



## PERCEPTIONS OF THE RESPONDENT BRANCH MANAGERS OF ANDHRA BANK AND ICICI BANK TOWARDS EFFECT OF TRAINING ON THE PERFORMANCE OF THEM IN NELLORE DISTRICT

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### Abstract

Indian banking system has been transformed into a system of technology driven banking. As such employees are playing key role in the development of banking business. Employees are the real capital now in banking sector. The primary objective of the study is to analyze the perceptions of the respondent branch managers of Andhra Bank and ICICI Bank towards the effect of training programmes in improving the abilities of the managers. The list of branch managers working for Andhra Bank comes to 87 and for that of the ICICI Bank it is 29. The respondent branch managers constitute for the study is 87 from Andhra Bank and 29 from ICICI Bank. The primary data was collected from 1.3.2018 to 31.03.2019. This paper found that the employees of ICICI Bank have expressed their opinion strongly that skills are learnt by experience and training programmes make little difference whereas the employees of Andhra Bank have not expressed such a strong feeling on this regard. It can be concluded that the managers of ICICI Bank have acquired their skills because of their rich experience and moreover they have under gone more training programmes, training programmes have improved the efficiency of the branch managers in dealing with the problems.

**Keywords:** Banking Sector, Training, Development, Perception, Efficiency.

### Introduction

Indian banking system has been transformed into a system of technology driven banking. As such employees are playing key role in the development of banking business. Employees are the real capital now in banking sector. A trained employee can work with efficiency and get more business for banks. Banks are investing huge amounts on training and development of human resources. The training inputs are designed as per the requirements of the employees and this resulted in high quality delivery and enrichment of knowledge. Banks are using technology as tool in delivering the training inputs. Web portals have become the venue for learning resource and this is termed as E-learning. It became very easy for banks to use technology and reach the employees and train them online. Banking today has many arms of business and as such training is quite essential for the employees in all cadres to work efficiently.

### Review of Literature

**Roy (2015)** has examined the major factors influencing employee retention among bank employees in Assam state, India. A total of 256 respondents were chosen for the research study with a designed and structured questionnaire. Samples chosen were from four private sector banks (ICICI, HDFC, Axis Bank and YES Bank) and four public sector banks (State Bank of India, United Commercial Bank, United Bank of India and Punjab National Bank) in Assam. The results of the research revealed that nearly 80 per cent of employees from public sector and 60 per cent of employees from private sector were satisfied with the Human Resource Management practices of various banks in Assam. The study also revealed that there was a significant relationship between Human Resource Management practices and employee retention among bank employees.

**Dutt (2016)** investigated whether training programs on selling of bank products have a positive relevance on the growth of private sector banks in India. Data was collected from 137 salesmen among private sector banks in Dehradun city in India by adopting a structured questionnaire. Data analysis was carried out using statistical tools such as standard deviation, mean, average, correlation, regression and ANOVA. The results revealed that training programs are quite useful to employees to strengthen their capabilities which ultimately increase the performance of organization. It is also revealed that giving training to employees on selling of bank products resulted in deposit



growth and cross selling of bank products which ultimately led to bank's growth. The training programmes have direct impact on employees to increase their core competencies.

**Monika Malviya (2017)** investigated that banks must provide social status to their employees and treat their employees with respect and dignity because in the most automated factory in the world, we need the power of intellectual mind and for the high quality of minds to work for us we must protect the respect and dignity. In Public Sector Banks Human Resource Management is treated as supportive part not in main stream. But this psychology needs to be considered again if Public Sector Banks want to compete with private player. In this cut throat competition human resource is the only sustainable competitive advantage. So, best utilization, development and retention of talented workforce become mandatory for Public Sector Banks. Hence, human resource reform is the need of the day for Indian banking sector.

### **Statement of The Problem**

Training and development play a vital role in the development of human resources especially in banks which is a service industry dealing with customers. It is assuming 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 became more important globally in order to prepare employees for new assignments.

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.

### **Objective of the Study**

The primary objective of the study is to analyze the perceptions of the respondent branch managers of Andhra Bank and ICICI Bank towards the effect of training programmes in improving the abilities of the managers.

### **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 a well structured and pretested schedule 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 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. The list of branch managers working for Andhra Bank comes to 87 and



for that of the ICICI Bank it is 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.

**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: Results of test statistics on the acquisition of Skills based on experience and training programmes by the employees of Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	3.00	1.382	46.0667	1.9962*
ICICI Bank	29	3.42	1.106	32.3392	

**Note: \* significant at 5 per cent level**

**Source: Compiled from the primary data collected.**

It is evident from the table 1 that the employees of ICICI Bank have emphatically stated that Skills are learnt by experience and training programmes.

The Coefficient of Variation values of ICICI Bank (32.3392) and Andhra Bank (46.0667) also revealed that ICICI Bank employees experienced that Skills are learnt by experience and training programmes make little difference since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.

It is observed that there is significant difference between the employees of Andhra Bank and ICICI bank with respect to Skills learnt by experience and training programmes make little difference. The calculated value of z-statistic is given by 1.9962 which is highly significant at 5 per cent level.

**Table 2: Trainings improved efficiency in dealing with problems involving human relations in Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of variation	Z  value
Andhra Bank	87	3.01	1.318	43.7874	2.0029*
ICICI Bank	29	3.42	1.087	31.7836	

**Note: \* Significant at 5 per cent level**

**Source: Compiled from the primary data collected.**

It can be noticed from the table 2 that the employees of ICICI Bank have opined strongly that training programme improved efficiency in dealing with problems involving human relations in ICICI Bank when compared to Andhra Bank as the mean score of ICICI Bank (3.42) is being higher than the mean score of Andhra Bank (3.01).

The Coefficient of Variation values of ICICI Bank (31.7836) and Andhra Bank (43.7874) also revealed that the employees of ICICI Bank experienced that training programmes improved efficiency in dealing with problems involving human relations since the Coefficient of Variation value of ICICI Bank is much less than the Andhra Bank.



It is observed that there is significant difference between the employees of Andhra Bank and ICICI bank with respect to trainings improved efficiency in dealing with problems involving human relations. The calculated value of z-statistic is given by 2.0029 which is highly significant at 5 per cent level.

**Table 3: Trainings Developed Positive Attitude to Work With Co-Employees In Andhra Bank And ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	2.95	1.245	42.2034	2.7182**
ICICI Bank	29	3.52	1.153	32.7557	

**Note: \*\* significant at 1 per cent level**  
**Source : Compiled from the primary data collected.**

Table 3 explains that the employees of ICICI Bank have given their opinion strongly that Trainings developed positive attitude to work with co-employees when compared to Andhra Bank as the mean score of ICICI Bank (3.52) is being higher than the mean score of Andhra Bank (2.95).

The Coefficient of Variation values of ICICI Bank (32.7557) and Andhra Bank (42.2034) also revealed that employees of ICICI Bank experienced that trainings developed positive attitude to work with co-employees since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with regard to Trainings developed positive attitude to work with co-employees. The calculated value of z-statistic is given by 2.7182 which is highly significant at 1 per cent level.

**Table 4: Branch Managers Are Given Training Which Gave Them Enough Confidence to Develop Branch Business In Andhra Bank And ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	3.38	1.218	36.0355	8.3785**
ICICI Bank	29	4.50	0.506	11.2444	

**Note: \*\* significant at 1 per cent level**  
**Source: Compiled from the primary data collected.**

It is understood from the table 4 that the Branch Managers of ICICI Bank more emphatically expressed that their bank has given training which gave them enough confidence to develop branch business when compared to Andhra Bank as the mean score of ICICI Bank (4.50) is being higher than the mean score of Andhra Bank (3.38).

The Coefficient of Variation values of ICICI Bank (11.2444) and Andhra Bank (36.0355) also revealed that ICICI Bank has given training which gave them enough confidence to develop branch business since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.

It is observed that there is significant difference between the employees of Andhra Bank and ICICI bank with regard to giving training which gave them enough confidence to develop branch business. The calculated value of z-statistic is given by 8.3785 which is highly significant at 1 per cent level.



**Table 5: Branch staffs are adequately trained to undertake the work assigned to them in Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	3.21	1.116	34.7664	2.0202*
ICICI Bank	29	2.79	1.308	46.8817	

**Note: \* significant at 5 per cent level**  
**Source: Compiled from the primary data collected.**

From the table 5 it is evident that the branch managers of Andhra Bank have strongly opined that their branch staff are adequately trained to undertake the work assigned to them when compared to ICICI Bank as the mean score of Andhra Bank (3.21) is being higher than the mean score of ICICI Bank (2.79).

The Coefficient of Variation values of Andhra Bank (34.7664) and ICICI Bank (46.8817) also revealed that Andhra Bank staffs are adequately trained to undertake the work assigned to them 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 regard to staff that is adequately trained to undertake the work assigned to them. The calculated value of z-statistic is given by 2.0202 which are highly significant at 5 per cent level.

**Table 6: There is great improvement in human skill development after attending trainings in Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	3.02	0.979	32.4172	2.4013*
ICICI Bank	29	2.57	1.245	48.4436	

**Note: \* significant at 5 per cent level**  
**Source: Compiled from the primary data collected.**

It is understood from the table 6 that the Branch Managers of Andhra Bank have strongly expressed their opinion that there is great improvement in human skill development after attending trainings when compared to ICICI Bank as the mean score of Andhra Bank (3.02) is being higher than the mean score of ICICI Bank (2.57).

The Coefficient of Variation values of Andhra Bank (32.4172) and ICICI Bank (48.4436) also revealed that there is great improvement in human skill development after attending trainings 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 the managers of Andhra Bank and ICICI bank with regard to great improvement in human skill development after attending trainings. The calculated value of z-statistic is given by 2.4013 which is highly significant at 5 per cent level.

**Table 7: Periodical trainings help the employees to have a change from routine work in Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	2.49	1.223	49.1165	2.0624*
ICICI Bank	29	2.88	1.002	34.7917	

**\* Significant at 5 per cent level**  
**Source: Compiled from the primary data collected.**



It is evident from the table 7 that the Branch Managers of ICICI Bank have given their opinion strongly that periodical trainings help the employees to have a change from routine work when compared to Andhra Bank as the mean score of ICICI Bank (2.88) is being higher than the mean score of Andhra Bank (2.49).

The Coefficient of Variation values of ICICI Bank (34.7917) and Andhra Bank (49.1165) also revealed that ICICI Bank provide periodical trainings which help the employees to have a change from routine work since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with respect to periodical trainings which help the employees to have a change from routine work. The calculated value of z-statistic is given by 2.0624 which is highly significant at 5 per cent level.

**Table 8: Trainings Aim At Enhancing The Efficiency And Effectiveness of The Work Being Performed By Employees In Andhra Bank And ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	2.46	1.187	48.2520	2.1008*
ICICI Bank	29	2.86	1.026	35.8741	

**Note: \* significant at 5 per cent level**

**Source: Compiled from the primary data collected.**

Table 8 explains that the branch managers of ICICI Bank have categorically expressed that trainings aim at enhancing the efficiency and effectiveness of the work being performed by employees when compared to Andhra Bank as the mean score of ICICI Bank (2.86) is being higher than the mean score of Andhra Bank (2.46).

The Coefficient of Variation values of ICICI Bank (35.8741) and Andhra Bank (48.2520) also revealed that trainings in ICICI Bank aim at enhancing the efficiency and effectiveness of the work being performed by employees since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with regard to trainings aim at enhancing the efficiency and effectiveness of the work being performed by employees. The calculated value of z-statistic is given by 2.1008 which is highly significant at 5 per cent level.

**Table 9: Computer trainings help in minimizing the faults in computer operations in Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	2.54	1.216	47.8740	2.5337**
ICICI Bank	29	3.01	0.976	32.4253	

**Note: \*\* significant at 5 per cent level**

**Source: Compiled from the primary data collected.**

From the table 9 it is evident that the Branch Managers of ICICI Bank have opined strongly that computer trainings help in minimizing the faults in computer operations when compared to Andhra Bank as the mean score of ICICI Bank (3.01) is being higher than the mean score of Andhra Bank (2.54).

The Coefficient of Variation values of ICICI Bank (32.4253) and Andhra Bank (47.8740) also revealed that computer trainings help in minimizing the faults in computer operations since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.



It is observed that there is significant difference between Andhra Bank and ICICI bank with respect to computer trainings help in minimizing the faults in computer operations. The calculated value of z-statistic is given by 2.5337 which is highly significant at 5 per cent level.

**Table 10: Trainings improve the leadership and managerial skills in Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	2.58	1.261	48.8760	2.0812*
ICICI Bank	29	2.98	1.011	33.9262	

**Note: \* significant at 5 per cent level**

**Source : Compiled from the primary data collected.**

It is understood from the table 10 that the Branch Managers of ICICI Bank have emphatically expressed that trainings improve the leadership and managerial skills when compared to Andhra Bank as the mean score of ICICI Bank (2.98) is being higher than the mean score of Andhra Bank (2.58).

The Coefficient of Variation values of ICICI Bank (33.9262) and Andhra Bank (48.8760) also revealed that trainings improved the leadership and managerial skills in ICICI Bank since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with regard trainings improved the leadership and managerial skills. The calculated value of z-statistic is given by 2.0812 which is highly significant at 5 per cent level.

**Table 11: Trainings helped to increase in branch productivity in Andhra Bank and ICICI Bank**

Name of the Bank	N	Mean	Standard Deviation	Coefficient of Variation	Z  value
Andhra Bank	87	2.95	1.245	42.2034	2.7182**
ICICI Bank	29	3.52	1.153	32.7557	

**Note: \*\* significant at 1 per cent level**

**Source: Compiled from the primary data collected.**

Table 11 explains that the Branch Managers of ICICI Bank have given their opinion strongly that trainings helped to n increase in branch productivity when compared to Andhra Bank as the mean score of ICICI Bank (3.52) is being higher than the mean score of Andhra Bank (2.95).

The Coefficient of Variation values of ICICI Bank (32.7557) and Andhra Bank (42.2034) also revealed that branch managers of ICICI Bank experienced that trainings helped to increase in branch productivity since the Coefficient of Variation value of ICICI Bank is much lesser than that of Andhra Bank.

It is observed that there is significant difference between Andhra Bank and ICICI bank with regard to trainings helped to increase in branch productivity. The calculated value of z-statistic is given by 2.7182 which is highly significant at 1 per cent level.

## Findings

1. The employees of ICICI Bank have expressed their opinion strongly that skills are learnt by experience and training programmes make little difference whereas the employees of Andhra Bank have not expressed such a strong feeling on this regard. Therefore, there is a significant difference between the employees of Andhra Bank and ICICI Bank that skills are learnt by experience and training programmes make little difference.



2. The employees of ICICI Bank have expressed their opinion strongly that trainings improved efficiency in dealing with problems involving human relations whereas the employees of Andhra Bank have not expressed such a strong feeling on this. Therefore, there is a significant difference between Andhra Bank and ICICI Bank that trainings improved efficiency in dealing with problems involving human relations.
3. The employees of ICICI Bank have expressed their opinion strongly that trainings developed positive attitude to work with co-employees whereas the employees of Andhra Bank have not expressed such a strong feeling on this. Therefore, there is a significant difference between the employees of Andhra Bank and ICICI Bank that trainings developed positive attitude to work with co-employees.
4. ICICI Bank branch managers opined strongly that branch managers are given training which gave them enough confidence to develop branch business whereas the data provided by the branch managers of Andhra Bank is not consistent. As such there is a significant difference between the managers of Andhra Bank and ICICI Bank that branch managers are given training which gave them enough confidence to develop branch business.
5. The branch managers of Andhra Bank have expressed their opinion strongly that the branch staff are adequately trained to undertake the work assigned to them whereas the branch managers of ICICI bank are not consistent in their expression about this. As such there is a significant difference between the managers of Andhra Bank and ICICI that bank branch staff are adequately trained to undertake the work assigned to them.
6. The branch managers of Andhra Bank have expressed strongly that there is great improvement in human skill development after attending trainings whereas the data provided by ICICI bank branch managers is not consistent in this regard. As such there is a significant difference between the managers of Andhra Bank and ICICI Bank that there is great improvement in human skill development after attending trainings.
7. ICICI Bank branch managers have opined strongly that periodical trainings help the employees to have a change from routine work whereas the data provided by branch managers of Andhra Bank is not consistent. As such there is a significant difference between Andhra Bank and ICICI Bank that periodical trainings help the employees to have a change from routine work.
8. The branch managers of ICICI Bank have strongly opined that trainings aim at enhancing the efficiency and effectiveness of the work being performed by employees whereas branch managers of Andhra Bank have not expressed strongly about the same. As such there is a significant difference between Andhra Bank and ICICI Bank that trainings aim at enhancing the efficiency and effectiveness of the work being performed by employees.
9. ICICI Bank branch managers have expressed strongly that computer trainings help in minimizing the faults in computer operations when compared to Andhra Bank. As such there is a significant difference between Andhra Bank and ICICI Bank that computer trainings help in minimizing the faults in computer operations.
10. The branch managers of ICICI Bank have opined strongly that trainings improve the leadership and managerial skills whereas the data provided by branch managers of Andhra Bank in this regard is not consistent. As such there is a significant difference between Andhra Bank and ICICI Bank that trainings improve the leadership and managerial skills.
11. The branch managers of ICICI Bank have strongly opined that trainings helped to increase branch productivity when compared to Andhra Bank. As such there is a significant difference between Andhra Bank and ICICI Bank that trainings helped to increase branch productivity.

## **Conclusions**

Based on the analyses it can be concluded that the managers of ICICI Bank have acquired their skills because of their rich experience and moreover they have under gone more training programmes, training programmes have improved the efficiency of the branch managers in dealing with the problems. The training programmes organized by ICICI Bank have improved positive attitude, the training programmes given enough confidence to develop their branch business, the staff are adequately trained to undertake the assigned work to them. There is a great improvement in the skill levels of branch managers after attaining the training programmes. Training helped the





branch managers to have change from reactive work. Training programmes enhances efficiency and effectiveness of the branch managers. Training programmes improve the leadership and managerial skills. Training programmes helped in increasing the branch productivity.

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