

A Study on Training And Employee Development In Indian Bank With Special Reference To Coimbatore City

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Abstract- This study investigates the effectiveness of training and development programs within the Indian banking sector, with a focus on Coimbatore city. Drawing from a comprehensive review of literature, the research aims to assess current training practices, identify challenges and opportunities, and examine the impact of training on employee performance and job satisfaction. A mixed-methods approach is employed, utilizing structured surveys to gather quantitative data from a stratified random sample of bank employees. The study findings reveal a predominantly youthful workforce within the banking sector and notable dissatisfaction with current training programs. While many employees perceive alignment between training and job requirements, challenges such as limited time availability and insufficient training facilities hinder participation. Recommendations include the adoption of tailored training approaches, pre and post-training evaluation, incentivizing participation, enhancing program quality, and regular review and adaptation. By addressing these challenges and implementing suggested recommendations, Indian banks in Coimbatore can enhance their training practices and better equip employees for success in a dynamic banking landscape.

Keywords- Training, Employee Development, Employee Performance

I. INTRODUCTION

Training and development are an attempt to improve an employee's performance in an organisation by increasing his or her knowledge and abilities through learning or altering attitudes. Training must be an ongoing process as it plays a vital role in improving the productivity, efficiency, and effectiveness of managers. Designing, Training and development programmes incurs costs at present whereas the benefit accrues in the form of increased productivity of employees, increased morale, reduced supervision, and increased organizational stability and flexibility for the future. In a business, training and development programmes are critical because they enable employees to improve their

performance. In the banking sector training is the most important part of banks because it's a service industry and their employees represent to quality and value of the bank's service, so it is necessary for employees to have great knowledge and productive performance. Therefore, employees' quality and skills are developed through the training and development program.

II. REVIEW OF LITERATURE

COTES AND UGARTE (2021)" A SYSTEMATIC AND STRATEGIC APPROACH FOR TRAINING NEEDS ANALYSIS FOR THE INTERNATIONAL BANK" analysed that TNA process is essential for identifying issues with organizational and individual performance and their possible causes. This research takes a case study approach that seeks to explain how this procedure is carried out at the International Bank. It challenges the extent to which the TNA is aligned with the organization's objectives and people's performance. As a result, this research proposes an improved and comprehensive TNA model, which places strategic goals instead of competence analysis at the core of the TNA to close performance gaps.

GEETA KUMARI (2019)" INFLUENCE OF TRAINING AND DEVELOPMENT PROGRAMS IN BANKING SECTOR ON THE PERFORMANCE OF THE EMPLOYEE" did the study on the performance of employee in banking sector is studied by understanding the effect of T&D. In case of ICICI bank, most of the respondents (48%) were engaged with the organization from 1 to 5 years. This may also conclude that employee's turnover is less than public bank and people have more secured jobs in public banks. In the case of SBI bank, on the basis average score the highest influential factor is HR department is identifying the training needs and least influential factor is Methodology for the selection of training.

MATHAPATI (2020)"AN ANALYSIS OF EFFECTIVENESS IN SELECTED PUBLIC AND

PRIVATE SECTOR BANKS IN VIJAYAPURA” did the study on effectiveness of T&D in banking sector. In current scenario, drastic revolution is taking place in T&D in banking sector. Due to the technological changes and banking environments, T&D has become a challenging task for both public as well as private sector banks. It is essential to understand cause and effects among bank employees regarding T&D. This study focuses to understand the effectiveness of T&D programs on bank employees of public as well as private sector banks. Survey from public as well as private sector bank employees has been conducted using structured questionnaire. The data has been collected from 100 respondents to understand the effectiveness of T&D programs in banking sector in Vijayapura.

AFROZ, N.N. (2018)” EFFECTS OF TRAINING ON EMPLOYEE PERFORMANCE-A STUDY ON BANKING SECTOR, TANGAIL BANGALADESH” did a study on employees' performance in organizations and highlights gender diversity as a factor influencing performance. While previous studies often treated performance as a single dimension, this article focuses on the multidimensional aspects of adaptive, contextual, and task performance. The study, involving 618 participants from various regions, found a positive and statistically significant impact of gender diversity on all performance dimensions. The recommendation emphasizes fostering gender diversity in the workplace through inclusive recruitment and development practices, with a caveat that promotions should be based on merit rather than gender.

JADHAV (2013)” A STUDY ON TRAINING AND DEVELOPMENT IN INDIAN BANKS” analysed that the study of T&D programmes undertaken by banks for their employees. The main objectives of the present study were to analyse effectiveness of T&D programmes for employees to discharge their duties and to study how T&D programmes help to achieve customer satisfaction. For this study primary data were collected through questionnaire filled by the bank employees. It is concluded that private and public Indian banks carry out T&D programmes for their employees to increase their efficiency. Banks provide training programmes to enhance their knowledge and skills to satisfy the customers. Growth of banking sector in India is the result of skilled manpower which is the result of T&D.

ATHAR, R & SHAH F.M. (2015)” IMPACT OF TRAINING ON EMPLOYEE PERFORMANCE (BANKING SECTOR KARACHI)” did a study on employee motivation, job satisfaction, and loyalty. The study was done on a smaller scale, with data collected from 1000 employees. They found that career planning and development can have a positive effect on all these factors. It is studied how

and to what extent the independent variables make changes in the dependent variables. The researchers analysed the data and concluded that the model they used was a good fit for the analysis.

III. NEED AND SCOPE OF STUDY

The scope of this study revolves around investigating the intricacies of training and employee development within the Indian banking sector, with a focal point on Coimbatore city. It encompasses a thorough examination of various dimensions, including the spectrum of training programs offered by banks, ranging from technical skill enhancement to soft skill development and compliance training. The study will explore the array of employee development initiatives, such as mentorship programs and career advancement opportunities. The study will scrutinize the challenges and constraints faced by banks in implementing effective training strategies, shedding light on factors like budgetary limitations and regulatory compliance issues.

IV. STATEMENT OF THE PROBLEM

Training and development, it's an important factor of any organization's success. and it benefits both the organization and its personnel. It allows employees to improve their abilities to improve their organizational performance. Training and development programs are useful because they offer value to employees, reduce attrition, boost job retention, and improve the bank's market share and profitability. To fulfil their duties effectively, new hires require induction training. The purpose of this study is to determine the level of efficacy of T&D in a public bank which will influence the employee's motivation and lead to the overall performance of the employee and organization. this study focused the effectiveness of training and development of bank employees.

V. OBJECTIVES OF THE STUDY

- To Assess current training effectiveness in Coimbatore-based Indian banks.
- To Identify key challenges and opportunities in banking employee development.
- To Examine how training impacts performance, job satisfaction, and overall organizational effectiveness.
- To Explore technology's role in shaping banking sector training.

VI. RESEARCH METHODOLOGY

The research methodology employed in this study involves a mixed-methods approach to investigate training and

employee development practices in Indian banks, with a specific focus on Coimbatore city. Quantitative data is gathered through structured surveys distributed to a stratified random sample of bank employees, aimed at assessing their perceptions of training programs and their effectiveness. Despite potential limitations such as sample size constraints and respondent bias, efforts are made to mitigate these limitations and acknowledge their implications on the interpretation of results. By adopting this robust research methodology, the study aims to provide valuable insights into training and employee development in Coimbatore banks, with implications for enhancing organizational effectiveness and employee performance in the banking sector.

6.1.1 RESEARCH DESIGN

The research design for this study aims to comprehensively investigate the landscape of training and employee development within Indian banks, focusing specifically on Coimbatore City. The primary objective is to evaluate the effectiveness of existing training programs and identify key factors influencing employee development in this sector. To achieve this objective, a mixed-methods approach will be employed, integrating both quantitative and qualitative data collection techniques.

6.1.2 SAMPLING TECHNIQUE

When conducting percentage analysis and Chi-square tests, the choice of sampling technique plays a crucial role in ensuring the validity and reliability of the results. For percentage analysis, random sampling and stratified sampling are commonly employed methods. Random sampling ensures that every member of the population has an equal chance of being selected, thus reducing bias and increasing the representativeness of the sample. Stratified sampling, on the other hand, divides the population into subgroups based on relevant characteristics and then samples from each subgroup proportionally. Once the data is collected using these sampling techniques, it can be analyzed through Chi-square tests to determine the association between categorical variables. By tabulating data into contingency tables and calculating expected frequencies, researchers can assess whether the observed associations are statistically significant.

6.1.3 SAMPLE SIZE

Sample size of 144 employees has been collected as samples for the research. Stratified sampling is used in this research. A stratified random sampling involves dividing the entire population into homogeneous groups called strata

(plural for stratum). Random samples are then selected from each stratum.

6.1.4 SAMPLING TOOLS

1. Percentage analysis
2. Chi-square analysis

6.1.5 DATA COLLECTION METHOD

The data collected for the research are primary data as it was collected directly from the employees of the bank.

VII. SCOPE OF THE STUDY

This study was done to analyse the effectiveness of training given to the bank employees. It was done to analyse the efficiency of the training received and the satisfaction level of the employees post training.

VIII. PERCENTAGE ANALYSIS

TABLE 8.1 AGE

Particulars	No of respondents	Percentage
18-25	76	52.78%
26-35	30	20.83%
36-45	24	16.67%
46-55	10	6.94%
56-59	4	2.78%
Total	144	100.00%

INTERPRETATION

The above table shows the percentage analysis of age groups, with the largest segment being 18-25-year-olds, comprising 52.78% of respondents. This youthful majority indicates a strong engagement from young adults, potentially reflecting current trends and perspectives. Following closely, 26-35-year-olds represent 20.83%, offering insights into transitional life stages. The 36-45 age group, though smaller at 16.67%, still provides valuable perspectives on established life phases. Those aged 46-59, though less represented, offer insights into mid to late-career stages and retirement planning.

TABLE 8.2 GENDER

Particulars	No of respondents	Percentage
Female	68	47.22%
Male	76	52.78%
Total	144	100.00%

INTERPRETATION

The above data reveals a balanced gender distribution among respondents, with slightly more males (52.78%) than females (47.22%). This suggests a diverse pool of perspectives and experiences, enhancing the richness of insights derived from the survey results. Such gender balance is vital for ensuring inclusivity and accuracy in any analysis or decision-making process based on this data.

TABLE 8.3 MARITAL STATUS

Particulars	No of respondents	Percentage
Married	34	23.61%
Unmarried	110	76.39%
Total	144	100.00%

INTERPRETATION

The above data illustrates that the majority of respondents, approximately 76.39%, are unmarried, while the remaining 23.61% are married. This distribution suggests a predominantly single demographic among the surveyed population. Therefore, acknowledging this diversity in marital status is essential for accurately interpreting and contextualizing the survey results.

TABLE 8.4 TYPE OF FAMILY

Particulars	No of respondents	Percentage
Joint	48	33.33%
Nuclear	96	66.67%
Total	144	100.00%

INTERPRETATION

The above table reveals that a majority of respondents, approximately 66.67%, live in nuclear households, while 33.33% reside in joint households. This distribution indicates a prevalent trend towards nuclear family structures within the surveyed population.

TABLE 8.5 HIGHEST LEVEL OF EDUCATION

Particulars	No of respondents	Percentage
HSC	18	12.50%
PG	40	27.78%
SSLC	4	2.78%
UG	82	56.94%
Total	144	100.00%

INTERPRETATION

The above data illustrates a varied educational background among respondents, with the majority holding undergraduate degrees (56.94%) and a significant proportion possessing postgraduate qualifications (27.78%). Higher Secondary

Certificate (HSC) holders account for 12.50%, while a smaller percentage (2.78%) have Secondary School Leaving Certificate (SSLC) qualifications.

TABLE 8.6 EMPLOYMENT STATUS

Particulars	No of respondents	Percentage
Contract basis	68	47.22%
Permanent basis	76	52.78%
Total	144	100.00%

INTERPRETATION

The above data indicates that 52.78% of respondents are employed on a permanent basis, while 47.22% are on a contract basis. This suggests a fairly even split between permanent and contract employment statuses among the surveyed population.

TABLE 8.7 INCOME LEVEL

Particulars	No of respondents	Percentage
0-20000	44	30.99%
21000-30000	46	32.39%
31000 and above	52	36.62%
Total	142	100.00%

INTERPRETATION

The above table reveals a diverse income distribution among respondents, with approximately 30.99% earning between 0 to 20000, 32.39% falling within the 21000-30000 bracket, and 36.62% earning 31000 and above. This suggests varying levels of financial stability within the surveyed population.

TABLE 8.8 Type of training need for employees working culture development

Particulars	No of respondents	Percentage
Mind riser and skill development program	38	26.39%
Seminars on regulatory updates	22	15.28%
Training programs on cybersecurity	50	34.72%
Workshop on financial analysis	34	23.61%
Total	144	100.00%

INTERPRETATION

The above table reveals that the cybersecurity training garnered the highest engagement, with 34.72% of respondents participating, indicating a strong focus on digital security awareness. Meanwhile, the Mind Riser and Skill Development Program attracted 26.39% of respondents, emphasizing the importance of continuous learning and personal growth. Seminars on regulatory updates and workshops on financial analysis saw participation rates of 15.28% and 23.61%, respectively, reflecting interest in staying informed about industry regulations and financial management practices.

TABLE 8.9 Training effectiveness enhancing the specific requirements of your role

Particulars	No of respondents	Percentage
Completely aligned	30	20.83%
Moderately aligned	30	20.83%
Mostly aligned	48	33.33%
Not aligned	6	4.17%
Slightly aligned	30	20.83%
Total	144	100.00%

INTERPRETATION

The above data illustrates varying levels of alignment among respondents with a certain parameter. While the majority (33.33%) report being mostly aligned, an equal percentage (20.83%) claim complete and moderate alignment, indicating a balanced distribution across these categories. Notably, a small proportion (4.17%) express no alignment.

TABLE 8.10 Challenges you face in accessing and participating in training programs

Particulars	No of respondents	Percentage
Communication barriers	22	15.28%
Insufficient training facilities	42	29.17%
Limited time availability	44	30.56%
Rigid training schedules	36	25.00%
Total	144	100.00%

INTERPRETATION

The above table reveals perceived barriers to training and development among respondents, with Limited time availability (30.56%) being the most commonly cited challenge. Insufficient training facilities (29.17%) and Rigid training schedules (25.00%) also feature prominently, indicating a range of logistical and time-related obstacles. Communication barriers (15.28%) represent a comparatively smaller concern.

TABLE 8.11 Specific areas where you feel additional training is needed to enhance your skills

Particulars	No of respondents	Percentage
Digital literacy	44	30.56%
Problem solving and critical thinking	36	25.00%
Soft skills (communication, teamwork)	22	15.28%
Technical skills	42	29.17%
Total	144	100.00%

INTERPRETATION

The above data highlights varying emphases on different skill sets among respondents, with Digital literacy (30.56%) and technical skills (29.17%) being the most emphasized. Problem solving and critical thinking (25.00%) also receive significant attention, while soft skills (15.28%) are comparatively less emphasized.

TABLE 8.12 Training that contributes to your job satisfaction

Particulars	No of respondents	Percentage
Completely	14	9.72%
Moderately	60	41.67%
Significantly	36	25.00%
Slightly	34	23.61%
Total	144	100.00%

INTERPRETATION

The above data illustrates varying degrees of agreement or impact among respondents, with Moderate (41.67%) and Significant (25.00%) categories being the most prevalent. This suggests a spectrum of opinions or perceptions within the surveyed population, with a significant portion expressing moderate to significant agreement or impact.

TABLE 8.13 Correlation between training received and your job performance

Particulars	No of respondents	Percentage
Moderate correlation	46	31.94%
No correlation	16	11.11%
Strong correlation	56	38.89%
Weak correlation	26	18.06%
Total	144	100.00%

INTERPRETATION

The above data showcases respondents' perceptions of correlation strength between variables, with a significant portion perceiving either Strong (38.89%) or Moderate (31.94%) correlations. While some respondents indicate No correlation (11.11%) or Weak correlation (18.06%), the prevalence of Strong and Moderate perceptions suggests a general inclination towards recognizing associations between variables.

TABLE 8.14 Simulations and virtual reality effective to find in enhancing your training experience

Particulars	No of respondents	Percentage
Extremely effective	42	29.17%
Moderately effective	68	47.22%
Not effective at all	34	23.61%
Total	144	100.00%

INTERPRETATION

The above data indicates a spectrum of perceptions regarding effectiveness among respondents, with a notable portion rating initiatives as Moderately effective (47.22%). While a significant number find them Extremely effective (29.17%), a considerable minority (23.61%) consider them Not effective at all. These diverse perceptions underscore the importance of assessing effectiveness from multiple perspectives and addressing areas of perceived ineffectiveness to enhance overall outcomes.

TABLE 8.15 Technology enables personalized training based on your specific job role and needs

Particulars	No of respondents	Percentage
Exceptionally well	34	23.61%
Fairly well	10	6.94%
Very well	34	23.61%
Well	66	45.83%
Total	144	100.00%

INTERPRETATION

The above table reveals a range of evaluations regarding performance among respondents, with a significant portion rating it as Well (45.83%). Additionally, a notable proportion consider performance to be Exceptionally well (23.61%) or very well (23.61%). However, some respondents perceive performance as Fairly well (6.94%). These diverse evaluations underscore the importance of assessing and addressing performance from various perspectives to ensure overall satisfaction and effectiveness.

TABLE 8.16 On a scale of 1to5, satisfaction with the training programs offered by the bank

Particulars	1	2	3	4	5	Total	Percentage
Very dissatisfied	26	16	12	2	2	563	22.23
Dissatisfied	13	26	12	2	0	540	21.32
Neutral	70	21	15	4	0	490	19.34
Satisfied	70	20	15	4	4	480	18.94
Very satisfied	90	16	15	4	1	460	18.16

INTERPRETATION

The data from the satisfaction survey reveals a significant dissatisfaction among respondents, with the highest number of them reporting being Very dissatisfied (22.23%). Dissatisfaction continues to be notable, with the second-highest number of respondents expressing dissatisfied sentiments (21.32%). However, there's a considerable portion of respondents in the Neutral category (19.34%), suggesting a mixed sentiment.

TABLE 8.17 CHI-SQUARE ANALYSIS RELATIONSHIP BETWEEN AGE WITH TRAINING ALIGN WITH THE SPECIFIC REQUIREMENTS, TRAINING NEED FOR EMPLOYEES, CHALLENGES FACED, TRAINING NEEDED TO ENHANCE SKILLS AND VIRTUAL REALITY EFFECTIVE IN ENHANCING

VARIABLE	P-VALUE	SIGNIFICANT
Training Align	0.014161463	Significant
Training need for employees	0.00025388	Highly Significant
Challenges	0.000694349	Highly

faced		Significant
Training needed to enhance	0.179918416	Not Significant
Virtual reality effective in enhancing	0.188255126	Not Significant

INTERPRETATION

The above table suggest that the training needs for employees and the challenges faced are highly significant factors that require attention. However, the training needed to enhance and the effectiveness of virtual reality in enhancing appear not to be significant in this context. This indicates a potential focus on addressing existing training needs and challenges rather than investing resources in areas with less impact. It’s evident that there is a significant correlation between training alignment and certain outcomes, as indicated by the low p-value of 0.014161463.

IX. FINDINGS

- **Age Distribution:** The majority of respondents in the surveyed population fall within the 18-35 age range, indicating a youthful workforce within the banking sector. This suggests a potential need for training programs tailored to meet the learning preferences and technological adeptness of younger employees.
- **Training Program Satisfaction:** The satisfaction survey reveals a notable dissatisfaction among respondents with the training programs offered by banks, with a significant portion expressing very dissatisfied sentiments. This highlights a gap between employee expectations and the effectiveness of current training initiatives.
- **Alignment with Job Requirements:** While a considerable portion of respondents feel that training programs align with their specific job roles, a significant proportion also perceive little to no alignment. This indicates a need for more targeted and tailored training initiatives that directly address the skill gaps relevant to each employee's role.
- **Perceived Correlation between Training and Performance:** A majority of respondents perceive a strong or moderate correlation between the training they receive and their job performance. This suggests that employees recognize the value of training in the statistical analysis reveals compelling insights into various aspects of training and its effectiveness.
- **Effectiveness of Technology-Based Training:** While there is a varied perception regarding the effectiveness of

simulations and virtual reality in enhancing training experiences, a significant portion of respondents find them moderately effective. This highlights the potential of technology-enabled training methods in complementing traditional training approaches.

X. SUGGESTIONS

- **Customized Learning Opportunities:** Banks should offer a variety of learning opportunities tailored to employees' diverse skill needs and career aspirations. This could include specialized training programs catering to different job roles and levels within the organization.
- **Pre and Post Training Evaluation:** Implementing pre and post-training surveys or assessments can help measure the effectiveness of training programs and identify areas for improvement. This data-driven approach ensures that training initiatives align with employee needs and organizational goals.
- **Incentivizing Participation:** To foster a culture of continuous learning and active participation in training sessions, banks could consider offering rewards or incentives to employees who demonstrate proactive engagement or achieve exceptional results in training programs.
- **Enhanced Training Program Quality:** Banks should invest in improving the quality and relevance of their training programs based on feedback from employees. This may involve updating content to reflect industry trends, incorporating interactive learning methods, and providing opportunities for hands-on practice.
- **Regular Review and Adaptation:** Continuous review and adaptation of training initiatives are essential to ensure their effectiveness in addressing evolving skill requirements and organizational objectives. Banks should regularly solicit feedback from employees and stakeholders to refine and optimize training strategies accordingly.

XI. CONCLUSION

In conclusion, this study has shed light on the state of training and employee development practices within Indian banks, specifically focusing on Coimbatore city. Through an evaluation of existing programs, it became evident that while efforts are being made to equip employees with necessary skills and knowledge, there are areas for improvement. The impact of these initiatives on employee development is notable, with observed enhancements in various facets of job performance. However, challenges such as resource

constraints and evolving industry demands pose significant hurdles. Moving forward, it is imperative for Indian banks in Coimbatore to address these challenges and capitalize on opportunities for innovation in training methodologies. Recommendations include the adoption of tailored training approaches, leveraging technology for scalable learning solutions, and fostering a culture of continuous development. By implementing these suggestions, banks can better position themselves to meet the evolving needs of both their employees and the organization, ultimately driving success in the dynamic banking landscape.

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