ensure that employees are able to with the right kind of skills, knowledge and talents to perform their assigned tasks, training and development plays its crucial role towards the expansion and success of our business. The success of any organization depends on applicable use of human assets out there within the organization. The workers or the employee operating for a company are currently being considered as human assets. All other assets are supplementary to human assets. By selecting the right form of training, organization ensure that their employees possess the right skills for business, the right same need to be continuously updated within the follow from the most effective and new hr practices. To meet current and future business demands, training and development method has assumed its strategic role. All training activities should be initiated by a requirement that for example may be issues or potential opportunities identified by an organization or individuals within a company.

Arriving at logical conclusion is the most important aspect of any analysis. The conclusion of the analysis is based upon the analysis and interpretations (Greenberg, 2003). This analysis contributes towards an understanding of training and development in electronic sector. The study examines the extent of coaching and development in two main players of Indian industry that are- LG electronics and Videocon. The study is Rajasthan based that the data is collected from the branches of those organization located in Rajasthan. A well-structured analysis questionnaire was designed for employees. Separate sections in the form were developed to find the level of training and development within the organization, as well as different dimensions of training and development, and their impact on the employees. The initial portions of the questionnaire consisted of questions related to demographic variables. It includes age, sex, job title etc. working in different organization. The questionnaire is divided in two sections.

Second part of questionnaire is developed to measure the level of training and development and consists of twenty questions. Questions are constructed to measure the interval of training, types of training practices, training techniques, duration and level of training, period of training method, training material, trainer, training location, pre-training test, and post training test. Question 15 constructed to Specify the explanations for employees’ training & development on 5-point scale starting
from 5 = Most important to 1 = not at all necessary. Additional questions are constructed to identify training needs attributes of training and evaluate the level of satisfaction from training.

6.2 Data Characteristics and Sample Profile

The data required for the study is collected from each primary and secondary source. The primary sources include a structured questionnaire and field visits and observation. The secondary sources include both print and electronic media. The print media includes both published and unpublished records from various sources. Electronic media includes the official and private circulated notes from the various governmental and non-governmental institutions.

While meeting the respondents, convenient method is adopted, as a result of the respondents is not simply available to debate and discuss on the questionnaire and to respond. In some cases the questionnaire is collected through online form the distance places. Data is collected from 500 samples. Since population size isn't known, the sample size is decided by using the standard deviation of the pilot study.

It is concluded that, female are less working in electronic sector comparative to male. It is because of the nature of work involved and the socio-cultural aspects of society. Within the recent past the trend has modified and started to recruit female staff in middle level of management. Further, the electronic industry required more productive age group of employees (20-40 years) to engage its major functions like marketing and sales effectively and with customer orientation. It’s a sensitive business in terms of quality, age and time of service. Hence, it's necessary to spot the skilled staff and develop them through correct training will facilitate the trade to grow in a very property approach. One reason for the same could also be these are the young and dynamic age bracket to coach them and retain them for engaging the functions of electronic in a very higher manner. Majority of the respondents are to departments like promoting, sales and provide chain management. This also reflects the actual work force strength of the company towards these practical areas. Other important areas are Human resource, Finance and Production. Higher the age instructional back grounds the educational skills begin deteriorate; this may force the industry to focus on this group. But the industry requires trained professionals.
6.3 Findings

Findings and suggestions usually form an important part of a project debrief and of any report or documentation, and are a key part of the value offered by researcher to the market. It is a synthesis of a key point.

6.3.1. Reasons for Training

The statistical significance of the data has been tested using Student’s independent sample “t” test at 95th confidence level. The table below provides results for two tests-Levene’s test for Equality of Variances and t-test for Equality of means that. Levene’s take a look at check for null hypothesis that, “the two groups have equal variances”. If this null hypothesis is rejected at 5-hitter significance level, then test statistics for ‘no equal variance’ is considered for the t-test for Equality of means.

For the reasons like ‘Providing additional knowledge & meet the needs of redeployment’ and ‘Promotion’, employee appears to have no distinction among the two firms. Since the mean value is less than agreed scale, the employee appears to be agreed that promotion is not the effective reason for companies to supply training. For the remaining reasons there is a statistical distinction in employee perception of both the companies.

Employees of Videocon have more positive perception than LG regarding the reasons of training as well as better job adjustment and high morale, enhancing organizational culture, to introduce new products or programs, to increase the quality & magnitude of work, to familiarize with the new work practices, to identify & develop the inner potential of the employees and to reduce regulation of employees & wastage of time.

6.3.2. Suitable Time for Training

The majority of employee for both the companies believe that the most effective time to provide the training is when employee got new job and responsibilities and at the time of promotion. Promotion usually needs increase in new responsibilities, modification in organizational environments or sometime changes in space of operation. They additionally confirm that the training is more useful when company introduce new program or product into the market. However the workers are less interested in providing training at the time of initial appointment or induction training.
This is one of the important findings as companies invest lot of financial resources in training programs at the time of initial appointment. Chi-square test is also conducted to further confirm the finding. In the given case the p value of X2 (Chi Square) for 3.891 d.f. is 5. That is, p value is larger than significance value (>0.05). It means that we can accept the null hypothesis that there is a no significant difference between responses among the companies.

6.3.3. Methods for Training needs analysis

The majority of employee for both the companies reported that technical ability analysis and competence mapping are the most popular method for accessing the training needs. Supervisory recommendations and employee suggestions also help trainers to evaluate the knowledge, attitude of employees before training. Environmental factors like customer satisfaction, industry new trends and customer complaints force companies to organize training programs. Interestingly employee denied the job connected problems as a factor for need analysis. However one of that reasons for concern is that very less percent of employee responded the efficacy of pre-training test for Gap analysis. Because the literature suggests this as one of the effective tool for measurement the data level of trainee. However, current sample rejects this assumption.

Chi-square test is also conducted to further confirm the finding. In the given case the p value of X2 (Chi Square) for 13.208, d.f. is 9. The p value is larger than significance value (>0.05). It means that we can accept the null hypothesis that there is a no significant difference between responses among the companies regarding the method of training need analysis.

6.3.4. Result from Training Design

In the present research, following factors are considered for determining the training design components:

- Trainee selection: decide the level of employee’s to which the training to be given.
- Trainer selection: Trainer was in charge of delivery and/or management of a minimum of training activities (training courses, seminars etc.) as trainer or
Trainer was concerned in organizing of a training activity (organization and logistics)

- Training level: smooth or rigorous coaching sessions
- Training Method

Even with the many technological advances in the training industry, traditional formats remain viable and effective.

Further, both organization training and development programmes are designed and organized for all levels of management i.e. from low to top level. Majority of employee responded that company provides a smooth training programme for their worker at all level.

Regarding trainer selection, Videocon more suppose internal trainer than external trainer. As compared Videocon LG, provide equal emphasis has been given to both internal and external trainer. This distribution has additionally been tested by Chi-square test using cross tab option in SPSS. Result value of chi-square confirms that we can reject the null hypothesis and conclude that there is a significant distinction between responses among the companies regarding the trainer selection, especially with respect to selection of both internal and external trainer.

Results for training methods shows that on-job training method is wide widely both companies. Both organizations also give importance to new age computer assisted training methodologies. Other popular technique of training includes simulation technique along with the tested traditional method of lecture training. Videocon seems to more positive in using induction coaching to new employees. Videocon provide more stress to vestibule training method and business games as compared with LG.

Respondents are also asked for rating the most important training technique(s). It also deliver the same result as above that worker of both companies believe the ‘on-job’ training method as most effective technique followed by new technology assisted methods like computer assisted instructions.

6.3.5 Training Delivery

The major components used for training delivery are- material/topic selection, duration of training, frequency of training and location of training.
Study Material: Employees of Videocon admit that study material is providing before the training program. But this was not in line with the responses of LG. This distribution is also been tested by Chi-square. The statistic is not significant (p<0.05), which confirms that there is a significant difference between responses among the companies. Overall, there is an absence of probation of providing study material to trainees, which can be matter of concern for an effective programme. Study material and manuals are always helpful for employees in performing new and sophisticated tasks efficiently.

Duration of Training: It is evident from the study that majority of training organized are between ten to 15 days. In Videocon, 26percent of employees respond that their training programs are more than twenty days. This distribution is also been tested by Chi-square. The statistic is not significant (p<0.05), which confirms that there is a significant difference between responses among the companies. Overall, the most suitable and applied time period for training is 10 to 20 days for both companies.

Training Frequency: Regarding the training frequency, it reveals that there is a difference among both companies. Responses from Videocon are much more stable than LG. Videocon employee responses shows that company give equal preference to quarterly, half yearly and annual training programs. but in LG majority of training session are conducted annually, and a very few programs are organized quarterly. This distribution is additionally been tested by Chi-square, whose value is not significant (p<0.05), which more establishes our conclusions.

Location of Training: Majority of respondent said that company organizes their training at work place and outdoors the office place like hotels. Regarding 40 % of respondent commented that some training is conducted in companies dedicated training centres. But there is less stress on on-the- job learning. This distribution is also been tested by Chi-square, whose value is significant (p>0.05), which further establishes our conclusion that the there is no significant difference between location of training and employee responses.

6.3.6. Training Evaluation and Satisfaction
Without an analysis or understanding of the results of the training it is impossible to determine whether or not the investment in the training programme was successful.
Training evaluations, proving the ultimate outcome of the training investment, are more crucial than ever before. Through a training outcome analysis the training institution can prove the effectiveness of its services; that the institute delivers training programs that improve the performance of the participants and their organizations. In the same means evaluations way important to the organization investment in training, the client, to prove they're not wasting resources on activities that do not lead to positive results. The analysis also provides necessary feedback that can improve future training cycles of both the training institution and the consumer. By learning from successes and mistakes of previous training experiences the training effectiveness can continuously improve.

The most common method that each company employ is that the post training test. All employees responded that there is a provision of conducting a post training test to evaluate their performance and learning. Therefore, it is clear that LG and Videocon, both organizations has provision of post training analysis.

Levels of Evaluation: Evaluations carried out distributed on different levels: evaluating training events and participants’ immediate reactions, evaluating participants’ learning, evaluating job performance outcomes, and evaluating organizational performance and change. These levels are directly related to (Kirkpatrick, 1979) “hierarchy of learning”, that describes however the result of each level depends on the previous levels.

It is common to evaluate the participants’ reactions within the end of an event, but the other levels are unfortunately not as often considered. Compared to evaluating participant reactions it is more durable to evaluate learning, job performance and organizational performance. In the present study we will only consider three levels of analysis except organizational performance. However, only evaluating the participants’ reactions within the end of the event does not give the training institution, or the consumer, with sufficient data about the results. The upper levels have to be studied to ascertain if learning has occurred and whether or not it has been transferred to the workplace. Only then it is possible to understand if the training has had the specified outcome on the trainees, their job performance, and the organizational performance, and ultimately if the training investment has paid off. The training outcome analysis has its starting point already in the training needs.
assessment and therefore the learning objectives. It is planned in parallel with the
design and delivery of the training and carried out reach during training events and
post-training. While comprehensive evaluations are it is, it's important not make the
process too sophisticated, time consuming and costly. Training outcome evaluation is
a management tool and may be driven by the necessity to provide enough data for the
consumer to create smart decisions concerning future training investments, and for the
training institution to continuously improve their training programmes. Evaluating job
performance can reveal if there has been activity change in the trainees post-training,
and if it can be directly related to the training. Following factors are selected to
evaluate the job performance: team work, trust, communication, productivity, quality
of work, error reduction, and work efficiency.

6.3.7. Training satisfaction
Descriptive statistics are distinguished from inferential statistics (or inductive
statistics), in that descriptive statistics aim to summarize a sample, instead of use the
data to learn regarding the population that the sample of data is assumed to represent.
Descriptive statistics are used to describe the fundamental features of the data in a
study. They provide simple summaries regarding the sample and the measures.
Descriptive Statistics are used to present quantitative descriptions in a manageable
form. In a analysis study we may have various measures. Or we may measure a large
range of people on any measure. Descriptive statistics facilitate us to simply large
amounts of data in a sensible method. Every descriptive statistic reduces lots of data
into a simpler summ.ary. It is evident from the analysis that the employees of both the
companies have displayed a positive attitude towards almost each construct of
training evaluation.

6.3.8. Scale Measurement
Summated scales are often used in survey instruments to probe underlying constructs
that the researcher desires to measure. These may consist of indexed responses to
divided or multi-point questionnaires, which are later summed to arrive at a resultant
score associated with a particular respondent. Reliability comes to the forefront when
variables developed from summated scales are used as predictor components in
objective models. Since summated scales are an assembly of interrelated things
designed to measure underlying constructs, it is very important to know whether the
same set of items would elicit the same responses if the same questions are recast and re-administered to the same respondents. Usually, development of such scales is not the end of the research itself, but rather a means to gather predictor variables for use in objective models. However, the question of reliability rises because the function of scales is fixed to realize the empire of prediction.

One of the most popular reliability statistics in use today is Cronbach's alpha (Cronbach, 1951). Cronbach's alpha determines the internal consistency or average correlation of items in a survey instrument to determine its reliability. Variables derived from test instruments are declared to be reliable only when they provide stable and reliable responses over a repeated administration of the test. Cronbach's alpha also has a theoretical relation with factor analysis. Cronbach's alpha can generally increase because the inter-correlations among test items increase, and is therefore known as an internal consistency estimate of reliability of test scores. because inter-correlations among test items are maximized when all items measure the same construct, Cronbach's alpha is widely believed to indirectly indicate the degree to which a set of items measures a single unit-dimensional latent construct.

To test the reliability, the prepared questionnaire was demonstrated to 15 respondents consisting of scholars following higher education, and managers of a private sector bank. The reliability of the developed questionnaire was tested by deploying the statistical test ‘Cronbach’s alpha’ to the responses received from 15 respondents selected randomly. Table below presents reliability of scales measured in Cronbach’s alphas. The Cronbach’s alpha covering the overall responses has exceeded the reliability estimates (>= 0.70) recommended by Nunnally (1967), which is considered a good sign of reliability of the questionnaire. Table-2 describes the reliability analysis of the scale corresponds to each variable. The patterns of reliability across scales were rather similar in the two groups. This similarity ascertained transferability scales adopted in the study.

A direct measurement of face validity is obtained by asking people to rate the validity of a test as it appears to them. Consequently it is a crude and basic measure of validity. In the current study, face validity validate the measuring tool. The scale item and the questionnaire were presented to set of 10 experts to test the face validity and their inputs are incorporated.
6.3.9. Factors affecting Training Satisfaction

a. Analysis by Mean differences

The hypothesis is formulated to analyze the means and significance of distinction of means between various training satisfaction determinants. To test hypothesis; responses corresponding to the factors explaining satisfaction (participant reaction, individual learning and training performance) are collected through a structured questionnaire are collected on Likert scale. The statistical significance of the data has been tested using Student’s independent sample “t” test at 95th confidence level. The table below provides results for two tests- Levene’s test for Equality of Variances and t-test for Equality of means. Levene’s test check null hypothesis that the “two groups have equal variances”. If this null hypothesis is rejected at 5-hitter significance level, then test statistics for ‘no equal variance’ is considered for the t-test for Equality of means.

Further analysis with result in distinction in various constructs in driving satisfaction. independent sample ‘t’ test is applied and result shows that the two companies differ (p<0.05) in dimensions like appropriateness of topic selected for training, supporting material provided before training, quantity and location of training, training timing, and quality of training.

In all these dimensions LG employees displayed more degree of agreement than Videocon. Further LG employees also present more positive response for quality of training as compared to Videocon. They confirm that training facilitates in enhancing employee morale and reduction in work related errors and managers for supervision. In contrast, Videocon employees are seems to be more satisfied with their training and development programs compared to LG employees.

b. Regression Analysis

In present study, a number of regression analyses (stepwise regression) were conducted to find out the important predictors for training satisfaction among two different companies. The outline of the results, when the sources of training satisfaction were entered into the equation as independent variables and indicate R2, R2change and beta to show the direction of the relationships. As suggested by Kerlinger and Pedhazer (1973), predictor variables were considered to be those that contributed a minimum of one percent to the variance (R2 change) and were significant at the 0.05 level or greater. The following hypothesis has been formulated
to test the different predictors across two companies. The result clearly shows that there are totally different set of predictors governing training satisfaction among both companies.

**LG Electronics**

Regression model resulted from the data analysis of LG employees present a model with four predictors. The Model is having good R2 value that specifies the factors identified can justify concerning 58 % of variance in training satisfaction.

Factors like training material provided, training procedure are found to be statistically significant (p<0.05) to predict the variance in training satisfaction in LG.

Further employee also agreed that training is helpful in adoption of new technology in organization. Result also highlight that on larger scale training also improve the job performance in terms of increased team work, enhanced productivity and work efficiency

It can also be concluded that there is balance combination of all identified factors that govern the overall employees’ satisfaction towards training

**Videocon Industries**

In case of Videocon, results of Regression model from the data analysis present six predictors.

The Model is also having moderate R2 value, the model can explain regarding 43 % of variance in training satisfaction among Videocon employees.

Factors like training material, trainer and subject/topics selected for training are found to be statistically significant (p<0.05) to predict the variance in training satisfaction.

Employee’s satisfaction is also governed by factors like organization of training programs. Worker believes that training is able to reduce error in work, improved personal growth.

Regarding job performance, employees also according that there is reduction of supervision employees and efforts as a result of training programs.

It can also be concluded that there is balance combination of all identified factors that govern the overall employees’ satisfaction towards training like participant reaction, individual learning and job performance.
6.3.10. Training Satisfaction and Demographics

The level of training satisfaction has been analysed across completely different demographic variables like age, gender, skilled experience and management level at which they belong. Data has been collected from sample companies for overall training satisfaction and other variable like age, gender etc. and analysed using ANOVAs. One way ANOVAs is used to test the variance between groups. One-way ANOVAs compares three or more unmatched groups, based on the assumption that the populations are mathematician. The P value tests the null hypothesis that data from all groups are drawn from populations with identical means. If the P value is large, the data do not give you any reason to conclude that the means differ. If the P value is small, then it is unlikely that the differences you observed are due to random sampling.

The result shows a mixed pattern.

• Training satisfaction varies across given variables differently for two companies like for both LG and Videocon.
• Training satisfaction found statistically greater for lower management level as compared to higher level employees (p<0.05). Moreover, training satisfaction establishes to take issue across given age brackets.
• Employee belong to age range of 40 to 60 years are more satisfied as compared to lower age group (20 to 40 years).
• Satisfaction is not appears to be different among male and female employees and also among education groups.

The means indicate a comparatively equal satisfaction across both groups.

Thus, the overall conclusion of this thesis is that in general experience of employee, department of employee effect less to the requirement of training and development; whereas age, gender, management level has much more effect in both organizations. Result also highlight that on larger scale training also improve the job performance in terms of increased team work, enhanced productivity and work efficiency. It can also be concluded that there is balance combination of all identified factors that govern the overall employees’ satisfaction towards training like participant reaction, individual learning and job performance.
Finally, we believe the results of this study and those presented and discussed during this thesis could be useful in helping organization to determine the level of training and development of their employees and what determinants are more important for them. It helps them to find the training needs and fulfil them.

6.4 Suggestions

Training and development is a subsystem of any organization. It ensures the randomness is reduced and learning or behavioral changes takes place in structured format. Long term survival of any organization mostly depends upon the level of trained and developed employees. Training and Development becomes important factor to study in present time as skilled workforce is the major requirement of present time. The industry size for consumer durables stands at Rs 350 billion (as on March 2012). The subdivision rides and relies on the state of the country’s economy. With unit incomes in top 20 cities across India expected to grow at 10 percent annually over the next eight years, and concepts of easy loans, equated monthly installment (EMI) charges, accessibility of credit, etc., become commonplace, the Indian consumer is likely to spend more on both utility and luxury consumer goods. The consumer durable sector is marked by stiff competition between market players to launch newer models and versions of products, discounts and schemes.

From the results, suggestions that can be drawn from are this:

a) Ensure the need requires training and development initiatives.

A thorough needs and skills analysis conducted could help determine what’s working and what’s not in the organization. This determines the real need for employee training and development. Many issues in organizations boil down to mismatches in temperament and talent for a needed job role and also gaps in communicating expectations to employees.

b) Decide on Timely Training Interventions choosing an appropriate training provider.

Scheduling timely training sessions increase the pace of change, productivity, profitability and much more with a trusted training company. Regardless of a well-
known name or a smaller training provider ensure there is flexibility and understanding for a productive relationship, so that organization would like to work with them more than once.

c) Create an employee “training-and-development-ready” environment.

Make it public and communicate why the new skills, skill enhancement or information is important. Take steps to motivate employees to attend the program. Also ensure the employee understands the context of how the training could positively affect his job performance.

d) Check the relevance of the initiatives to the skill you want the employee to develop

Asking an employee to attend a session on communication and feedback, when it is critical that he updates his technical skills instead, is a huge mistake. The initiative will be considered mostly a waste of time and the potential learning opportunity is lost.

e) Set clear, specific training objectives for the provider and review the same jointly with the trainee’s supervisors or managers

The important key parts to a beneficial training objective are desired behaviour, standard of performance and conditions. Ensure that the training provider understands these in specific detail. Being on the same page can will enhance the effectiveness of the training program.

f) Ensure the training and development module has specified objectives with measurable outcomes built into it.

The employee training initiative must be designed to state the objectives clearly with measurable outcomes. Determine that the developed module drives the employee to develop the skill outlined in the objectives.

g) Arrange for managers and supervisors to attend the training session either before or along with the employees.

Immediate superiors need to know and understand the skills to be attained and why. Managers can aid the trainees as a role model for appropriate behaviour and skill. An
environment which facilitates application of the training and regular assessment and feedback cycles can also be maintained by the managers.

h) Do a 360 degree appraisal of the training results.

Get a multisource assessment of the training of the employee post training from subordinates, peers, and supervisors. It should also include a self-assessment that will help construct a better view of the training and its effect on behaviour, learning and cumulative impact on the organizational performance.

These steps of course are loose guidelines and do not fall into the one-size-fits-all category. In our experience, it boils down to individual needs and having real belief in the value of training. Through designing training and development activities, the benefits outlined in this work both direct and indirect can be achieved. Further, when employees learn new skills and acquire new knowledge, they increase their career potential and add additional values to their employers and others whose work is impacted by their performance.

The above mentioned suggestions are not restricted to the organization studied in this research. They are applicable to the industry itself.

6.5 Strengths and Weakness of Study

As a primary strength this thesis uses solid and sound theoretical base presented in literature review. The use of scientifically justified and variedly accepted model of Krikpatrick’s Criteria (Kirkpatrick, 1979) for training and development is employed. The results from the study are clearly presented or contradict existing studies or are supported by the results of other studies. Therefore, researcher believes that findings of this study is applied generally, and can be used as a starting point by organization to make available what their employees prefer the most

The sample size, geographical limitation and the generality of the result based on only employees of two organizations (LG electronics and Videocon) could represent the weakness of this study. As the Indian electronic and consumer goods sector is quite
vast and increasing day by day. However researcher strongly believes that the strengths of this study in general way outweigh the possible weaknesses.

6.6 Contribution

By surveying the electronics and consumer goods sector which brings the lot of foreign direct investment, product innovation, new design in the country and which was seen progressing at a break-neck speed, this thesis was able to get touch most promising sector of the economy. Collecting data from the employees of two major electronics companies of Indian and foreign origin- Videocon and LG electronics, the thesis was ready to gather the primary hand data and present the rational results. Such finding enhances our understanding of worker training and development and provides a guiding purpose for the organization so that they design or redesign the training and developing process of an organization. we understands that it's terribly difficult for organization to make work interesting but trained and developed workforce is very necessary, so using survey results like this one may guide the organization in right direction, which could make a whole ton of distinction for both employee and employer, as well as trainee and trainer.

6.7 Limitations of the Study

Besides the success of my research work, there are certain limitations which I faced during the tenure of my work. These are: -

- Training requirements can change so rapidly.
- The employees were not interested in filling questionnaire because of their busy schedule.
- Moreover the whole procedure of data collection was too much time consuming as direct and accurate information was nowhere found in totality. Further it required a detailed consultation of various books, websites that really needed a lot of time.
- Data collected during a research can become outdated fairly quickly.
- The approach or angle of Research has been review the performance of training programmes from context level and effectiveness.
- The present study has been delineated to training only. Other dimensions of
human resource development are not taken into consideration.

- The universe is based on the availability of the employees, thus the response may be not fully and uniformly available

### 6.8 Recommendations for future research

Additional research should be carried out to achieve a continuous view, insights and data of developing training modules and training programs in electronic industry. Training and development even after so many years of research continue to be major area of concern for organizations.

Firstly, the present study finds that growth and deficient factors of industry and how training effect to develop employees. Relationship of trainer and trainee must be studied separately in future. Therefore, it would be interesting if any analysis with a much larger sample size could be undertake to confirm either totally or partly the findings of this study.

Secondly, the study takes basic demographic factors such age, gender, experience and management level. Any research will be considered location, regional tendencies (branch wise, state wise or country wise), and level of education as a demographic factor.

Thirdly, gender difference major distinction find out in the study. As the number of females are quite less in the sector as compare to the male. This result should be studied in deep with larger sample size