Perception of Bank Employees towards Training and Development Practices in Surat District

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Abstract:

The emphasis of this study is to scrutinizes perception of bank employees towards training and development practice in banking sector. Training and development practice is a crucial factor in any banking establishment. Accurately trained and extremely developed human resource is seeming as the supreme asset of any organisations. Earlier research studies on training and development practices designate that appropriate training delivery and methodology is crucial decision; the trainers have to make to vintage optimum result. This has been realized by industrial, commercial, research establishments and even government societies.

Contemporary study has endeavoured to analyses the insight of training and development practices for employees of banking sector. The findings of the study suggest that training and development is inevitable and unavoidable in banking segment. Banks have to arrange and improve their training sessions so that employees' performance is improved. The study concludes that Training in banks are broadly effective and positively perceived by employees. They contribute substantially to employee development, operational efficiency, digital capability, career growth and organizational performance.

1. Introduction:

Banks play a very useful and crucial role in the economic life of every nation. Most of the country's money supply are controlled by the banks. In the word of Dr. k. karthikeyan (2010), the present-day economy is very much dependent upon the various function of a banking practice. Without the role of banks, the growth, sustenance and development of a country's economy is unimaginable.

Training and development play a primary role towards the growth and success of the organization. By selecting the correct sort of training, to confirm that our staff square measure equipped with the correct reasonably skills, data and talents to perform their allotted tasks. Training and development square measure terribly very important in any banking sectors, that aims to progressing the work assigned to the employees. It includes deciding, thinking creatively and managing individuals of the employees.

International Encyclopaedia of Business and Management; by Routledge, (1995), training or development have been described as any systematic process used by organizations to develop employees' knowledge, skills, behaviours or attitudes in order to contribute to the achievement of organizational goals.

Blanchard P N and Thacker J W. (2004), Training and development may be defined as "the systematic process of providing an opportunity to learn knowledge, skill and attitude (KSA)".

2. Review of Literature

Shah et al (1994), In his book Human Resource Management in the Banking Industry, presented a conceptual framework for Human Resource Management with selected Indian examples to highlight the pragmatic aspects of the Indian environment. This book contains helpful recommendations to help you transform corporate policy into directed practice at the grassroots level.

Garavan (1997), Training is the strategic and rational alteration of behaviour through educational events, activities and programs that enable competitors to reach the levels of knowledge, skills, competencies and abilities necessary to perform their jobs successfully.

Salokhe Vidya A (2003), In her book "Human Resource Development in Banks", she strongly stated that each bank's personnel policy should be consistently redefined. There should be a dedicated training program for bank employees, a transparent performance appraisal and post-assessment interview system and a separate information box for career counselling and training.

Sundararajam S. (2007), has highlighted his observation on "Employee's Attitude towards Training and Development" and reported that the training programme is an inevitable part of the private industries and top management motivates the employees to participate in training programme for their own development and as well as for the organizational development.

Saleem et al. (2011), noted various aspects of creating training programs, including instruction in customer service, safety procedures, a variety of technical and computer operating skills, diversity, instruction in quality programs and instruction in ethics, communication and working relationships.

Jyoti (2017), in her paper explains an effective training and development culture would result in motivating the work force, managing people, competency development, developing trust factor, work life balance factor attrition and retention of the talent pool. Training improves employees, job related knowledge and skill which improves employee's performance, with improve performance employees also enjoy personal growth which ultimately create motivation among the workforce.

3. Need for the Study:

Need for Studying Perception of Training and Development practices in bank arises as the banking sector needs Continuous Skill Development, Need-Based and Outcome-Oriented Training and Risk Management and Compliance as per various RBI reports. It is important to ensure that training and development practices provide tangible benefits to the development and work culture of the banks. Ensuring the effectiveness of training programmes requires systematic evaluation (Kucherov and Manokhina, 2017). Hence, present study has explored the perception of bank employees toward training and development practices using various aspects of training through a semi structured questionnaire-based survey.

4. Research Methodology:

Various methodologies used to investigate the perceptions of training and development practices for bank employees with special references to Surat district of Gujrat. The key objective of this study is to examine study the association between demographic variables of the employees and perception of the bank employees towards Training and Development practices and its components.

The present research is Descriptive in nature. As the descriptive research covers the cross -sectional research of the employees working the banks in Surat District of Gujrat, to access the demographic statistics as well as to gauge the inferences on the perceptions of the employees towards the existing dimensions representing, in tandem, the current model of training and development Program.

- **Sampling Method:**

convenience sampling method has been used for the study. Those employees who were having Training and Development Practices in the banks selected for study in Surat District and are using Training and Development Practices are the respondents. Primary data has been collected from 385 respondents.

- **Data Collection:**

a) Secondary sources: Data is be collected from number of research journals, dissertation, academic books, hand books, government reports, newspaper and websites.

b) Primary sources: Surveys conducted among bank employees through semi structured questionnaire and personal interaction.

- **Objectives of the study are:**

1. To study the perceptions of bank employees towards T&D practices.
2. To study the perceptions of bank employees towards the use of various Methods for Identifying T&D Needs across educational qualification wise demographic variables**.**

3. To study the reaction of bank employees towards effectiveness of T&D practices across area wise demographic variables.

➢ **Hypothesis of the Study:**

1.) H_0: There is no Significant Difference between the Observed Proportion and the test Proportion (0.50) regarding perceptions of the bank employees towards the use of various Methods for Identifying T&D Needs across educational qualification wise demographic variables**. V/s**

H_1: There is Significant Difference between the Observed Proportion and the test Proportion (0.50) regarding perceptions of the bank employees towards the use of various Methods for Identifying T&D Needs across educational qualification wise demographic variables**.**

2.) H_0: There is no Significant Difference regarding the reaction of bank employees towards effectiveness of T&D practices across area wise demographic variables. **V/s**

H_1: There is Significant Difference regarding the reaction of bank employees towards effectiveness of T&D practices across area wise Demographic Variables.

5. Data Analysis and Interpretation:

5.1 Demographic Profile of the Respondents:

5.1.1 Area and Taluka wise Distribution of Respondents:

Table.5.1: Area and Taluka wise Distribution of Respondents:

Area	Taluka	Frequency	Percentage (%)
Surat City Talukas	Adajan	40	10.39
	Majura	40	10.39
	Puna	40	10.39
	Udhana	40	10.39
	Katargam	40	10.39
Total		200	51.95
Other Talukas of Surat District	Bardoli	26	6.75
	Palsana	27	7.01
	Mahuva	17	4.42
	Mandavi	19	4.94
	Umarpada	9	2.34
	Mangrol	10	2.6
	Choryasi	27	7.01
	Kamrej	27	7.01
	Olpad	23	5.97
Total		185	48.05
Overall Total		**385**	100

Interpretation: The table presents the area-wise and taluka-wise distribution of respondents included in the study, comprising a total sample size of 385 employees. The study included 200 respondents (51.95%) from Surat City Taluka, which showed a slightly higher

representation from urban areas. The distribution in the urban talukas is absolutely balanced as each taluka Adajan, Majura, Puna, Udhana and Katargam contributes 40 respondents each representing 10.39% individually.

This even distribution suggests a well-thought-out, proportionate sampling method across the urban landscape, leading to uniform coverage over all the urbans sampled. On the other hand, other talukas of Surat District have 185 respondents (48.05%) which is almost equal to the urban segment. However, the distribution among other taluka of Surat district is uneven to a certain degree. The maximum number of respondents are from Palsana, Choryasi and Kamrej with 27 respondents each (7.01%) followed by Bardoli (26 respondents; 6.75%) and Olpad (23 respondents; 5.97%). Mandavi (19 respondents; 4.94%) and Mahuva (17 respondents; 4.42%) represent moderate participation, while Umarpada (9 respondents; 2.34%) and Mangrol (10 respondents; 2.60%) are relatively lesser represented.

The findings reveal that the study has an almost equal balance between the Surat city taluka and other taluka of Surat District. Surat city taluka talukas have uniform representation; whereas other talukas of Surat District have variation in the distribution of respondents due to variable distribution of bank branches. This balanced, but regionally diverse, sampling increases the reliability of the area-based analysis in the study.

5.1.2 Education Qualification wise Proportion of Respondents:

The educational qualification profile of the respondents indicates a highly educated workforce within the banking sector. The respondents are highly educated, lending strong credibility to their perspectives on training and development.

Table.5.2: Educational Qualification wise Proportion of Respondents:

Educational Qualification	Frequency	Percentage (%)
Graduate	133	34.5
Post Graduate	192	49.9
Professional Degree	39	10.1
Diploma or any Other Degree	21	5.5
Total	**385**	**100**

Interpretation: Postgraduates (49.9%) and graduates (34.5%) make up the vast majority, bringing advanced analytical capabilities and a solid foundation for both complex and operational banking functions. Additionally, employees with professional degrees (10.1%) and specialized diplomas (5.5%) contribute valuable insights from technical and highly regulated domains. Ultimately, this well-qualified demographic ensures that the study's findings are

grounded in competent, informed viewpoints from a workforce with high expectations for the quality, depth and relevance of modern training programs.

5.2 Identifying Training and Development Needs:

5.2.1 Perception of the Bank Employees towards Various Methods used for Identifying Training and Development Needs:

The distribution of responses regarding the perception of employees towards methods used by banks to identify training and development needs indicates a strong reliance on internal and performance-oriented mechanisms, with limited dependence on external or informal sources.

Table.5.3: Perception of Respondents towards Various Methods used for Identifying T&D Needs:

Various Methods for Identifying T&D Needs	Response	Frequency	Percentage (%)
Periodic Surveys Through Observation	Yes	348	90.4
	No	37	9.6
Review of need of Banking Environment	Yes	9	2.3
	No	376	97.7
Performance Appraisal	Yes	381	99
	No	4	1
Suggestions from Banking Experts	Yes	10	2.6
	No	375	97.4
Suggestions of Customers	Yes	2	0.5
	No	383	99.5
Any Other Method	Yes	0	0
	No	385	100
Total		**385**	**100**

Interpretation: Banks tend to use a formal, internal approach to identify training and development needs, almost entirely based on performance appraisals (99.0%) and periodic observational surveys (90.4%). This preference points to a performance-driven, structured HR system that relies on structured assessments and continuous operations monitoring to identify skills gaps, operational issues and employee performance improvement.

In sharp contrast external and alternative inputs have little role in shaping training needs. Environmental scanning (2.3%), expert suggestions (2.6%) and feedback from customers (0.5%) are hardly included in the assessment process. This shows that external market dynamics and customer concerns are addressed through other operational channels. Finally, the lack of other options demonstrates the fact that banks rely on their proven in-house HR practices to reduce costs and to enhance the level of service.

5.2.2 Educational Qualification wise Perception of the Bank Employee towards Various Methods used for Identifying Training and Development Needs: One Sample Binomial Test:

To analyse how training needs are identified, a One-Sample Binomial Test was applied across educational categories to see if the observed proportions deviated significantly from a 0.50 baseline.

Table.5.4: Educational Qualification wise Perception of the Respondents towards Various Methods used for Identifying Training and Development Needs; One Sample Binomial Test:

Educational Qualification			Category	N	Observed Prop.	Test Prop.	Exact Sig. (2-tailed)
Graduate	Periodic Surveys Through Observation	Group 1	Yes	115	.86	.50	.000
		Group 2	No	18	.14		
		Total		133	1.00		
	Review of Banking Environment	Group 1	No	130	.98	.50	.000
		Group 2	Yes	3	.02		
		Total		133	1.00		
	By Performance Appraisal	Group 1	Yes	132	.99	.50	.000
		Group 2	No	1	.01		
		Total		133	1.00		
	Suggestions from Banking Experts	Group 1	No	129	.97	.50	.000
		Group 2	Yes	4	.03		
		Total		133	1.00		
	Suggestions of Customers	Group 1	No	133	1.00	.50	.000
		Total		133	1.00		
	Any Other	Group 1	No	133	1.00	.50	.000
		Total		133	1.00		
Post Graduate.	Periodic Surveys Through Observation	Group 1	Yes	173	.90	.50	.000
		Group 2	No	19	.10		
		Total		192	1.00		
	Review of Banking Environment	Group 1	No	186	.97	.50	.000
		Group 2	Yes	6	.03		
		Total		192	1.00		
	Performance Appraisal	Group 1	Yes	189	.98	.50	.000
		Group 2	No	3	.02		
		Total		192	1.00		
	Suggestions from Banking Experts	Group 1	No	189	.98	.50	.000
		Group 2	Yes	3	.02		
		Total		192	1.00		
	Suggestions of Customer	Group 1	No	190	.99	.50	.000
		Group 2	Yes	2	.01		
		Total		192	1.00		
	Any Other	Group 1	No	192	1.00	.50	.000

		Total		192	1.00		
Professional Degree	Periodic Surveys Through Observation	Group 1	Yes	39	1.00	.50	.000
		Total		39	1.00		
	Review of Banking Environment	Group 1	No	39	1.00	.50	.000
		Total		39	1.00		
	Performance Appraisal	Group 1	Yes	39	1.00	.50	.000
		Total		39	1.00		
	Suggestions from Banking Experts	Group 1	No	36	.92	.50	.000
		Group 2	Yes	3	.08		
		Total		39	1.00		
	Suggestions of Customer	Group 1	No	39	1.00	.50	.000
		Total		39	1.00		
	Any Other	Group 1	No	39	1.00	.50	.000
		Total		39	1.00		
Diploma and any Other Degree	Periodic Surveys Through Observation	Group 1	Yes	21	1.00	.50	.000
		Total		21	1.00		
	Review of Banking Environment	Group 1	No	21	1.00	.50	.000
		Total		21	1.00		
	Performance Appraisal	Group 1	Yes	21	1.00	.50	.000
		Total		21	1.00		
	Suggestions by Banking Experts	Group 1	No	21	1.00	.50	.000
		Total		21	1.00		
	Suggestions of Customer	Group 1	No	21	1.00	.50	.000
		Total		21	1.00		
	Any Other	Group 1	No	21	1.00	.50	.000
		Total		21	1.00		

Interpretation: The banking sector employees a highly structured, qualification-neutral approach to identifying training needs, relying almost exclusively on performance appraisals and periodic observational surveys. Statistical analysis confirms that regardless of an employee's educational background—whether they hold a graduate, postgraduate, professional or diploma degree—these two internal mechanisms are consistently and significantly ($p < 0.001$) utilized. In fact, among professionally certified and diploma-qualified staff, reliance on these performance-centric evaluations reaches 100%, reinforcing their undisputed central role in diagnosing skill gaps and operational requirements.

Conversely, alternative and external mechanisms—such as environmental reviews, expert consultancy, and customer suggestions—are systematically rejected across all educational categories. This comprehensive data highlights that an employee's academic qualification does not influence how their training needs are assessed. Instead, banks adhere strictly to a uniform, institutionalized framework driven by internal evaluations, ensuring

equitable access to development opportunities, operational consistency and strict alignment with broad organizational goals.

5.3 Effectiveness of the Training and Development Practices:

5.3.1 Reactions of the Bank Employees Towards Effectiveness of Training and Development Practices:

The weighted mean score analysis of career development and training objective statements show the overwhelmingly positive reaction toward the existing training and development practices perceived by the bank employees.

Table.5.5: Reactions of the Respondents towards Effectiveness of Training and Development Practices; Weighted Mean Score and Ranking Analysis:

Sr. No.	Statement	Score (x)	Frequency (f)	f × x	Total f×x	Mean Score	Rank
1	Adequate T&D Opportunities are Provided	1 (SA)	372	372	398	1.034	1
		2 (A)	13	26			
		3 (N)	0	0			
		4 (D)	0	0			
		5 (SDA)	0	0			
2	Encouragement and Support for Continuous Learning and Development Opportunities	1 (SA)	369	369	401	1.041	2
		2 (A)	16	32			
		3 (N)	0	0			
		4 (D)	0	0			
		5 (SDA)	0	0			
3	Satisfaction with Career Development Initiatives Offered	1 (SA)	368	368	404	1.05	4
		2 (A)	15	30			
		3 (N)	1	3			
		4 (D)	1	4			
		5 (SDA)	0	0			
4	Opportunities for Career Growth and Advancement	1 (SA)	369	369	402	1.044	3
		2 (A)	14	28			
		3 (N)	1	3			
		4 (D)	1	4			
		5 (SDA)	0	0			
5	Opportunities Align with Employees' Career Aspirations	1 (SA)	366	366	406	1.055	6
		2 (A)	17	34			
		3 (N)	1	3			
		4 (D)	1	4			
		5 (SDA)	0	0			
6	Support Long-term Career Goals of Employees	1 (SA)	368	368	402	1.044	3
		2 (A)	17	34			
		3 (N)	0	0			
		4 (D)	0	0			
		5 (SDA)	0	0			
7		1 (SA)	366	366	404	1.05	4

	Provide Opportunities for Practical Application and Hands-on Learning	2 (A)	18	36			
		3 (N)	1	3			
		4 (D)	0	0			
		5 (SDA)	0	0			

Interpretation: Since the Likert scale was coded as 1 = Strongly Agree and 5 = Strongly Disagree, lower mean scores reflect stronger agreement. Mean scores for all statements on the survey for the existing training and development (T&D) activities were rated highly by the employees, close to 1. The top ranked responses indicate that T&D opportunities are perceived as very sufficient and accessible (M = 1.034) supported by a strong organizational culture of continuous learning (M = 1.041). Respondents also strongly agreed that these programs support career progression, align with long-term goals and provide valuable practical learning experiences. The alignment of T&D with individual career aspirations was still very positive (M = 1.055) but scored slightly lower indicating there is some room for improvement in tailoring programs to employees' specific strategic career paths.

Overall, the findings clearly demonstrate that employees exhibit strong agreement across all career development and training dimensions. The extremely low mean scores across statements confirm that the reaction toward current training framework is adequate, supportive, career-oriented and practically useful. These results substantiate that the existing training and development environment in banks is robust and positively aligned with employee expectations, thereby effectively contributing to professional growth and organizational performance.

5.3.2 Area wise Reactions of the Bank Employees towards Effectiveness of Training and Development Practices:

The table presents the area-wise comparison of employees' reactions regarding positive Training and Development practices using the Mann–Whitney U test.

Table.5.6: Area wise Reaction of the Respondents toward Effectiveness of T&D Practices: Mean Rank Scores of T&D Practices Statements with Mann–Whitney U Test Results:

Area	Adequate T&D Opportunities	Continuous Learning Encouraged	Career Development Satisfaction	Career Growth & Advancement	Alignment with Career Goals	Support for Long-term Career Goals	Practical & Hands-on Learning
Surat City Taluka	187.95	186.56	186.1	186.56	185.17	186.1	185.17
Other Taluka	198.46	199.96	200.46	199.96	201.46	200.46	201.46

of Surat District							
Mann–Whitney U	17490	17212.5	17119	17211.5	16934	17120	16934.5
Z-Value	-2.959	-3.414	-3.557	-3.416	-3.826	-3.555	-3.825
p-value	0.003	0.001	0.000	0.001	0.000	0.000	0.000

Interpretation: The results clearly indicate that employees from the other talukas of Surat District consistently have higher mean rank scores across all Training and Development statements compared to employees from the Surat City Taluka. This suggests that other talukas of Surat District employees react more positively to T&D practices than their urban counterparts.

For the statement "Adequate Training and Development Opportunities are Provided for Employees," the mean rank for other talukas of Surat District employees (198.46) is higher than Surat city taluka employees (187.95). The p-value (0.003) is less than 0.05, indicating a statistically significant difference between the two areas. Thus, reactions of employees significantly vary based on area.

Similarly, for "The Organization Encourages and Supports Continuous Learning," other talukas of Surat District employees (199.96) again report higher mean ranks compared to Surat city taluka employees (186.56) and the difference is statistically significant ($p = 0.001$).

The same pattern continues for Career Development Satisfaction ($p = 0.000$), Career Growth & Advancement ($p = 0.001$), Alignment with Career Goals ($p = 0.000$), Support for Long-term Career Goals ($p = 0.000$) and Practical & Hands-on Learning ($p = 0.000$). In all cases, the p-values are below 0.05, indicating significant differences between the two areas.

Overall, since all p-values are less than 0.05, the null hypothesis (no significant difference across areas) is rejected for all statements. The findings demonstrate that employees in other talukas of Surat District areas react more positively to Training and Development practices than employees in Surat City Taluka and the difference is statistically significant across all examined dimensions of T&D practices.

6. Finding and Summary:

The study has been undertaken to explore the perception of bank employees toward training and development practices. The T&D practices include identification of T&D needs and effectiveness of T&D practices. The findings indicate clearly that performance appraisal

and periodic surveys through observation are the most dominant and statistically significant methods for identifying training needs across all demographic variables. External and informal approaches such as customer suggestions, expert opinions and environmental reviews are always ignored. This shows that banks adopt a formal, internal and performance-based approach to identifying training needs, ensuring objectivity, consistency and alignment with company requirements.

However, the responses of employees in terms of the effectiveness of T&D practices are extremely positive with very low mean scores indicating strong agreement that training programs are adequate, supportive of career growth, aligned with long-term goals and practically useful. There is little variation across demographic groups, with employees in semi-urban and rural/other taluka of Surat district showing relatively higher positive reactions.

Overall, the findings indicate that banks have successfully built a robust, performance-oriented and effective training structure.

Generally, the study finds that banks have set up a comprehensive, structured and effective training and development system that enables continuous employee learning and organizational performance. The training practices are largely uniform and demand-driven and in accordance with professional requirements. To enhance the effectiveness of T&D initiatives, banks should focus on the improvement of training scheduling, increase practical exposure, strengthen supervisory support and integrate career-oriented training approaches. These improvements will help transform existing training systems into more dynamic and strategically aligned human resource development frameworks. Overall, the study concludes that Training and development practices in banks are broadly effective and positively perceived by employees.

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