

Assessment of Training and Development in the Banking Sector of Jharkhand: An Employee Attitude-Based Perspective

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Abstract:

The present study investigates the impact of training and development initiatives on employee attitude, job satisfaction, and turnover intention within the banking sector of Jharkhand, India. Focusing on both public and private banks, the research aims to assess how employees perceive organizational efforts toward professional growth and capacity building. A combination of quota and purposive sampling techniques was employed to select a representative sample of banking employees from diverse institutions across Jharkhand. The findings reveal a significant disparity in perceptions: while employees of private sector banks reported high satisfaction with training and development opportunities, employees in public sector banks expressed dissatisfaction, indicating inadequate support in this domain. This discrepancy correlates with higher turnover intentions and lower job satisfaction in the public banking sector compared to the private sector. The study underscores the need for public banks to revisit their human resource development strategies and align them with contemporary professional expectations to improve employee retention and workplace morale. These insights hold important implications for HR policy reforms and strategic talent management in the regional banking ecosystem.

Keywords:

Employee Attitude, Job Satisfaction, Training And Development, Organizational Efforts, Human Resource Development Strategies.

Introduction:

In today's dynamic and fast-evolving banking environment, training and development (T&D) have emerged as strategic imperatives for organizational growth, competitiveness, and employee retention. With the banking sector increasingly exposed to rapid digital transformation, heightened customer expectations, and stringent regulatory requirements, the role of structured training programs has become more critical than ever. This is particularly true for regions like Jharkhand, where both public and private banking institutions play a vital role in the financial inclusion and economic development of the state. However, differences persist in how employees in public and private banks perceive training opportunities, support for learning, and their implications for job satisfaction and turnover intentions.

Globally and nationally, researchers have consistently emphasized the importance of effective training needs assessments (TNA) and their alignment with organizational strategy. **Tahmina (2012)** underscored that successful training programs must begin with rigorous needs assessments, highlighting their positive impact across the banking sector in Bangladesh. Similarly, **Ugarte (2021)** proposed an advanced TNA model leveraging HR analytics to bridge

skill gaps and align training more closely with strategic goals. In the Indian context, **Akansha Sati (2022)** and **Islam (2018)** both revealed that poor performance in the banking workforce is often linked to dissatisfaction, weak motivation, and insufficient or poorly targeted training programs. These findings are echoed in **Chaitra (2015)**, who found no significant relationship between the form of training and employee satisfaction, suggesting a gap between training design and employee needs.

The banking sector in India has seen a significant shift towards digitalization, requiring new skill sets in **digital banking, cybersecurity, risk management, and customer service** (Bhushan, 2021; Sonam Singh, 2023). The Reserve Bank of India (RBI, 2024) reported that nearly **72% of banking operations are now digitally initiated**, reflecting the growing need for technology-driven training. Yet, despite these advances, **public sector banks lag behind** in implementing comprehensive and responsive training frameworks, especially in semi-urban and rural regions like Jharkhand. According to **Sayantani Ghosh (2018)**, while private bank employees in India report high satisfaction with T&D programs, their public sector counterparts often feel unsupported and are more prone to turnover.

Barriers to effective training in the banking sector are well documented. Studies by **Vardin (2023)** and **Islam (2018)** highlight several challenges, including **limited access to training, lack of managerial support, budgetary constraints, and inappropriate training durations or venues**. These structural and managerial shortcomings are particularly acute in public sector banks, often resulting in poor implementation of otherwise well-intended training initiatives.

On the other hand, **private banks** are increasingly leveraging **individual development plans, assessments, surveys, and digital learning platforms** to enhance employee capabilities and satisfaction (Kaur, 2021; Bhushan, 2021). In their analysis of Indian banks, **Kaur (2021)** also found a statistically significant relationship between T&D practices and employee productivity, especially when training objectives and methodologies were clearly communicated and aligned with employee roles.

Therefore, the current study investigates the **perception of employees regarding training and development programs across public and private banks in Jharkhand**, analyzing the extent to which these initiatives influence **employee satisfaction and turnover intentions**. By reviewing both statistical findings and qualitative insights, this study aims to highlight gaps, strengths, and actionable areas for enhancing training effectiveness in the banking sector.

Review literature

(Tahmina, 2012) Acknowledged that an effective training program that supports organizational growth and development requires training needs assessment. 50 NBL respondents were contacted by phone and email to provide the study's data, which was then processed and shown using charts and graphs. As a result, the suggestions encourage the important evaluation of training needs, which would have a positive impact on this industry in Bangladesh and abroad.

(AKANSHA SATI, 2022) Research indicates that bankers' poor performance is linked to a negative attitude towards their professions, a lack of drive, and discontent. T&D increases

employee happiness and accountability, leading to better performance. Banks in India primarily analyze training needs through management audits, interviews, written tests, assessment centers, surveys, and individual development plans.

(Ugarte, 2021) study suggests an updated and more thorough TNA model that prioritizes strategic goals above competence analysis in order to reduce performance gaps. The new TNA process uses data analytics from numerous Human Resource Management (HRM) procedures to optimize the relationship between training demands and business priorities, resulting in optimal organizational performance. Furthermore, the in-depth performance and competency data analytics assessment recommends a flowchart of other human development procedures that are frequently done incorrectly through training.

(Islam³, 2018) Findings indicate that the decline in bankers' performance is primarily linked to a lack of positive job attitude, insufficient motivation, and overall job dissatisfaction. The study further reveals that banks in Bangladesh utilize only a limited range of training needs assessment (TNA) methods, such as management audits, customer and employee interviews, written examinations, assessment centers, surveys, and individual development plans. Additionally, several key barriers hinder the effectiveness of training programs, including limited availability of training sessions, inconvenient training locations, and lack of managerial backing, trainee capacity constraints, inadequate training budgets, and the duration of the programs.

(Sonam Singh, 2023) Acknowledging the fast-changing nature of the industry and the constant shift in skill demands, the study investigates effective training strategies that support both personal career development and the strategic objectives of the organization. The research primarily concentrates on enhancing skills in four key areas: Technological skills, Understanding of regulatory frameworks, Delivering outstanding customer service, and developing leadership capabilities. The aim is to ensure that training programs are responsive to industry trends and foster a workforce that is skilled, agile, and future-read.

(G V Narasimha, 2014) Learning is a continuous process, essential for maintaining professional competence in a rapidly evolving environment. Even the most proficient employees must regularly refresh and update their skills to stay aligned with emerging technologies and industry trends. In the banking sector, training serves as a critical tool to enhance employee capabilities, ultimately contributing to improve customer satisfaction one of the primary goals of any financial institution. Banks, therefore, invest considerable effort in understanding and addressing customer needs through well-structured training initiatives. In this context, the present study aims to investigate the differences between public and private sector banks concerning the objectives behind conducting training, the methods used for identifying training needs, and the design and implementation of training programmers.

(*Chaitra, 2015) Main objective of the research was to better understand employees' perceptions of the organization's training programs and to analyze the possibilities for improvement. At the 0.005 significance level, the findings show no significant relationship between the view that training is required for improving performance and the level of satisfaction with the training

program. This shows that current training programs may not be successful at improving employee performance. Furthermore, the study discovered no significant relationship between the sort of training delivered and the satisfaction obtained from it, even at the 0.005 significance level. This means that the current training programs do not meet the demands of employees, and that the suitable sort of training has yet to be identified.

(Bhushan, 2021) paper investigates the importance of training in the banking sector, focusing on essential areas such as digital banking, regulatory compliance, risk management, customer service, and cybersecurity. It further analyzes the impact of training on employee performance, customer satisfaction, and overall operational efficiency in banks. In today's rapidly evolving financial landscape, the need for continuous training has become more crucial than ever. As technological advancements accelerate and customer expectations grow, well-trained employees represent a vital asset to any banking institution. Comprehensive and effective training programs not only boost employee productivity and enhance customer experiences but also play a pivotal role in ensuring compliance with regulations and minimizing risk.

(Vardin, 2023) Study has identified several key challenges that hinder the effectiveness of training programmes in banks. These include the unavailability of adequate training opportunities, inconvenient locations of training venues, lack of managerial support, limited capacity of trainees, budgetary constraints, and the inappropriate duration of training sessions. Addressing these barriers is crucial for enhancing the overall impact of training initiatives in the banking industry

(Kaur, 2021) objective of this study is to explore the relationship between training and development practices and their influence on employee performance and productivity within selected public and private sector banks in the Punjab region of India. To assess the effect of training and development programs on employee performance, multiple regression analysis was conducted using both logarithmic and log-linear models. Additionally, the study examined how three key components of training—namely objectives, methods, and fundamental principles impact employees' satisfaction with the training, using a similar regression analysis approach.

(Sayantan Ghosh, 2018) Findings reveal that employees of Indian private banks have a favorable view of their organizations' training and development programs. This indicates that the private banking sector offers substantial training opportunities and professional growth. Additionally, the study shows that employees in public sector banks in India are more likely to consider leaving their jobs, whereas those in private banks demonstrate significantly lower turnover intentions. It also highlights that job satisfaction is generally lower among public sector bank employees compared to those in private banks.

Research Objectives

1. To assess the perception of employees towards training and development practices in public and private sector banks in Jharkhand.
2. To evaluate the impact of training on employee satisfaction and turnover intentions in both sectors.
3. To compare the effectiveness and scope of training programs between public and private banks.

4. To identify the gaps, if any, in training delivery and support systems in the banking sector of Jharkhand.
5. To suggest improvements in training strategies based on empirical data and employee feedback.

Hypotheses of the Study

- H₀₁: There is no significant difference in employees' perception of training and development practices between public and private banks.
- H₀₂: Training and development have no significant impact on employee satisfaction in the banking sector.
- H₀₃: Training and development practices do not influence employee turnover intentions in banks.

Research Methodology

Research Design:

This study adopts a descriptive and comparative research design, aimed at understanding and comparing employee perceptions across public and private banks in Jharkhand.

Population:

The target population comprises employees working in public and private sector banks operating in Jharkhand.

Sampling Method:

A stratified random sampling technique was used to ensure equal representation from both public and private banking sectors. The strata were formed based on bank type (public/private).

Sample Size:

A total of **100 respondents** were selected:

- 50 from **public sector banks**
- 50 from **private sector banks**

Data Sources:

- Primary Data:
 - Collected through structured questionnaires using Likert-scale items.
 - Distribution via email, telephonic interviews, and in-person interactions where feasible.
- Secondary Data:
 - Collected from published research articles, RBI reports, bank annual reports, training policy documents, and HR records.

Tool for Data Analysis:

- Data were analyzed using IBM SPSS (Statistical Package for Social Sciences).
- One-sample t-tests were performed to compare perceived training effectiveness against a neutral test value (e.g., 3.0).
- Descriptive statistics, such as mean, standard deviation, and frequency, were used.
- Inferential statistics, such as t-tests and regression analysis, were used to test hypotheses.

Employee's Perception of Training in the Public Banking Sector in Jharkhand

Research Item	t value	df	P value	Mean Diff.	Acceptance
Our bank provides in-service training to the employees	1.327	99	0.435	0.193	Rejected
Our employers provide good atmosphere to new workforce to learn job specific knowledge, skills and attitude	1.458	99	0.008	0.006	Acceptance
Our employers provide its staff's excellent opportunity to learn job-related knowledge and skills inside the organization that might be useful in the future career.	0.41	99	0.027	0.038	Acceptance
Our bank gives best facilities to accept training and seminars external of the organization	1.368	99	0.361	0.278	Rejected
Our bank gives best facilities to its employees to undertake management training and development courses outside of educational institutes	1.057	99	0.346	0.438	Rejected

Interpretation: $p > 0.05$, meaning there is no statistically significant evidence that the bank provides in-service training. The employees do not perceive this as above average. Null hypothesis is not rejected. $p < 0.05$, suggesting employees believe a positive learning atmosphere exists for newcomers. There is a statistically significant agreement with the statement. *Significant*. Although the t-value is small, $p < 0.05$ means the bank offers learning opportunities relevant to future career paths. *Not significant*. The p-value indicates that staff does not strongly perceive the bank as providing access to external training events. *Not significant*. Employees do not perceive adequate support from the bank for undertaking management development outside the bank.

Employees' Turnover Intentions and satisfaction level of Private Banking Sector in Jharkhand

Items	t value	df	pvalue	Mean Diff.	Acceptance/Rejected
I might leave this organization and find another employer in the coming years	3.444	99	0.005	0.548	Accepted
I might not have an excellent future opportunity if I stay with current employee	3.234	99	0.024	0.645	Accepted
I often think about quitting my existing position and	1.507	99	0.042	0.387	Accepted

organization					
I am very satisfied with my job	1.284	99	0.876	0.215	Rejected
In general, I like working here.	3.124	99	0.765	0.456	Rejected

Interpretation : Employees are inclined to leave. The p-value is very low, indicating strong agreement with turnover intention. Employees lack confidence in career growth within the current organization. This contributes to turnover thinking. There's frequent contemplation of quitting, although the effect size (mean difference = 0.387) is moderate. *Not significant*. The very high p-value means there's no meaningful satisfaction level difference from neutral — employees are not strongly satisfied. *Not significant*. Although t is high, p-value suggests **no** significant liking of the workplace — possibly due to wide variance in responses.

One Sample t-test for the Employee's Perception of Training in the Private Bank in Jharkhand

Our employers provide its staff members' good opportunities to take employees training programs and seminars outside of the organization	8.234	99	0.005	0.889	Accepted
Our employers provide its staff's excellent opportunity to learn job-related knowledge and skills inside the organization that might be useful in the future career	3.475	99	0	0.391	accepted
Our employers provide assistance for its employees to take management training and development courses externally at educational institutes.	3.278	99	0.001	1.149	Accepted
Our employers provide a good atmosphere for the new workforce to learn job-specific knowledge, skills, and attitude	3.467	99	0.003	0.587	Accepted
Our employers provide its staff's members' good opportunities to take in-house job-specific training and skills	3.867	99	0	0.729	Accepted

Interpretation :

Employees clearly perceive strong support for attending external programs such as seminars, workshops. The organization offers career-relevant skill-building internally. This reflects good planning in HR development. High mean difference shows employees perceive generous support for external professional growth, especially in management education. Staff believe there is a positive on boarding and mentorship environment. Important for employee retention and performance. Indicates the bank offers effective internal skill development programs, likely tied to operational roles.

Conclusion

Based on the data analysis of employee perceptions of training and development and turnover intentions in the banking sector in Jharkhand, several key conclusions emerge. In **the public banking sector**, the perception of training opportunities is relatively weak. Among the five measured items, only two were statistically significant—indicating that employees perceive a somewhat supportive atmosphere for new hires and limited opportunities to learn job-related skills internally. However, the remaining three items—provision of in-service training, support for external seminars, and assistance for management development courses—were not statistically significant. This suggests that public sector employees do not feel they are provided with adequate external learning opportunities or comprehensive in-service programs, which may hinder long-term career development and skill enhancement. Overall, training in public banks is seen as limited and mostly internally focused, lacking strategic investment in external or advanced professional development.

In contrast, employees in the **private banking sector** demonstrate a highly positive perception of training and development. All five items tested were statistically significant, with particularly high t-values and low p-values. Employees clearly recognize strong support for attending external seminars and training programs, receiving assistance for pursuing management training at educational institutes, and participating in structured in-house training. Additionally, the environment for new employee learning is considered supportive, which indicates effective onboarding and mentoring practices. The high mean differences across these items reflect not just statistical significance but also practical relevance, confirming a well-developed and multi-faceted training infrastructure in the private sector.

However, despite the strength of training systems in private banks, employees express **high turnover intentions** and **low job satisfaction**. Results show that employees frequently think about quitting, believe they may not have excellent future opportunities if they stay, and are inclined to look for employment elsewhere in the coming years. Meanwhile, the items measuring job satisfaction and general liking for the job did not reach statistical significance, suggesting a neutral or even negative sentiment toward their current work experience. This disconnect between strong training provision and weak retention sentiments highlights a critical issue: while private banks invest heavily in training, they may be neglecting broader factors affecting employee engagement and emotional commitment, such as work culture, recognition, promotion clarity, and work-life balance.

In summary, **public sector banks need to strengthen their training policies**, especially by offering structured in-service programs and facilitating access to external and management-oriented training. Meanwhile, **private sector banks should address the underlying causes of employee dissatisfaction and high turnover**, despite their robust training frameworks. Both sectors should adopt data-driven HR strategies to link training, satisfaction, and retention more effectively. A holistic approach that combines skill development with employee well-being, career progression, and organizational culture will be essential for long-term performance and talent sustainability in the banking industry of Jharkhand.

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