



EVALUATING TRAINING PROGRAMMES IN COMMERCIAL BANKS

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INTRODUCTION

Training evaluation ensures that whether candidates are able to implement their learning in their respective workplaces or to the regular work routines. Measuring the effectiveness of training programmes consumes valuable time and resources. The business environment is not standing still. Technology, legislation and regulations are constantly changing. What was a successful training program yesterday may not be a cost-effective program tomorrow. Being able to measure results help the firms adapt to such changing circumstances.

The problem for many businesses is not so much why training should be evaluated, but how. They often overlook evaluation, perhaps because the benefits-particularly financial ones-can be hard to describe in concrete terms. It is generally possible to pin down the benefits, enabling the firms to make a sound business case for training, by choosing what they wish to measure or compare before and after training.

OBJECTIVES OF THE STUDY

- To analyse the effectiveness of training programmes in commercial banks.
- To analyse the opinion of trainees on the effectiveness of various aspects of training being imparted by commercial banks.

SCOPE OF THE STUDY

The focus of this study is mainly upon studying the opinions of the trainees regarding various aspects of training. The area of study is limited to the training programmes conducted by the Staff Training Centres of two banks namely The HDFC Bank (Haryana) and State Bank of India (Haryana).

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METHODOLOGY

The present study is based on primary data. The survey had been carried out in the staff training centres of State Bank of India (Haryana) and The HDFC Bank (Haryana) respectively. The study aims to analyse variables responsible for successful training programme in commercial banks. A structured questionnaire containing several questions relating to various aspects of training programme has been developed. A systematically designed training programme helps in motivating the trainees towards effective learning. As the effectiveness of training programme depends on various factors, different parameters such as course duration, library facilities, trainer, teaching & computer aided programme and other infrastructural facilities etc are considered for evaluation.

HYPOTHESIS

H₀ – There is no significant difference in the opinion of respondents at the two staff training centres namely SBI (Haryana) & HDFC (Haryana) on various aspects of training programmes.

ANALYSIS

Table 1 studies the combined opinion of respondents on various aspects of training programme conducted by staff training centres of The HDFC Bank and State Bank of India (Haryana). 75.8% and 75.0% of the respondents rated course duration and library facilities of the training programmes as above average. 70.5% respondents found teaching and computer aided programme as good and very good. A cursory look at the data reveals that trainees are most satisfied by the trainers (83.3%) at the Staff Training Centres. Other infrastructure facilities are also rated above average by 78.8% of respondents.

Table 1 shows the opinion of respondents on various aspects of training programmes conducted by staff training centres of HDFC and SBI (Haryana).

Out of respondents from HDFC(Haryana) 37.7% termed the course duration of training programme as very good whereas 1.4% regarded it as very poor. So far as library facilities are concerned 36.2% respondents considered them as very good while 10.1% termed them as poor and very poor. On the aspect of trainer, 50.7% of respondents opined as very good. Opinion on other infrastructure facilities like catering, accommodation etc. was good by 37.7% of respondents. 39.1% of respondents opined very good on teaching & computer aided programme while 1.4% considered it as very poor.



Table 1: Opinion on various aspects of training programme

Aspect	Very Good	Good	Average	Poor	Very poor
A) HDFC Bank(N=69)					
Course duration	26 (37.7)	25 (36.2)	12 (17.4)	05 (7.2)	01 (1.4)
Library facilities	25 (36.2)	27 (39.1)	10 (14.5)	05 (7.2)	02 (2.9)
Teaching & Computer Aided Programme	27 (39.1)	25 (36.2)	09 (13.0)	07 (10.1)	01 (1.4)
Trainer	35 (50.7)	21 (30.4)	08 (11.6)	03 (4.3)	02 (2.9)
Other Infrastructure Facilities	30 (43.5)	26 (37.7)	07 (10.1)	05 (7.2)	01 (1.4)
B) State Bank of India(N=63)					
Course duration	22 (34.9)	27 (42.9)	09 (14.3)	03 (4.8)	02 (3.2)
Library facilities	24 (38.1)	23 (36.5)	10 (15.9)	04 (6.3)	02 (3.2)
Teaching & Computer Aided Programme	19 (30.2)	22 (34.9)	18 (28.6)	03 (4.8)	01 (1.6)
Trainer	30 (47.6)	24 (38.8)	04 (6.3)	02 (3.2)	03 (4.8)
Other Infrastructure Facilities	28 (44.4)	20 (31.7)	06 (9.5)	05 (7.9)	04 (6.3)
C) Combined HDFC & SBI (N=132)					
Course duration	48 (36.4)	52 (39.4)	21 (15.9)	08 (0.1)	03 (2.3)
Library facilities	49 (37.1)	50 (37.9)	20 (15.2)	09 (6.8)	04 (3.0)
Teaching & Computer Aided Programme	46 (34.8)	47 (35.6)	27 (20.7)	10 (7.6)	02 (1.5)



Trainer	65 (49.2)	45 (34.1)	12 (9.1)	05 (3.8)	05 (3.8)
Other Infrastructure Facilities	58 (43.9)	46 (34.8)	13 (9.8)	10 (7.6)	05 (3.8)

Out of respondents from SBI (Haryana) 34.9% termed the course duration of training programme as very good whereas 3.2% regarded it as very poor. So far as library facilities are concerned 38.1% respondents considered them as very good while 9.5% termed them as poor and very poor. On the aspect of trainer, 47.6% of respondents opined as very good. Opinion on other infrastructure facilities like catering, accommodation etc, was found good by 31.7% of respondents and 30.2% of respondents opined very good on teaching &

Table 2: Opinion of respondents on various aspects of training programmes

Aspects	HDFC		SBI		SBI & HDFC	
	Mean	Variance	Mean	Variance	Correlation coefficient	t calculated
Course duration	13.8	129.7	12.6	128.3	0.974	1.04
Library facilities	13.8	132.7	12.6	107.8	0.994	1.63
Teaching & Computer Aided Programme	13.8	133.2	12.6	96.8	0.833	0.42
Trainer	13.8	197.7	12.6	177.8	0.971	0.80
Other Infrastructure Facilities	13.8	174.7	12.6	116.8	0.982	0.82

Degree of freedom-4, level of significance at 5%

computer aided programme while 1.6% considered it as very poor.

Table 2 presents the analysis of the data presented in Table 1 using paired t test. The table t value at 5% level of significance at 4 degree of freedom is 2.776 for each aspect. Mean, Variance and correlation coefficient of the various opinions in comparison of two training centres are presented in table3. The correlation coefficient of the various opinions in comparison of two training centres are 0.974,0.994,0.833,0.971 and 0.982 respectively.

- The calculated t value for Course duration is 1.04 which is less than the table t value 2.776, hence null hypothesis stands accepted at 5% level of significance.



- The calculated t value for library facilities is 1.63 which is less than the table t value 2.776, hence null hypothesis stands accepted at 5% level of significance.
- The calculated t value for Teaching & computer aided programme is 0.42 which is less than the table t value 2.776, hence null hypothesis stands accepted at 5% level of significance.
- The calculated t value for Trainer is 0.8 which is less than the table t value 2.776, so null hypothesis stands accepted at 5% level of significance.
- The calculated t value for other infrastructure facilities is 0.82 which is less than the table t value 2.776, hence null hypothesis stands accepted at 5% level of significance.

CONCLUSION

The results of the study reveal that training programmes of the respondent organizations are generally effective. With respect to course duration, library facilities, trainer, teaching & computer aided programme and other infrastructure facilities. The calculated t values are 1.04, 1.63, 0.42, 0.80 and 0.82 respectively, which are less than table value of t hence null hypothesis is accepted.

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