

A COMPARATIVE ANALYSIS OF TRAINEES AND TRAINERS' PERCEPTIONS REGARDING TRAINING PROGRAMMES IN INDIAN BANKING SECTOR

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Abstract *The banking sector is one of the most important sectors of an economy. There is a vital need to address the issues pertaining to training holistically involving both the trainees and trainers in this key sector. The objective of the current study is to compare and analyse the trainee and trainer's perceptions towards impact of training and development programmes in Indian banking sector. The perceptions of both are found to be different with respect to utility, whereas their perceptions are same when it comes to impact on performance and problems with trainings. Although both categories feel training has a positive impact on performance, the trainers, in comparison to trainees, perceive training has a much more significant impact on overall performance. It is suggested that gaps between training sessions be minimised, performance parameters be the main yardstick of measuring the effectiveness of a training programme, a dedicated training policy for training should be designed in consultation with both trainees and trainers and other problems with trainings be addressed while designing programmes.*

Keywords: *Banking, Comparison, Trainees, Trainers*

INTRODUCTION

Banks have been the backbone of politico-economic conditions of countries round the world politics for centuries. In modern times, the banks have extended their operations and services to include services directed at individuals, so much so that modern banks are identified more as consumer service providers rather than institutions providing financial aid to companies. The banking sector is one of the most important sectors of the Indian economy. With a proper and efficient banking system in place, India expects to have a solid economy.

Although the utility of training for bank employees cannot be overemphasized, there is a vital need to address the issues pertaining to training holistically, so that the right type of training is provided by competent and committed faculty when and where it is required, resulting in an effective "transfer of learning" from trainer to trainee, from the classroom situation to the trainee's environment and from training to actual workplace.

The trainees, trainers and the banks are all involved in training. So, it becomes necessary to communicate and

collaborate across different levels. This begins from training needs' identification, includes course designing, nominating trainees and up to follow-up for post-training support/ placement for measuring results.

BRIEF REVIEW OF LITERATURE

Training and development activities are closely related to learning and the expected result is improvement in performance (Flippo, 2003). Although training has a significant effect on performance of employees, it also plays an important role in managing business. Besides receiving an adequate budget allocation, it also requires support from the top management, trainers and trainees (Palo and Padhi, 2003). Surgue (2005) reports an extensive usage of "workplace learning performance" against "training" to emphasise the dual objective of learning of employee and performance of organizations with active support of both trainers and trainees.

It becomes necessary to understand what constitutes performance in banking sector. Stanton (2006) mentions the best measure of performance is an improvement in levels of

customer satisfaction. This holds true for banking in particular and service sector in general. Ray (2006) has mentioned not only superior's attitude, but also better coordination with him and other colleagues define performance in banking sector. He also describes two other factors that Indian banks, in particular, make a benchmark of performance namely - focus on increased motivation and efficiency in day-to-day office work. A part of this observation has been echoed by Srivastava (2004) who claims for most bank employees, work also fills the need for social interaction. Not surprisingly, therefore, having friendly and supportive co-workers leads to better job performance. Similarly, a study by HRN Management Group (2005) discussed the bank employees performance in terms of better dealing with customers including being user friendly, helpful and assuring security of transactions and confidentiality.

Tapanya (2004) has further widened the scope of defining performance for bank employees by mentioning basic understanding of banking concepts and ideas especially in the face of technological advancements. A diametrically opposite factor she mentions is the vision and mission of banks that determine employee performance. Also, providing opportunities for practice, and letting the trainee make errors also improve motivation and learning. Feedback is equally essential.

Simultaneously, there are certain other key elements to more efficient and productive training has forwarded. Consistency and compatibility of training modules or programmes; assessment of training impact directly on targeted behaviours and organizational performance; use of the "cascading" approach to training, with trained managers actually involving themselves in the subsequent training of their people (Kello, 2005).

Murthy (1999) has identified several factors that affect performance in banking sector. He has listed nine such factors that include initiative and resourcefulness, assertiveness, courage, sincerity of purpose, courtesy, common sense, communication, clarity of role, analytical skills, decision making and agility of mind. Many of these are directed related to (and can be enhanced by) training and development activities or HRD as a whole.

Some studies have conducted comparison of the perceptions of trainers and trainees. Sia & Harrison (2015) compared it for workplace-based assessments in the UK whereas Cho et al., (2014) did it in the field of medical education. Huque et al., (2009) did a comparison of trainees and trainers with respect to public service training in India, while the same was reported for the government of Nigeria by their ITF Jo Headquarters (2014).

Steele (1982) has made a comparison of trainer and trainee's perceptions with respect to different training methods while Dodson (2004) has done a comparative analysis of perceptions of trainee and trainers regarding the transfer climate in a union-based training programme. Portelance (2009) has also attempted to compare the perceptions of trainers and trainees when it comes to effectiveness of a trainer in understanding the needs of the trainee. Connor (1994) has examined the relationship built during training programmes from the perspective of trainer and trainee. She has also focused on ethical issues and professional development. Menon et al. (2012), while studying the perceptions of trainees and trainers, found trainees to be more dissatisfied than trainers when studying a competency-based workplace system. Similarly,

OBJECTIVES & METHODOLOGY

The objective of the current study is to compare and analyse the trainee and trainer's perceptions towards impact of training and development programmes in Indian banking sector. With this in mind, the following hypotheses were framed:

Hypothesis 1(H1) - There is a significant difference between the perception of trainers and other bank employees/trainees with respect to utility of training programmes.

Hypothesis (H2) - There is a difference between perception of trainees and trainers regarding problems with training and development programmes in banking sector.

The research design is Cross-Sectional Descriptive and the study is survey based. Focused group interviews were conducted comprising professionals from banking sector and trainers from other sectors as well. The final validated instruments were two separate questionnaires for trainees and trainers.

The Indian Banking Association (a premier body of banks and bankers in India) has divided Indian banking sector into six geographical regions namely Northern, North-Eastern, Eastern, Central, Western and Southern (IBA, 2009). The current study is focused on the Northern and Central zones. To conduct the study, the Indian states of Uttar Pradesh, Uttarakhand and Delhi were selected randomly out of the two zones. Banks were selected at random from public and private sectors. The banks were selected at random considering their operations and number of employees.

The method of sampling is probabilistic and the technique used is Stratified Random Sampling. Bank employees were divided into various strata and people from each stratum were covered randomly. The various strata included regions,

urban or rural branches and employees with varying levels of experience in banking sector. Employees at managerial and clerical levels were selected for study.

For trainers, a similar process was followed except that the Indian cities of Mumbai, Chennai, Kolkata, Bangalore and Hyderabad were also included as most trainers are found in training centres or corporate offices located in metropolitan or other Tier I cities. They were selected at random from different banks.

SAMPLE PROFILE

800 questionnaires were administered for bank employees and 200 for trainers. 624 questionnaires at a response rate of 78% and 127 questionnaires at a response rate of 63.5% were received back from bank employees and trainers, respectively. Thus, a total of 751 questionnaires out of 1000 were received at a response rate of 75.1%. On further filtering, 600 questionnaires of bank employees and 125 of trainers were found to be completely filled. For the sample profile please see Tables 1.1 and 1.2.

Table 1.1: Demographic Profiles of the Trainees

Variable	N = 600	Percent
Region		
Urban	436	72.67
Rural	164	27.33
Service (in years)		
<3	187	31.17
3-8	141	23.50
8-15	164	27.33
15+	108	18.00
Educational Status		
Under Graduate	3	0.50
Graduate	180	30.00
Post Graduate	397	66.17
Any Other	20	3.33
Age (in years)		
<30	237	39.50
30-40	150	25.00
40-50	119	19.83
50-60	84	14.00
60+	10	1.67
Annual Income (in Lakhs) *		
<1.5	32	5.33
1.5-3	202	33.67
3-5	254	42.33
5+	112	18.67
On Current Post (in Years)		
<1	158	26.33
1-3	268	44.67
3-5	84	14.00
5-8	38	6.33
8+	52	8.67
Gender		
Male	422	70.33
Female	178	29.67
Number of times trained		
Once	189	31.50
2-5	295	49.17
5-10	76	12.67
10+	40	6.67

Variable	N = 600	Percent
Service (in years)		
<3	3	2.40
3-8	24	19.20
8-15	38	30.40
15+	60	48.00
Educational Status		
Under Graduate	1	0.80
Graduate	22	17.60
Post Graduate	99	79.20
Any Other	3	2.40
Age (in years)		
<30	5	4.00
30-40	44	35.20
40-50	53	42.40
50-60	20	16.00
60+	3	2.40
Annual Income (in Lakhs)*		
<1.5	3	2.40
1.5-3	13	10.40
3-5	41	32.80
5+	68	54.40
On Current Post (in Years)		
<1	24	19.20
1-3	35	28.00
3-5	30	24.00
5-8	10	8.00
8+	26	20.80
Gender		
Male	97	77.60
Female	28	22.40
Number of trainees currently		
<10	48	38.40
10-20	34	27.20
20-50	35	28.00
50+	8	6.40

*10 Lakhs=1 Million

DATA ANALYSIS AND INTERPRETATION

The data obtained need to be analysed for meaningful conclusions.

Investigating the relationship between perceptions trainers and trainees with respect to utility of training programmes, the significance was found to be 0.000 (Table 2). Since this is less than 0.05, the null hypothesis is rejected and the alternate hypothesis H1 is accepted (Malhotra, 2002).

Table 2: Significance of the Relationship Between Trainer's and Trainee's Perception of Utility of Training Programmes in Terms of Performance and Problems of Trainings

Variables		Mean	t	df	p
Relationship between perceptions of trainers and trainees with respect to utility of training programmes	Trainees	3.71	- 4.023	723	.000
	Trainers	4.07			
Problems with trainings	Trainees	3.03	652	723	.515
	Trainers	3.02			

Hypothesis 1 (H1) - There is a significant difference between the perception of trainers and other bank employees/trainees with respect to utility of training programmes.

Since the mean of trainers is more than that of trainees, the former group finds these programmes of much more utility as compared to bank employees.

Comparing the perceptions of trainers and trainees regarding problems with training and development programmes, the significance was found to be 0.515 which is more than 0.05. Thus, the hypothesis H2 is rejected and null hypothesis is accepted.

There is no difference between perception of trainees and trainers regarding problems with training and development programmes in banking sector.

There is agreement on the most common problem(s) confronting training and development activities. Actually, there seems to be a consensus among the two groups as their mean indicates. This holds true as both think long gaps between sessions are the biggest issues in such programmes as illustrated in the earlier sections.

There are mixed responses when comparing the perceptions of both groups regarding impact of training programmes on some more related variables.

Table 3: Significance of the Relationship Between Trainer's and Trainee's Perception of Some Other Variables and the Impact on Them Due to Training

	Variables	t	df	Sig. p
Perceptions regarding impact of training on performance	Training methods	1.14	723	.256
	Overall performance	-3.04	723	.002
	Understanding concepts	-3.32	723	.001
	Better dealing	-4.88	723	.000
	Day to day office work	-5.62	723	.000
	Interaction with bosses	-.46	723	.648
	Relations with peers	-1.42	723	.156
	Better co-ordination	-3.30	723	.001
	Motivation	-2.73	723	.006
	Decision making	-1.67	723	.096
	Changed behaviour	0.19	723	.850
	Compliance	-1.95	723	.051
	Creativity and innovation	-0.28	723	.780
	Better salary	-4.97	723	.000
Useful for promotion	-6.38	723	.000	

a) **Training Methods:** They are in agreement on the on the training methods used in banking sector where both of them feel they are more or less the same. Here, they hold almost the same mean ranks as evident from Table 3.

b) **Overall Performance:** When it comes to the impact of training on overall performance, there is a difference of opinion among both the categories. Since the value of p is less than 0.5, the null hypothesis is rejected. The trainers

with a mean of 4.13 feel training programmes enhance overall performance and this is much more than the trainees who have a mean of 3.44 on a scale of 5. Both the categories are of the opinion that performance is positively affected by training and development activities (Table 3).

c) Understanding Concepts: There is a difference in opinion on training's impact on understanding concepts. Trainers feel it is more important (mean = 4.36) whereas trainees do not feel it has that much importance (mean rank = 3.07). This fits in with the observations made when analysing the responses of the two groups separately (Table 3).

d) Better Dealing and Day-to-day Office Work: In impact on better dealing with customers and day-to-day office work, again there are differences of opinion among the two categories. While the difference is substantial in the former (trainers have a mean of 4.29 while trainees mean is 3.83), it is huge in the latter. Impact of training on day-to-day office work is perceived as much more by trainees (mean = 4.26) than by trainers (mean = 3.71).

f) Interaction with Bosses and Relations with Peers: There is no difference of opinion at all on these interpersonal aspects that are so vital in banking sector. Both have almost the same means in their perception on interaction with bosses (trainers 3.44; trainees 3.42) while there is very little difference in enhanced relations with peers where trainers have a mean of 3.47 and trainees of 3.42. These ranks indicate both groups attach moderate importance to these variables when it comes to impact of training upon them.

g) Better Co-ordination and Motivation: In both these, again there is difference of opinion. Trainers (mean = 3.90) feel it is vital to have better co-ordination with other departments and so the impact of training should be high on this. Trainees, on the other hand, consider it moderately important (mean = 3.36). Interestingly, trainers (mean = 3.99) feel better motivation should result from training whereas trainees are once again moderate (mean rank = 3.55) here also.

h) Decision Making and Change in Behaviour: In both these aspects, there is no significant difference of opinion.

Trainers (mean = 3.83) feel almost the same as trainees (mean rank = 3.67) in decision making as also in the case of change in behaviour for the better. Here, the means of trainees and trainers are 3.52 and 3.50, respectively. However, it is worthy to note that in decision making, the trainers feel it is more important (as their mean is more) while it is the other way round in the case of change in behaviour for the better.

i) Compliance: Once again, there is no significant difference of opinion among the two. Both seem to find the impact of training on compliance as moderately high with trainers slightly more than trainees.

j) Creativity and Innovation: There seems a consensus on the impact of training and development programmes on creativity and innovation. The means are very close to each other (trainers = 3.40, trainees = 3.37). Both seem to find the impact of training on creativity and innovation as moderate. However, in many jobs in banking sector, there is little or no room for creativity and innovation. For such people, this aspect may not even be covered (or targeted) as part of their training programmes.

k) Better Salary: There is a very significant difference in opinion on the impact of training on better salary. Trainers (mean = 2.98) feel a moderate impact while trainees do report it to be quite low (mean = 1.79). Trainers feel training will take them to the next higher level or, at any rate, prepare them for future jobs and this explains the ratings given to salary. Trainees, on the other hand, find trainings are helpful in other aspects but think salary to be more as a matter of policy than an outcome of training and development programmes.

l) Utility for Promotion: Again, there is a very significant difference in opinion. Trainers (mean = 3.57) feel the impact is moderately high while trainees report it to be below moderate (mean = 2.75). The explanation remains the same as given in the case of better salary. Trainees feel it is a policy matter while trainers feel trainings equip them for future responsibilities.

Table 4: Significance of the Relationship Between Trainer's Perception of Utility of Training Programmes in Terms of Performance and Trainee in Terms of Satisfaction with Training Programmes

Variable		Mean	t	df	p
Relationship between trainer's perception of utility of training programmes in terms of performance and trainee in terms of satisfaction with training programmes	Trainee	3.53	-3.86	723	.000
	Trainer	4.12			

There is a significant difference between the perceptions of trainers and trainees as evident from Table 4. The trainers

perceive training programmes to be very highly effective (mean = 4.12) in terms of enhancing employee performance.

On the contrary, trainees are moderately satisfied (mean = 3.53) with the training programmes and feel it should be more practical. The learnings they gain out of these should be implemented more quickly according to the trainees (Table 4).

DISCUSSIONS & CONCLUSION

The perceptions of trainers and trainees with respect to utility of training programmes in banking sector are quite different. This is the same that Menon et al. (2012) found in their study although the same was not in the banking sector.

According to the current study, trainers feel training programmes should be more knowledge oriented and result in behavioural changes. Bank employees, on the other hand, opine knowledge to be not of much importance. Instead, they feel performance parameters like better dealing with customers, day-to-day office work, etc., are more important; something which the trainers perceive as least important in determining the utility of training programmes. Menon et al. (2012) report trainees to be more dissatisfied with trainings as compared to trainers.

However, they are unanimous in their opinions that such training programmes are useful and helpful in enhancing performance at workplace whatever the difference in perceptions might be. This finds support from Khandelwal (1998) who has tried to evaluate the utility of training in banks and concludes it is quite important, giving examples from different banks. Accordingly, the importance of training is fast being recognised by the banking sector and all its employees whether they are trainers or trainees.

When it comes to the impact of training on overall performance, there is very little difference of opinion among bank employees and trainers. Both the categories are of the opinion that performance is positively affected by training and development activities. According to Agundu and Umor (2005), the focus is on training initiatives for developing strategies that enhance performance of banking professionals. This is confirmed in the current study when both the categories positively co-relate performance with training and development programmes. Both the trainers and bank employees are also in complete agreement on the training methods used in banking sector where both of them feel more or less the same methods are used.

There is still more agreement on the most common problems confronting training and development activities. Actually, there seems to be a consensus among the two groups as both think long gaps between sessions are the biggest issues in such programmes above.

RECOMMENDATIONS AND FURTHER SCOPE OF STUDY

The current study can prove useful in designing training programmes for the banking sector. The following points may be considered:

- (a) Since the problems with trainings are more or less the same, these need to be taken care of while planning trainings.
- (b) The gaps between training sessions need to be minimised as much as possible.
- (c) The trainers and trainees opine that performance is affected by training and these performance parameters need to be kept as main objectives of all training programmes.
- (d) A dedicated training policy needs to be designed for all banks with active inputs from trainers and trainees.

The current research on training in banking sector has tried to fill in the gap in literature by providing a comparative study of both trainers and trainee's points of view. Empirical evidence has been provided for the same. However, it paves the way for further research in this particular area.

- (a) The current study is confined to North India and selected public and private sector banks. The scope of the study can be extended to other regions of North-Eastern zone, Western zone, Eastern zone, Southern zone, Central zone, or the country as a whole.
- (b) The findings of the current study can be empirically tested with a larger sample size of both trainers and trainees.
- (c) The impact of training on learning and actual performance can be separately evaluated and empirical evidence can be provided for the same.

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