CHAPTER-V

MAJOR FINDINGS, RECOMMENDATIONS AND CONCLUSIONS
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This chapter shows major findings derived from the analysis carried out in Chapter 4, recommendations made on the basis of these findings, limitations of the study and finally the conclusions.

5.1 MAJOR FINDINGS

On the basis of entire study, major findings and observations can be made relating to employees’ attitude towards training and its impact on their transfer of learning. Further, the results have led to the generation of some recommendations which may be useful for banking sector.

5.1.1 Attitude of employees on various aspects of training:

It is found that the employees of the organization selected for the study have in general very high positive attitude towards the efforts made by the management for organizing training programs. As per the responses of employees, the management of the organization allots adequate funds for the training program as well as the employees are encouraged to participate in these training programs. It is also observed that the trainers of these training programs have enough interaction with the employees.

As a result of these training programs, the employees feel significant improvement in their personality, confidence level as well as in their competence/decision-making skills. These training programs also results in improved interpersonal relationships, quality of services, reduction in wastage of time and material, improved overall productivity and customer relationships.

The management of the organization also ascertains that the benefits of the training program are transferred at the workplace. The results indicate that the organization provide adequate opportunity to try out what was learnt and adequate techniques are available for post training assessment.
5.1.2 Association between personal factors of the employees and their attitude:

With respect to demographic profiles, it is found that there is no association between employees’ gender and their attitude towards training. The males and females are found to have similar attitude for training programs.

With respect to various position levels, the result indicates that the attitude of employees towards training is significantly associated with their position level in the organization. It is found that employees, who are at junior level, are comparatively more enthusiastic and have better positive attitude than employees at other position levels towards training programs. The results also indicate that the attitude towards training program changes with change in level of position.

The attitude of employees towards training is significantly associated with their age group in the organization. It is found that employees with less than 30 years of age group have comparatively better positive attitude than employees of other age groups toward training programs. The results also indicate that the attitude towards training program changes with change in age group.

With respect to different levels of education(graduate and post-graduate), no association is found between employees’ education level and their attitude but the employees who are graduate have better positive attitude than post graduates towards training in case of parameters namely management is concerned for training, training improves customer relationship and close monitoring of performance is done after training.

The attitude of employees towards training is significantly associated with their experience levels. It is found that employees who have less than 5 years of experience are comparatively more enthusiastic and have better positive attitude than employees of other experience groups towards training programs. The results also indicate that the attitude of employees change with change in experience.

With respect to different salary levels, the results indicate that the attitude of employees towards training is significantly associated with their salary. It is found that employees having salary less than Rs. 20,000 have comparatively better positive attitude than other salary groups towards training programs. The results also indicate
that the attitude of employees changes towards training program with change in salary.

5.1.3 Impact of attitudinal factors on the transfer of learning:
Various benefits of training programs (impact on employees and impact on productivity) are taken as dependent variables and attitudinal factors namely employees’ value of training, motivation and rewards association as independent variables.

Employees’ perceived positive training value has significant impact on them (improvement in self confidence, competency/decision making, personality development, problem solving) as well as on their productivity (improvement in quality of service, customer relationship, interpersonal relationship, overall productivity and reduction in wastages of time and material) due to transfer of learning.

Motivation of employees to get trained has significant impact on them and their productivity due to transfer of learning.

In addition to this, association of rewards with implementation of training programs have significant impact on employees and their productivity due to transfer of learning.

5.2 RECOMMENDATIONS:
1. The involvement and support of the top management in training program should be genuine.
2. There must be Training Need Analysis (TNA) before designing training program.
3. The trainees must be communicated well-in-advance about the training program.
4. The management should encourage the employees especially with high education level, at senior level positions, of middle and senior age groups and those having high salaries (above Rs.20,000) to participate in the training programs.
5. Trainees may also be trained to occupy senior level positions in future and thus the individual career planning can be taken care of.
5.3 LIMITATIONS OF THE STUDY:

The present study was conducted by an individual scholar and therefore, it was completed under certain constraints in terms of availability of time, financial resources, universe and sample of the proposed study.

It is important to highlight the limitations of a work especially in case of a research. The limitations help us to understand and appreciate the work in proper perspective.

‘Sample’ is only sample, it can never be ‘universe’. This truth, in fact, is the real cause of the limitations in all studies based on sampling techniques. The “uncontrollable factors”, also contribute positively towards the number of limitations and some of them are listed below:

1. The study is based on primary data collected from the respondents assuming that they have given their genuine preferences without hiding anything.
2. The results of this study may not be generalized for all the regions as it is restricted to NCR only.
3. The present study is a study of sample. Alternatively, the complete universe would have been studied. This has not been done because of two reasons. First, it was not possible to study the entire universe with the limited resources and time available at hand. Secondly, it is well established fact that the study of universe and representative sample would provide similar results. It is in this background that a sample study was opted. It is hoped that the results obtained would be appropriate for the strata studied as well as the universe.

5.4 CONCLUSIONS:

The utilization of all resources in an organization depends on efficient utilization of human resources. Every organization needs to have well-trained and experienced people to perform variety of tasks that helps an organization to achieve its objectives. As jobs have become more complex in the banking sector, the importance of employees’ training has increased. In a rapidly changing society, employee training is not only an activity that is desirable but also an activity that an organization must commit its resources to, if it is to maintain a viable and knowledgeable workforce. In the study, employees in the organization have in general very high positive attitude
towards the efforts made by the management for organizing training programs. With respect to demographic profiles, no association is found between personal factors of employees (gender, education) and their attitude towards training whereas other personal factors of employees (position, age, experience, salary) are significantly associated with their attitude towards training. The attitudinal factors namely training value, training attitude and rewards association with transfer have significant impact on transfer of learning. Thus, in the banking sector, employees’ attitude plays a pivotal role in the transfer of learning from training to workplace.