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# Training Situation and its Impact on Banking Operation in Bangladesh: A Study on Dhaka City

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*Abstract-* In Bangladesh, the banking industry is becoming more competitive than ever. The public and the private sector banks are chasing each other for their accomplishment. It is the age of globalization. So, for coping with the challenge of globalization, the banking sector should use more innovative progress. And for this progress, the employees should be well groomed with useful training. Training is the strategy for helping the bank employees to develop their personal and organizational knowledge, skills, and abilities. An efficient and effective training program improves the quality and efficiency of the employees. This study explores the training situation and its impact on banking operations in Bangladesh. Accomplishing these objectives, 150 employees of the public and the private banks are selected from different areas of Dhaka city. Among these employees, there are managers, senior officers, junior officers, and cash officers. It was found that the male employees (85.3 percent) have more impact on training satisfaction than the female (14.7 percent) employees. The designation is also an important variable which has a highly significant effect on training satisfaction another significant finding of this study about 79 respondents say that the job rotation is the best besides the other training programs.

*Keywords: training, effective, banking sector, employee and operation.*

*GJMBR-A Classification: JEL Code: M53*



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# Training Situation and its Impact on Banking Operations in Bangladesh: A Study on Dhaka City

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## I. Introduction

To provide instruction to the new employees, the aim of any training program is to help them to reach the required level of performance in their jobs quickly and economically. For the existing staff, training will help grow capabilities to improve to learn new technologies or procedures, their performance in their present occupations, and to prepare them to take higher responsibilities in the future. Key findings were that maximum of the employees agreed to the item statements by making it clear that Training had a positive impact on their professional knowledge, work quality & quantity, practical skills, and their motivation & loyalty. Because, these are all linked to their performance either strongly or moderately but in a supporting direction. The study settled up with Training absolutely impacting the staffs' performance in the banks of Bangladesh.

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## II. Definitions of Training

According to *Michel Armstrong, "Training is the systematic development of knowledge, skills, and attitudes required by an individual to perform adequately a given job."*

According to *Edwin B Flippo*, *"Training is the act of increasing knowledge and skills of an employee for doing a particular job."*

Dale S. Beach defined, *"Training is typically considered as the organized procedure by which people increase knowledge and rise skill for a certain resolve."*

## III. Literature Review

Training has the specific goals of enlightening employees' competence, aptitude, and performance in the banking sector. It forms the staple of preparations and provides the backbone of content at institutes of technology. Moyeen and Afreen (2001) found a positive relationship between training programs and employees' job involvement. Hughey and Mussnug (1997) found a positive correlation between employee training and employee & job satisfaction. In addition to the basic training required for a trade, occupation or profession, observers of the labor-market recognize the need to continue training beyond initial qualifications: to maintain, upgrade and update skills throughout working life. People within many professions and occupations may refer to this sort of training as professional development (Rahman, M.A, 2012). The instructional design process revolves around four basic steps: organizational objectives, needs assessment, training design, and training evaluation. Garavan et al. (2003) found the training process is more job oriented that can change employees' attitudes and behaviors. The banking sector of Bangladesh is playing a significant role and playing as a leader in the financial, industrial, and commercial activities. Debnath (2003) indicates that the productivity of workforce in the banking sector of Bangladesh will have to be increased by proper training both on the job and off the job. Moreover, Decenzo & Robins (2003) state, "training brings about the changes in ability, awareness, approach, and behavior". Besides, Griffin (2003) supports training, usually in the human resources management perspective refers to teaching operational and technical employees as to how to do



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the job for which they were hired. Furthermore, Mathis & Jackson (2004) state 'training as a procedure whereby people obtain capabilities to assist in the accomplishment of organizational objectives.' Besides, Mc Gehee and Thayer (1999) support training as "the formal procedures a company uses to facilitate employees' learning so that their resultant behavior contributes to the attainment of the company's goals and objectives." More specifically, training is a systematic approach to skills and knowledge acquisition or attitudinal enhancement that improves performance (Goldstein, 2001). Therefore, Roth well (2002) indicates effective training as systematically designed learning, based on a complete analysis of job requirements and trainee compatibility. This clarification implies a definite training process, one highly regarded model for describing the systematic development of training programs is the instructional design process (Hossain & Islam 2012). This model states that there should be a logical flow in training practice moving from planning to implementation to evaluation. Dows well (1998) concluded that lack of time, growing age, and other practical constraints demotivated the employees during the training. Training is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies (Wikipedia).

Physical training concentrates on mechanistic goals: training-programs in this area develop specific skills or muscles, often to peak at a particular time. Some physical training programs focus on raising overall physical fitness. For psychological or physiological reasons, people who believe it may be beneficial to them can choose to practice relaxation training, or autogenic training, in an attempt to increase their ability to relax or deal with stress. Some commentators use a similar term for workplace learning to improve performance: training and development. There are also additional services available online for those who wish to receive training above and beyond that which is offered by their employers. Some examples of these services include career counseling, skill assessment, and supportive services. One can generally categorize such training as on-the-job or off-the-job. On-the-job training takes place in a normal working situation, using the actual tools, equipment, documents, or materials that trainees will use when fully trained. On-the-job training has a general reputation as most effective for vocational work. Off-the-job training takes place away from normal work situations — inferring that the employees are not counted as directly productive workers while such training takes place. Off-the-job training has the advantage that it allows people to get away from work and concentrate more thoroughly on the training itself. This type of training has proven more effective in inculcating concepts and ideas. In religious, and spiritual use, training may refer to the purification of the mind, heart, understanding and actions to obtain a variety of spiritual goals such as closeness to God or freedom from suffering. Training needs assessment is traditionally regarded as a diagnostic process that occurs before training. The purpose of a formal needs assessment is to identify the training targets (Huselid, M.A, 1995). In the past, there has been disagreement about the appropriate terminology to describe this process. Some authors choose to distinguish a needs assessment from a needs analysis. For example, Kaufman & Valentine (1999) refer to needs assessment as the process for identifying and prioritizing gaps in performance. In contrast, they define needs analysis as the process for attributing the cause to identify performance gaps. Hence, the entire process will be referred to as a needs assessment. So, once training has been conducted, a comprehensive evaluation should follow. In recent years, this taxonomy has been expanded to include additional evaluative criteria such as return on investment (ROI) and cost/utility analyses (Phillips, 2002). Training evaluation is concerned with the achievement of the desired level of proficiency and the attainment of requisite knowledge and skills (Goldstein, 2001). Hence, training effectiveness is a broad construct that identifies situational or contextual factors impacting learning, retention, and transfer (Ford, 2006). Goldstein (2001) claims that, of all of the best practices, assessment is probably the most important part of the process.

Generally, training is splatted into two very broad categories – Internal (provided by the company and utilizing existing internal resources and tools) and External (paid for by the company but provided off-site through a 3rd party training firm). Most often, external training is utilized when the skills are not already present in the organization and it is a senior-level course requiring specialist knowledge and certification. Also, External Training might be utilized if there is an urgent need for a specific skill set in the business. Both types of training International Journal of Ethics in Social Sciences, Vol.38 2, No. 1, June 2014 have value; however, and the reasons for choosing one type over another are somewhat dependent upon budget and time. While some technical courses are very specific to the technology that is being trained, there are some commonalities in training that should be made clear as many courses will emphasize these areas quite extensively. The primary purposes of effective training evaluation are to examine the viability, success rate, and utility of implemented training programs. Without this information, no clear conclusions about the effectiveness of programs can be made. Nor can organizations make informed decisions regarding where to make revisions or updates to current programs (Dressler, G, 2007). To truly be effective or successful, training programs must incorporate more of the established best practices. All of the steps in the

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process are important (Brown, J, 2002). Although the terms training evaluation and effectiveness are sometimes used interchangeably, several authors have noted slight differences between the two (Ahmed, J. U, 2005).

Nagar (2009) study the effectiveness of training programs being conducted by the commercial banks in public as well as in the private sector. The area of study is limited to the staff training centers of State Bank of Bikaner & Jaipur and The Bank of Rajasthan Ltd. The data is collected through a structured questionnaire containing several questions relating to various aspects of the training program. The focus of the study is mainly the opinions of the trainees regarding various aspects of training like course duration, library facilities, trainer, teaching & computer-aided program, and other infrastructural facilities and the calculated t values are less than table value of t. Hence null hypothesis is accepted or hence there is no significant difference in the opinion of respondent at the two staff training centers.

Onattu (2005) explored that the need for a qualified, and trainable employees is recognized as an important factor in competing in the global market. This study was conducted to generate information that can be used by industry, policy maker, and the consultants to develop appropriate training initiatives. The present study was based on primary data, which were collected with the help of questionnaire filled by 50 respondents.

Raju (2005) conducted an opinion survey on the various aspects of training like management's attitude, selection process, quality of training, the impact of training on productivity & individual and post-training assessment in different categories of banks in Coimbatore. A questionnaire was formulated comprising various aspects of training and opinion on the statements was sought from 154 employees of 24 banks in Coimbatore.

## IV. Objectives of the Study

A high level of quality is essential to achieve objectives. High quality is not an added value; it is an essential basic requirement. The specific objectives are:

- To find out the effectiveness of training on employees in improving their skills.
- To find out the satisfaction level of employees with the given training program.
- To know the opinion of the employees about the present situation of training in the banking sector.

## V. The Methodology of the Study

*Population and Sample:* For the survey, the author used a face to face communication with the bank employee with the interview schedule. Questionnaires were sent to the employees at the time of a working hours and were also collected at the intervening time. Here we surveyed 150 employees of the public and the private banks. Among these employees, there are managers, senior officers, junior officers, and cash officers.

*Data Collection Technique:* This study is mainly based on primary data investigation from the survey. For this purpose, a constructed questionnaire was developed. In the questionnaire there were more than 20 questions. The questions were restrained and explored through a 5-point scale standardized by Brayfield-Rothe (1951). It includes "strongly agree/ 5, agree/ 4, neutral/ 3, disagree/ 2, and strongly disagree/ 1."

*Data Analysis Technique:* The SPSS statistical software package was used for statistical analysis. The reliability of the data was restrained, and all the results are found out by using the SPSS-12.0 model.

In this analysis section, Strongly Agree to represent highly positive respondent to the interviewee. Agree represent a positive respondent to the interviewee. Neutral represent no comment to the interviewee. Disagree represents adverse respondent to the interviewee. Strongly Disagree represents highly negative respondent to the interviewee. Strongly Agree, Agree, and Neutral are considering as positive responses in the calculation table. Disagree and strongly disagree are consider the negative responses in the calculation table.

## VI. Limitations of the Study

It was not possible to collect more information due to proper guidance and relevant information. For this research, there was little study on this specific sector. That's why there is a lack of appropriate maintenance. This study basically on the present situation of training and its impact in the banking sector in Bangladesh.

## VII. Results & Discussion

*Table 1*: Present Training Situation and its Impact on Operating Related Individual-Level Characteristics of Bank Employees in Bangladesh

| Particulars | Frequency | Percentage |
|---|---|---|
| Gender | | |
| Male | 128 | 85.3 |
| Female | 22 | 14.7 |



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| | | |
|---|---|---|
| Age | | |
| 21-30 | 44 | 29.3 |
| 31 & more | 106 | 70.7 |
| Designation | | |
| Junior Officer | 62 | 41.3 |
| Senior Officer | 45 | 30 |
| Officer | 35 | 23.3 |
| Manager | 8 | 5.3 |
| Duration | | |
| 1-15 | 120 | 80 |
| 16 & more | 30 | 20 |
| Well Planned Training | | |
| Yes | 120 | 80 |
| No | 30 | 20 |
| Regular Training | | |
| Yes | 125 | 83.3 |
| No | 25 | 16.7 |
| Reviewed & Improved Training | | |
| Yes | 126 | 84 |
| No | 24 | 16 |
| Increasing Skill | | |
| Neutral | 11 | 7.3 |
| Agree | 47 | 31.3 |
| Strongly Agree | 92 | 61.3 |
| Enhancing Qualitative Service | | |
| Neutral | 9 | 6 |
| Agree | 45 | 30 |
| Strongly Agree | 96 | 64 |
| Minimizing Fault | | |
| Neutral | 8 | 5.3 |
| Agree | 41 | 27.3 |
| Strongly Agree | 101 | 67.3 |
| Improving leadership & managerial skill | | |
| Neutral | 12 | 8 |
| Agree | 39 | 26 |
| Strongly Agree | 99 | 66 |
| Personal development | | |
| Neutral | 7 | 4.7 |
| Agree | 45 | 30 |
| Strongly Agree | 98 | 65.3 |
| Professional development | | |
| Neutral | 9 | 6 |
| Agree | 46 | 30.7 |
| Strongly Agree | 95 | 63.3 |

The results of descriptive statistics have been demonstrated in Table 1 where the frequency with a percentage distribution of the selected individual-level variables of bank employees in Bangladesh is disclosed. It is noticed from Table 1 that most employees (85.3%) are male, and the other 14.7% are female. Here the number of female employees should be increased in the bank. Also, 29.3% and 70.7% of employees are in the 21-30 and 30 & more years of age groups respectively. There are 41.3%, 30%, 23.3% and 5.3% junior employees, senior officers, officers, and managers, respectively. Here 80% employees are in 1-15 years of working experience and the other 20% is above 15 years. Here 80% of employees said that their banks have well planned training programs, and the further 20% said negative. The entire bank should have awell-planned training facility for operating the bank business properly. 83.3% of employees gave the answer that their banks have regular basis training, but 16.7% answered in the negative. Here 84% said that there are the training facilities that are regularly reviewed and improved. But 16% said otherwise. So to perform well the training facilities should be reviewed and improved. Here in the statement of increasing skill by training 7.3% gave neutral opinions, 31.3% agree, and the 61.3% strongly agree are found. So it is proved that training increases the employees' skill. In the statement of enhancing qualitative service by training there, we found



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6% neutral, 30% agree, and 46% strongly agree. There do not disagree and strongly disagree. So it is proved that the training enhances the qualitative service. In a statement of minimizing fault by training, the respondents have 5.3%, 27.3%, and 67.3% answer in neutral, agree, and disagree, respectively. No negative answer there. So it is imagined that providing training fault can be minimized. Neutral agree and disagree 8%, 26%, and 66% responses respectively on the statement of improving leadership & managerial skill. In personal development, through training, there are 4.7% neutral, 30% agreement, and 65.3% strong agreement and the other statement of professional development are 6% neutral, 30.7% agreed, and 63.3% strongly agreed. So it is proved that the personal and professional development of employees in the banking sector can be improved by fruitful training. From this, it can be said that for improving the effectiveness and efficiency of banking activities, there must be well-planned training programs for the employees in the banking sector on a regular basis and those should be reviewed and improved for coping with globalization.

*Table 2:* Results of the effects of individual-level variables on training satisfaction of the employees of different public and private banks in Bangladesh

| Variables | Impact on job satisfaction | | Total | % of impact | $x^2$ cal and p-value |
|---|---|---|---|---|---|
| | Yes | No | | | |
| Gender | | | | | |
| Male | 100 | 28 | 128 | 85.3 | $x^2 = 1.918$ |
| Female | 20 | 2 | 22 | 14.7 | $p = 0.249$ |
| Total | 120 | 30 | 150 | 100 | |
| Designation | | | | | |
| Junior Officer | 48 | 14 | 62 | 41.3 | |
| Senior Officer | 36 | 9 | 45 | 30 | |
| Officer | 28 | 7 | 35 | 23.3 | $x^2 = 2.258$ |
| Manager | 8 | 0 | 8 | 5.3 | $p = 0.291$ |
| Total | 120 | 30 | 150 | 100 | |
| Level of Job | | | | | |
| Lower Level | 3 | 0 | 3 | 2 | |
| Middle Level | 80 | 22 | 102 | 68 | $x^2 = 1.339$ |
| Top Level | 37 | 8 | 45 | 30 | $p = 0.551$ |
| Total | 120 | 30 | 150 | 100 | |
| Duration | | | | | |
| 1-15 | 103 | 17 | 120 | 80 | $x^2 = 12.760$ |
| 16 & more | 17 | 13 | 30 | 20 | $p = 0.001$ |
| Total | 120 | 30 | 150 | 100 | |
| Well Planned | | | | | |
| Agree | 103 | 17 | 120 | 80 | $x^2 = 12.760$ |
| Disagree | 17 | 13 | 30 | 20 | $p = 0.001$ |
| Total | 120 | 30 | 150 | 100 | |
| Regular Training | | | | | |
| Agree | 107 | 18 | 125 | 83.3 | $x^2 = 14.700$ |
| Disagree | 13 | 12 | 25 | 16.7 | $p = 0.000$ |
| Total | 120 | 30 | 150 | 100 | |
| Reviewed & Improved | | | | | |
| Agree | 103 | 22 | 125 | 83.3 | $x^2 = 2.700$ |
| Disagree | 17 | 8 | 25 | 16.7 | $p = 0.108$ |
| Total | 120 | 30 | 150 | 100 | |

In Table 2, the results of descriptive statistics have been demonstrated, where the frequency with a percentage distribution of the selected individual level variables and association on training satisfaction among employees of different public and private banks in Bangladesh is exposed. In table 1, it is observed that male 85.3% impact on training satisfaction, whereas female has only 14.7%. Here the male employees have more impact on training satisfaction than the female employees. The designation is the important variable which that has a highly significant effect on training satisfaction. There is a 41.3% impact on training satisfaction of junior employees, 30% impact of senior employees, 23.3% impact of officers, and the other 5.3% impact of managers. Levels of a job are significant in training satisfaction. There are 3% impacts on training satisfaction of lower-level employees, 102% impact of middle-level employees, and the other 45% impact of top-level employees. Tenancies also have a highly significant impact on training satisfaction. There are 80% and 20% effect on training satisfaction of employees whose tenure is (1-15) years and (16 & more) years correspondingly.



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Lastly, well-planned training, regular training, and reviewed and improved training have an impact on training satisfaction among the employees are as 80%, 83.3% and 83.3%, respectively. These variables have a strong significant effect on training satisfaction. Finally, the individual level variables – gender, designation, level of job, duration, well-planned training, regular training and reviewed, and improved training have a strong association with training satisfaction of the employees of the public and the private banks in Bangladesh.

*Table 3:* Training category that is followed by specific banks

| Characteristics | Frequency | Percentage |
|---|---|---|
| Coaching | | |
| Sometimes | 44 | 29.3 |
| Mostly | 58 | 38.7 |
| Often | 35 | 23.3 |
| Always | 13 | 8.7 |
| Job rotation | | |
| Sometimes | 21 | 14 |
| Mostly | 55 | 36.7 |
| Often | 41 | 27.3 |
| Always | 33 | 22 |
| Special tasks | | |
| Sometimes | 27 | 18 |
| Mostly | 57 | 38 |
| Often | 54 | 36 |
| Always | 12 | 8 |
| Lectures | | |
| Sometimes | 28 | 18.7 |
| Mostly | 58 | 38.7 |
| Often | 52 | 34.7 |
| Always | 12 | 8 |
| Seminar | | |
| Sometimes | 32 | 21.3 |
| Mostly | 67 | 44.7 |
| Often | 43 | 28.7 |
| Always | 8 | 5.3 |
| Case studies | | |
| Sometimes | 42 | 28 |
| Mostly | 67 | 44.7 |
| Often | 30 | 20 |
| Always | 11 | 7.3 |
| Informal learning | | |
| Sometimes | 40 | 26.7 |
| Mostly | 56 | 37.3 |
| Often | 41 | 27.3 |
| Always | 13 | 8.7 |
| Job instruction | | |
| Sometimes | 50 | 33.3 |
| Mostly | 49 | 32.7 |
| Often | 37 | 24.7 |
| Always | 14 | 9.3 |

From table 3 here, it is seen that there are eight types of training procedures that are provided to the banking employees. All the banks follow all these types of training systems. Some are more, and some are less followed. These training are delivered based on the situation. Coaching, job rotation, exceptional tasks are provided for knowing and handling all the situations of bank. Sometimes lectures, seminars, case studies are delivered on an exceptional topic. In informal learning sometimes the manager says something about the working system and sometimes the employees talk with each other about the efficient working procedure of the bank. And there is also the job instruction, what and how should be done in the banking sector that is provided by the top level.



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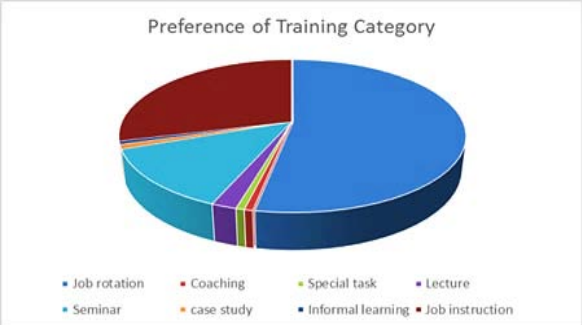


*Figure:* Preference for Training Category

Here in this study, about 79(53 percent) respondents say that the job rotation is the best besides the other training programs. And the other 1, 1, 3, 20, 2, 1, 43 respondents say in favor of coaching, exceptional task, lecture, seminar, case study, informal learning, and job instructions, respectively. So, banks should follow all the training programs besides focusing on the job rotation, and it should be done on a regular basis depending on situations.

## VIII. Findings and Recommendations

1. Some banks have well-planned training, but some others do not. So, well-planned training is needed to improve the operating system of the bank.
2. The banks should follow the regular basis training, and the training should be reviewed and improved on a particular time basis for coping with the competitive situation.
3. Here it is seen that training upsurge the skills of the employees; it reduces the fault, increases the leadership skills, and by providing training the qualitative service can be ensured. So all banks should have well-planned training facilities.
4. It will be beneficial to the overall progress of employees in the banking sector of Bangladesh if banks establish their training institutes.
5. The feedback analysis of employee training would be compared with the need valuation study and its significance basis.
6. The bank employees have to be given motivation on how significant training is to meet the routine problems and recompenses can be given to the person who attends the training consistently.
7. Provide a variety of examples while teaching concepts or skills in the training program. Superintendent needs to maintain a list of topic that they are going to cover and give that to an employee. A key purpose of the training is to recognize gaps in an employee's skills or competencies as well as opportunities for improvement and development though training and development programs.
8. Some banks is still found informal training needs assessment procedures. It is important to include maximum of the training staff in the essentials assessment and appraisal procedures.
9. Modern training procedures such as online training, external training, and digital training program should follow for employees training and giving importance of essentials assessment before training programs.
10. HRD can make a short review book especially for "Foundation Training Program" as employee could not get all the idea and knowledge about the banking system in tiny time, so if they provide a book with the text it may help them after the training program in the work place, and it will also help them to get rid of the misperception about any topic.

## IX. Conclusion

The key purpose of this study was to find out the current position of a training facilities in the banking sector and its impact on the operation of bank business. Here the training is the asset and investment rather than the cost of the bank. To develop a combined and practical training and development strategy, there is a requirement of rational corporate culture rather than ad-hoc programs. In a service-oriented industry such as banking, people are among the most significant assets, and in this competitive arena a bank must efficiently manage its employees during every stage of employment. A training program can raise learning new techniques and methods to perform jobs with the fullest efficiency and effectiveness. A successful training program assists the strategic rations of the organization and also satisfies the individual needs of the people working on it. Effective training programs also help employees to focus on their different career development, which ultimately assists in achieving both organizational short and long-term objectives. So the banks should provide training programs to heighten their knowledge and skills to satisfy the customers.

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## Appendix

Questionnaire

A Study on Training and Its Impact in Banking Sector

1. Name of the Bank:..……..……
2. Type of Bank: a) Public b) Private
3. Name of the Employee:..……..……
4. Gender: a) Male b) Female 5. Age:……..……..……
3. Designation:…… 4. Department:……
5. Duration:……...
8. Level of Job: a) Lower Level b) Middle Level c) Top Level

| SN | Particulars | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 1 | Training programmes are well planned | | | | | |
| 2 | In your opinion, Training must be provided on regular basis | | | | | |



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| | | | | | | |
|---|---|---|---|---|---|---|
| 3 | Training programmes are periodically reviewed and improved | | | | | |
| 4 | Training and development increase the skill of employees | | | | | |
| 5 | Training enhance the quality of services being performed by employees | | | | | |
| 6 | Training enhance the efficiency and effectiveness of the work being performed by employees | | | | | |
| 7 | Training minimize the faults in operations | | | | | |
| 8 | Training improve the leadership and managerial skills | | | | | |
| `9 | Training reduce the stress level of employees | | | | | |
| 10 | Training help employees in promotion and other monetary benefits | | | | | |
| 11 | The trained employee gets location facility | | | | | |
| 12 | The training program is helpful in personal development | | | | | |
| 13 | The training program is helpful in professional development | | | | | |
| 14 | In your opinion, Training must be part of every employee's Job | | | | | |
| 15 | You are satisfied with the training program offered by the organization | | | | | |

The Type of Training Used by the Organization

| SN | Particulars | Never | Sometimes | Mostly | Often | Always |
|---|---|---|---|---|---|---|
| 1 | COACHING (a senior guides the junior or new entrant) | | | | | |
| 2 | JOB ROTATION (Systematically the trainee is moved from one place to another) | | | | | |
| 3 | SPECIAL TASKS (Assigning tasks to employees to increase their knowledge base) | | | | | |
| 4 | LECTURES (Lectures on specific issues and topics) | | | | | |
| 5 | SEMINARS (Experts from outside organization are called to discuss specific issues) | | | | | |
| 6 | CASE STUDIES (Written material is provided regarding organization problems and events) | | | | | |
| 7 | INFORMAL LEARNING (Colleagues and friends discuss matters informally) | | | | | |
| 8 | JOB INSTRUCTIONS (Written instructions are provided regarding procedures) | | | | | |

Which Training is best you think?

.....

.....

Signature .....



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