

Perceptions Of The Respondent Employees Of Andhra Bank And Icici Bank In Nellore District On The Training And Development Practices Adopted By The Banks Concern

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ABSTRACT - Banking business organizations mostly depend upon human resources for gaining strategic advantages only from the core competencies, which are developed by the individuals working in it. Training and development play a key role in the effective functioning of banks and to the experiences of people in work. Training is part of banking business in its growth and productivity, health and safety at work and personal development of employees. The present study is focused to analyse the opinions of the respondent managers and employees of Andhra Bank and ICICI Bank in Nellore District of Andhra Pradesh. This paper found that the employees of Andhra Bank have expressed strong opinion with regard training their employees on skill development whereas in ICICI Bank the data provided by employees is not consistent and therefore insignificant in training their employees on skill development. As such there is a significant difference between Andhra Bank and ICICI Bank in training their employees on skill development. It is concluded that the expenditure on trainings yielded good results in both the banks. The banks have successfully implemented E-learning and started training their employees through web portals. This saves lot of time and expenditure. The level of intelligence may not be equal among all employees.

Keywords: Training Development, E-Learning, Banking Business and Productivity.

I. INTRODUCTION

Banking business organizations mostly depend upon human resources for gaining strategic advantages only from the core competencies, which are developed by the individuals working in it. Such levels of excellence in business can be achieved by organizations by means of making investment in people. Investment must not confine to salary and other benefits only, but it must confine at updating the skills of the employees working in business concerns. Banking business is totally committed to serve the customers day in and day out.

Training and development play a key role in the effective functioning of banks and to the experiences of people in work. Training is part of banking business in its growth and productivity, health and safety at work and personal development of employees. People recruited into banks need training and development. Most banks are aware of the importance of the investment and other resources in training and development. Such investment can take the form of employing specialist training and development faculty and paying salaries to staff who are undergoing training and development during the training period. Investment in training and development involves obtaining and maintaining infrastructure and equipment. It also means that operational personnel, employed in the bank's main business functions, such as branch operations, branch

management, customer service, marketing of bank products, cash management, must also pay their attention and effort from time to time towards supporting training and development. Branch managers in bank branches are the key resources in helping to refine the training and development system. Investment in training and development is generally regarded as good management practice to maintain appropriate expertise now and in the future.

II. REVIEW OF LITERATURE

Jyothsna & Kumar (2015) gave empirical evidence regarding the factors of performance appraisal that influence commitment towards organization and job satisfaction among private sector bank employees in India. In this study, job satisfaction was considered as dependent variable where as elements of rater, elements of rate, environmental aspects, commitment towards organization and citizenship behavior were included as independent variables. By applying regression analysis it is highlighted that performance appraisal factors, organizational commitment and organizational citizenship behavior have major impact and positive impact on job satisfaction of employees in private banks in India. Banks are dependent on human resources. To motivate the employees banks have to provide more incentives and it is also essential to retain the trained human force. A right man in right place

should be observed in banks. This will develop lot of job satisfaction and leads to business growth.

Anuradha &Prasanth (2016) investigated the employee perceptions of Human Resource Management practices among public sector banks in Pondicherry region in India. For this purpose a structured questionnaire was developed and data were collected from 328 employees belonging to 22 various public sector banks by adopting a multi-stage sampling procedure. Statistical tools such as t-test, ANOVA, co-efficient of variation and multiple regression analysis were deployed for data analysis. The results of the study revealed that various human resource development practices such as wage revision, training, job satisfaction, promotion incentives, cash incentives have a significant impact on organizational performance of public sector banks.

Narayana Reddy. T & Suresh. P. (2017) investigated the impact of the human resource management practices on organizational commitment. It can be noted that human resource management practices in the banking sector are used from the past few decades; it is now been increasingly perceived by the bankers that human resource management practices play an important role in change and growth of organizations. In this context, banking organization have initiated various human resource management practices to address various issues in the spheres of selection, training & development, performance appraisal systems, job security, promotion & rewards policies and technological advances. From the previous research studies it is observed that all the human resource management practices are positively correlated with the organizational commitment. It can be concluded from this research that the select human resource management practices have effect on employees towards attaining organizational commitment in banking sector.

Mahnoor Shahid (2018) in their research analysis revealed that human resource practices plays an important role in alignment of employee performances and business goals achievement of any organization. Human resource management practices deal as a unique edge for recognizing potential of any organization. In this research study different questions were asked from the participants. The participant briefly told us about their organizational structure. The findings of these questions showed that there is great influence of human resource management practices on the employees of bank. It is also showed that the human resource management is working in a very appropriate manner in the bank. If the system of human resource management is practiced in an efficient way then it will be beneficial for both the bank and the employee.

STATEMENT OF THE PROBLEM

Training and development is vital part of the human resource development especially in banks which is a service industry dealing with customers. It is assuming an ever

important role in the wake of the advancement of technology which has resulted in ever increasing competition, rise in customer's expectation of quality and service and a subsequent need to lower costs. It also has become more important globally in order to prepare employees for new assignments.

In fact poorly trained employees can pose a serious operational risk and threat to a very existence of banks. Therefore, banks need to pay much attention to training and development of their employees. Employee development is a joint, on-going effort on the part of an employee and the organization for which he or she works to upgrade the employees' knowledge, skills, and abilities. Successful employee training and development requires a balance between an individual's career needs and goals and the organizations need to get work done. Employee development programs make positive contributions to organizational performance. A more highly-skilled workforce can accomplish more and a supervisor can accomplish more as employees gain in experience and knowledge. Given the high rate of knowledge obsolescence, banks are expected to create a culture of learning in their organizations. Towards this end, banks are adopting e-learning methodology for capacity building of their employees and ensure that function specific trainings in critical areas such as treasury management, credit card management, Anti money laundering, IT Operations and the like are available to all employees through intranet for learning purposes. It is encouraging that banks have invented new training channels like mobile based learning, webcasting, video conferencing, virtual classroom services and the like which will ultimately help banks to reach a wider range of employees.

OBJECTIVES OF THE STUDY

To analyse the opinions of the respondent managers and employees of Andhra Bank and ICICI Bank in Nellore District of Andhra Pradesh

HYPOTHESIS

It is hypothesized that there is no significant difference between the opinions of the managers and employees towards the training and development practices adopted by Andhra Bank and ICICI Bank in Nellore district.

SOURCES OF DATA

For the present study, the researcher has used both the primary and secondary sources of data. For collecting the information from the primary source, the researcher has used two types of well structured and pretested schedules for the branch managers and employees working in each of the select banks such as Andhra Bank and ICICI Bank. The primary data have also been elicited by holding discussions with the officers concerned in both the banks. The schedules are collected from the respondents by holding

personal interview and discussions. The secondary data have been compiled from the official records of the select banks, published and unpublished theses, Reports submitted by the committees constituted by Reserve Bank of India from time to time pertaining to training and development in banks, periodicals, academic journals have been referred to thoroughly for compiling secondary data.

SAMPLE DESIGN

To examine the system of training and development in both the commercial banks, viz., Andhra Bank and ICICI Bank are selected at first purposively. The branch managers who

are working for these two banks in Nellore District of Andhra Pradesh are enlisted. Similarly the employees working in branches of these banks in Nellore District are also enlisted. The list of branch managers working for Andhra Bank comes to 87 and for that of ICICI Bank are 29. The respondent branch managers constitute for the study is 87 from Andhra Bank and 29 from ICICI Bank. As such 100 per cent of the universe is taken for the present study. Similarly the employees are enlisted under the universe for Andhra Bank comes to 252 and ICICI Bank 84. As such 100 per cent of the universe is taken for the present study.

III. TOOLS FOR ANALYSIS

The data collected through the schedules from primary sources have been processed in tune with the objectives set and hypotheses formulated by employing appropriate statistical tools such as Mean, Standard Deviation, Coefficient of Variation and Z-test.

FIELD STUDY

The field investigation for the present study was carried out from 1.3.2018 to 31.03.2019.

Table 1: Depicts the results of the test statistics training to employees before posting them to branches in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.54	1.032	29.1525	2.1216*
ICICI Bank	84	3.02	1.178	39.0066	

Note: * significant at 5 per cent level

Source: Compiled from the primary data collected.

Table 1 shows the results of the test statistic viz., number of respondents, mean Standard Deviation, Co-efficient of Variation and Z-test. The employees of Andhra Bank have expressed their strong opinion that Andhra Bank provides induction training to the new recruits and post them to branches after induction training when compared to that of ICICI Bank as the mean score of the Andhra Bank (3.54) is being higher than the mean score of ICICI Bank (3.02).

The Co-efficient of Variation values of Andhra Bank (29.1525) and ICICI Bank (39.0066) also revealed that Andhra Bank is more consistent in providing induction training to the new recruits and post them to branches after induction training than that of ICICI Bank since the Coefficient of Variation value of Andhra Bank is much lesser than that of ICICI Bank.

It is observed that there is significant difference between the employees of Andhra Bank and ICICI bank with respect to provision of induction training to new recruits and posting them to branches after induction training. The calculated value of z-statistic is given by 2.1216 which is highly significant at 5 per cent level.

Table 2: Nominating employees for trainings which are done periodically and all the employees are given opportunity to attend the trainings in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.59	1.115	31.0585	2.1801*
ICICI Bank	84	3.05	1.168	38.2951	

Note: * significant at 5 per cent level

Source: Compiled from the primary data collected.

It is evident from table 2 that the employees of Andhra Bank have emphatically expressed strong opinion that they are given equal opportunity to attend trainings for which nominations are done periodically by the Bank when compared to ICICI Bank as the mean score of Andhra Bank (3.59) is being higher than the mean score of ICICI Bank (3.05).

The Coefficient of Variation values of Andhra Bank (31.0585) and ICICI Bank (38.2951) also revealed that the employees of Andhra Bank are given equal opportunity to attend trainings for which nominations are done periodically by their Bank than the employees of ICICI Bank since the Coefficient of Variation value of Andhra Bank is much lesser than that of CV of ICICI Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with regard to nominating employees for trainings periodically giving equal opportunity to all employees. The calculated value of z-statistic is given by 2.1801 which is highly significant at 5 per cent level.

Table 3: Specialized trainings to employees on the topics which they are dealing at branches in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.55	0.964	29.6901	2.5980**
ICICI Bank	84	3.00	1.054	32.1333	

Note: ** significant at 1 per cent level

Source: Compiled from the primary data collected.

Table 3 explains that the employees of Andhra Bank have strongly expressed their opinion that their Bank calls for specialized trainings on the topics which they are dealing at branches when compared to ICICI Bank as the mean score of Andhra Bank (3.55) is being higher than the mean score of ICICI Bank (3.00).

The Co-efficient of Variation values of Andhra Bank (29.6901) and ICICI Bank (32.1333) also revealed that the employees are nominated for specialized trainings on the topics which they are dealing at branches more consistently in Andhra Bank since the Coefficient of Variation value of Andhra Bank is much lesser than that of ICICI Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with respect to nomination of employees for specialized trainings on the topics which they are dealing at branches. The calculated value of z-statistic is given by 2.5980 which is highly significant at 5 per cent level.

Table 4: Need based trainings help the employees to gain knowledge and equip themselves in doing work without mistakes in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.59	0.983	27.3816	2.8664**
ICICI Bank	84	2.97	1.017	34.2424	

Note: ** significant at 1 per cent level

Source: Compiled from the primary data collected.

It is understood from table 4 that the employees of Andhra Bank have emphatically stated their opinion that their bank has provided need based trainings which in turn help the employees to gain knowledge and equip themselves in doing work without mistakes when compared to ICICI Bank as the mean score of Andhra Bank (3.59) is being higher than the mean score of ICICI Bank (2.97).

The Coefficient of Variation values of Andhra Bank (27.3816) and ICICI Bank (34.2424) also revealed that Andhra Bank has more consistently provided need based trainings helping their employees to gain knowledge and equip in doing work without mistakes since the Coefficient of Variation value of Andhra Bank is much lesser than that of ICICI Bank.

It is observed that there is a significant difference between Andhra Bank and ICICI bank with regard to providing need based trainings helping their employees to gain knowledge and equip themselves in doing work without mistakes. The calculated value of z-statistic is given by 2.8664 which is highly significant at 1 per cent level.

Table 5: Exclusive trainings to employees on skill development in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.09	0.963	31.1650	1.9937*
ICICI Bank	84	2.65	1.207	45.5472	

Note: * significant at 5 per cent level

Source: Compiled from the primary data collected.

It is evident from table 5 that the employees of Andhra Bank have strongly expressed their opinion that their Bank is giving exclusive trainings to their employees on skill development when compared to ICICI Bank as the mean score of Andhra Bank (3.09) is being higher than the mean score of ICICI Bank (2.65).

The Coefficient of Variation values of Andhra Bank (31.1650) and ICICI Bank (45.5472) also reveal that Andhra Bank has been more consistently launched exclusive skill development trainings programmes to their employees since the Coefficient of Variation value of Andhra Bank is much lesser than that of ICICI Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with respect to providing exclusive skill development trainings to their employees. The calculated value of z-statistic is given by 1.9937 which is highly significant at 5 per cent level.

Table 6: Faculty at bank training colleges are capable in communicating the concepts clearly and are able to clarify the doubts in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.29	0.963	29.2705	2.1589*
ICICI Bank	84	2.79	1.372	49.1756	

Note: * significant at 5 per cent level

Source: Compiled from the primary data collected.

It is understood from table 6 that the employees of Andhra Bank have strongly expressed their opinion that their faculty at bank training colleges are capable of in communicating the concepts clearly and are able to clarify the doubts when compared to the ICICI Bank as the mean score of Andhra Bank (3.29) is being higher than the mean score of ICICI Bank (2.79).

The Coefficient of Variation values of Andhra Bank (29.2705) and ICICI Bank (49.1756) also reveal that Andhra Bank faculty at bank training colleges are capable in communicating the concepts clearly and are able to clarify the doubts since the Coefficient of Variation value of Andhra Bank is much lesser than that of ICICI Bank.

It is observed that there is significant difference between Andhra Bank and ICICI Bank. Since the faculty at bank training colleges of Andhra Bank are capable in communicating the concepts clearly and are able to clarify the doubts. The calculated value of z-statistic is given by 2.1589 which is highly significant at 5 per cent level.

Table 7: Evaluating the participants at the end of training helps in meeting the objectives of training in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.22	0.176	5.4658	2.9703**
ICICI Bank	84	3.07	0.252	8.2085	

Note: ** significant at 1 per cent level

Source: Compiled from the primary data collected.

Table 7 explains that the employees of Andhra Bank have strongly opined that evaluating the participants at the end of training helps in meeting the objectives of training when compared to ICICI Bank as the mean score of Andhra Bank (3.22) is being higher than the mean score of ICICI Bank (3.07).

The Coefficient of Variation values of Andhra Bank (5.4658) and ICICI Bank (8.2085) also reveal that Andhra Bank is evaluating the participants at the end of training which helps in meeting the objectives of training since the Coefficient of Variation value of Andhra Bank is much lesser than that of ICICI Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank in evaluating the participants at the end of training which helps in meeting the objectives of training. The calculated value of z-statistic is given by 2.9703 which is highly significant at 1 per cent level.

Table 8: Training certainly helps in increasing employee's productivity in Andhra Bank and ICICI Bank

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z value
Andhra Bank	252	3.20	0.143	4.4688	5.0891**
ICICI Bank	84	3.00	0.195	6.50	

Note: significant at 1 per cent level**

Source: Compiled from the primary data collected.

It is evident from table 8 that the employees of Andhra Bank have categorically said that training certainly helps in increasing employees' productivity when compared to ICICI Bank as the mean score of Andhra Bank (3.20) is being higher than the mean score of ICICI Bank (3.00).

The Coefficient of Variation values of Andhra Bank (4.4688) and ICICI Bank (6.50) also revealed that training certainly helps in increasing employee's productivity since

the Coefficient of Variation value of Andhra Bank is much lesser than that of ICICI Bank.

It is noticed that there is significant difference between Andhra Bank and ICICI bank where training certainly helps in increasing employee's productivity. The calculated value of z-statistic is given by 5.0891 which is highly significant at 1 per cent level.

IV. FINDINGS

- Andhra Bank provides induction training to the new recruits and post them to branches after induction training where as the ICICI Bank is providing training after the new recruits are posted to branches. As such there is a significant difference between Andhra Bank and ICICI Bank in providing induction training to the new recruits and post them to branches after induction training.
- The employees of Andhra Bank have strongly opined that their bank is nominating employees for training programmes which are done periodically and all the employees are given opportunity to attend the trainings. But in ICICI bank, it seems majority of the employees have expressed their opinion that they are called for trainings periodically and on par with other employees. As such there is a significant difference between Andhra Bank and ICICI Bank in nominating employees for trainings which are done periodically and all the employees are given equal opportunity to attend the trainings.
- The employees of Andhra Bank have strongly expressed their opinion that their Bank calls for specialized trainings on the topics which they are dealing at branches and this is quite useful for them in attending to the branch work efficiently, but the employees in ICICI Bank have not expressed such a strong opinion regarding organization of specialized trainings on the topics which they are dealing at branches. As such there is a significant difference between Andhra Bank and ICICI Bank with regard to specialized trainings on the topics which they are dealing at branches and this is quite useful for them in attending to the branch work efficiently.
- Employees of Andhra Bank have strongly opined that the Bank is conducting need based trainings which help the employees to gain knowledge and equip in doing work without mistakes at branches where as in ICICI bank the employees have expressed that they are not provided need based trainings which help the employees to gain knowledge and equip in doing work without mistakes at branches. As such there is a significant difference between the employees of Andhra Bank and ICICI Bank in conducting need based trainings which help the employees to gain knowledge and equip in doing work without mistakes at branches.
- The employees of Andhra Bank have expressed strong opinion with regard training their employees on skill development whereas in ICICI bank the data provided by employees is not consistent and therefore insignificant in training their employees on skill development. As such there is a significant difference

between Andhra Bank and ICICI Bank in training their employees on skill development.

- The employees of Andhra Bank opined strongly that faculty at bank training colleges are capable in communicating the concepts clearly and are able to clarify the doubts whereas the employees of ICICI bank have not expressed such a strong feeling on this issue. As such there is a significant difference between the employees of Andhra Bank and ICICI Bank in this regard.
- The employees of Andhra bank have expressed strong opinion that their bank is evaluating the participants at the end of training programme whereas the employees of ICICI Bank have not expressed. Therefore, there is a significant difference between such a strong feeling the employees of Andhra Bank and ICICI Bank in this regard.
- Andhra Bank employees strongly expressed their opinion that training they received certainly helps them in increasing productivity of them whereas the employees of ICICI bank have not expressed such a strong opinion in this regard.

V. SUGGESTIONS

- Trainings in both the select banks viz., Andhra Bank and ICICI Bank have to be focused on improving certain important behavioral or interpersonal skills amongst the employees at different levels. Human Relations and Interpersonal Skills training which help in changing the behaviour of the people should be imparted to the employees at all the levels in banks, so that this change in behaviour leads to superior results. As a result of these superior results, the trainee's attitude towards training also changes.
- Classroom lectures are not feasible for interpersonal or behavioural training. To derive maximum effect of behaviour training, it has to be arranged for a small group of participants for several training sessions to impart, discuss and practicing relevant topics in interpersonal skills till they get convinced by clarifying their doubts and start practicing it.
- Trainings that are aimed for analytical and conceptual skills the method of training should be practical oriented than lectures. To get mastery over analytical and conceptual skills the participants should be taught in case study method which gives them clarity about the subject. Programmes need to be designed around analytical and conceptual skills. Case study method, business games and practical orientation help the trainees to share their experiences and learn from others.
- The faculties at training colleges have to undertake field study so as to impart more practical knowledge to

the participants who attend the trainings. They have to develop case studies and the participants have to be given practical case studies by going into the field and getting more business to their bank by using their training knowledge and talent. More and more research and development activity should be undertaken by the faculty at training colleges, involvement of faculty in functions of customer education should be encouraged, and this will enhance the credibility of training in banks. The faculty at training colleges could be given the status of consultant to the top management in designing curriculum for trainings, making of policies and developing strategies.

- The method and practice of teaching in training colleges of banks should include more and more interactive sessions through case studies, role demonstrations, practical orientations, simulated management techniques, deliberations, field study apart from a lecture method which may not be sufficient for practical adoptability at field level.
- The programme of training has to be sent to the participants well in advance and also convey the topics covered during the training. This will help the trainees to attend the training well prepared with doubts which they can get it clarified during the training. The training colleges should also get feedback from the participants well in advance for any change in the curriculum to be covered during the training. This will prepare the participants to attend and accept the training instructions, psychologically which plays an important role. The participants also to be encouraged with certain benefits for attending the training and excelling during the training by understanding the subject.
- Banks are advised to appoint the faculty in the bank training colleges on a permanent basis which will give more professionalism in training sessions. If the faculties are appointed for a temporary period it affects the quality of training as they do not show much commitment and interest on training programmes and the quality of teaching will also get hampered.

VI. CONCLUSIONS

The overall analyses reveal that the training and development system shall be viewed seriously by the Branch Managers and employees in their respective bank branches. The conclusions drawn from the assessment of schedules given by Branch Managers and employees of Andhra Bank and ICICI Bank reveal that they are taking the content of trainings seriously and implementing the knowledge in the day to day operations. This is necessary for the growth of bank. The expenditure on trainings yielded good results in both the banks. The banks have successfully implemented E-learning and started training

their employees through web portals. This saves lot of time and expenditure. The level of intelligence may not be equal among all employees. As such post training evaluation will help banks in finding out the deficiencies in understanding and implementing the training knowledge. There is enough evidence to show that employees who are trained on a regular basis are the ones who can work in the branch routine and provide a higher quality services to the customers. To develop an integrated and proactive training and development strategy there is requirement of consistent corporate culture rather than ad-hoc programs.

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