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# A Study on Impact of Training on Employees Performance and Productivity in Banking Sector of Saharanpur, Uttar Pradesh

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### ABSTRACT

The banking sector in India is undergoing rapid digital transformation, increasing the demand for skilled and adaptable employees. This research examines the impact of training on employee performance and productivity in public, private, and cooperative banks in Saharanpur. Using a descriptive research design, primary data were collected from 87 banking employees through a structured questionnaire. The study reveals that most employees perceive training as relevant, useful, and effective in improving job knowledge, accuracy, customer service, and target achievement. Key findings highlight strong improvements in performance indicators such as processing speed, error reduction, and customer satisfaction. However, challenges such as limited practical exposure, weak follow-up mechanisms, and inconsistent supervisor support were noted. The study concludes that training significantly enhances employee productivity and organizational efficiency, especially in semi-urban banking environments. Recommendations include increasing digital training, strengthening refresher programs, and improving hands-on learning opportunities.

**Key words :** Training and Development, Employee Performance, Employee Productivity, Banking Sector, Saharanpur, Skill Enhancement, Digital Banking Training, Human Capital Development

### INTRODUCTION

Training and development have become essential components of organizational success, especially in service-oriented industries such as banking. With constant technological upgrades, stricter regulatory guidelines, and rising customer expectations, banking employees must continuously update their skills to perform efficiently. In India, the introduction of UPI, internet banking, digital KYC, and core banking solutions has transformed traditional banking operations, making employee learning a continuous requirement.

Saharanpur, being a semi-urban district, has a fast-growing banking network with public, private, and cooperative banks. Employees in these banks handle diverse responsibilities—from customer service to risk management—and thus require consistent training. This research investigates how different types of training programs influence employee performance and productivity in Saharanpur's banking sector. The study is significant because limited research exists in semi-urban banking contexts, where employee workloads, customer behaviour, and technological adoption differ from metropolitan branches.

### LITERATURE REVIEW

Training and development have long been recognized as essential components for improving employee effectiveness and organizational performance. Scholars across the world agree that continuous learning is no longer optional but a fundamental requirement for employees, especially in dynamic sectors such as banking. Dessler (2013) argues that training equips employees with the knowledge and competencies required to perform tasks efficiently, while Armstrong (2014) emphasizes that training is a structured process aimed at modifying employee behaviour, enhancing skills, and ensuring workplace readiness. In the banking industry, where employees interact directly with customers, handle sensitive financial data, and adapt to rapidly changing technologies, the importance of training becomes even more pronounced. Banks require employees who can perform with accuracy, maintain compliance with regulatory guidelines, and deliver high-quality service—all of which are outcomes strengthened through effective training.

The theoretical foundation for training effectiveness is supported by multiple models. One of the most influential frameworks is Kirkpatrick's Four-Level Evaluation Model, which suggests that true training effectiveness must be assessed at four levels: reaction, learning, behavior change, and organizational results. This model has guided numerous organizations in evaluating whether training actually leads to improved workplace performance. Similarly, the ADDIE Model—which consists of Analysis, Design, Development, Implementation, and Evaluation—provides a systematic approach for designing training programs that meet organizational goals. Another vital perspective is Human Capital Theory (Becker, 1964), which states that employees become more valuable resources when organizations invest in their skills and knowledge. This theory positions training not as a cost, but as an investment that

yields long-term returns through increased productivity. Additionally, Bandura's Social Learning Theory highlights the role of observation, imitation, and mentoring in employee learning, suggesting that employees learn effectively in environments where supervisors and experienced colleagues provide guidance and model desirable behavior.

The literature consistently shows that different forms of training—technical, compliance, soft skills, digital, and managerial—play a significant role in enhancing employee capabilities. Technical training, which includes instruction on core banking systems, loan processing, risk assessment, and transaction handling, is crucial for ensuring operational accuracy in banks. Compliance training is equally important, as it keeps employees updated with RBI guidelines, KYC/AML norms, and audit requirements, helping banks reduce operational risks. Soft-skills training, which includes communication, customer handling, conflict resolution, and interpersonal behavior, directly influences customer satisfaction and service quality. As banking becomes increasingly digital, training related to internet banking, mobile applications, cybersecurity, and UPI systems has gained immense importance. Studies by Sharma & Kumar (2020) and Mehta (2021) confirm that digital training significantly improves employee adaptability and reduces hesitation in using technology-driven systems.

Research further establishes a strong link between training and employee performance. Salas & Cannon-Bowers (2001) found that systematic training improves task competence, job understanding, and work quality. Huselid (1995) reported that organizations that prioritize employee training experience lower turnover and higher productivity. In the Indian context, several researchers have highlighted how training benefits banking employees. Singh (2018) found that front-line bank staff who receive regular training demonstrate improved customer service performance. Kumar & Pandey (2016) noted that frequent training reduces processing errors and enhances compliance, especially in semi-urban banks. Studies also reveal that training enhances employees' ability to meet targets, manage workflows, and respond effectively to customer concerns. Improved skills lead not only to better individual performance but also to higher branch-level productivity.

Another crucial concept discussed in the literature is training transfer, which refers to the application of learned skills to actual work tasks. Baldwin & Ford (1988) argue that training transfer depends heavily on the learning environment, supervisor support, and opportunities to practice the acquired skills. Grossman & Salas (2011) highlight that organizational climate plays a significant role in determining whether employees can successfully apply new knowledge. Research conducted in Indian banks (Saxena, 2015) shows that employees are more likely to implement training when supervisors encourage experimentation, provide guidance, and monitor performance outcomes. Without proper reinforcement mechanisms—such as refresher training, coaching, or follow-up sessions—even well-designed training programs may fail to translate into workplace improvements.

While global and national literature provides valuable insights, there is comparatively limited research focusing on semi-urban regions such as Saharanpur. Most existing studies examine training in metropolitan branches where resources, technology adoption, and employee profiles significantly differ from semi-urban areas. Semi-urban banks typically face more workload, deal with diverse customer groups, and experience uneven levels of digital awareness among employees. According to Kumari & Pandey (2016), training needs in semi-urban banks are more varied because employees handle multiple responsibilities, including customer service, documentation, outreach programs, and digital transactions. Regional studies also reveal that banks in smaller districts often have limited training infrastructure, fewer trainers, and less frequent refresher programs. These gaps highlight the need for localized studies that examine employees' perceptions and real-world experiences of training in contexts like Saharanpur.

Overall, the literature strongly supports the role of training as a strategic tool for enhancing employee performance, productivity, and organizational outcomes. It also emphasizes the importance of structured training design, supervisor involvement, practical exposure, and continuous reinforcement. However, the unique conditions and challenges faced by semi-urban banks remain underexplored. The present study contributes to the academic literature by providing primary data and insights from banking employees in Saharanpur, thereby enriching the understanding of training effectiveness in semi-urban financial environments.

### Research Gap

Although many studies exist on banking training, little research focuses on semi-urban districts like Saharanpur. The present study fills this gap by using primary data to examine training outcomes in this specific context.

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## RESEARCH METHODOLOGY

**Research Design** - A descriptive research design was adopted to study employees' perceptions of training effectiveness and productivity outcomes. The study does not test hypotheses or causal relationships but summarizes responses using descriptive statistical tools.

**Population and Sample** -The population comprises employees of public, private, and cooperative banks in Saharanpur. A convenience sampling technique was used due to limited access to bank branches. A sample of 87 employees participated in the study, representing various job roles and bank types.

**Data Collection Method**- Primary data were collected using a structured questionnaire divided into demographic information, training exposure, training quality perceptions, training transfer, and performance indicators. Both printed and digital questionnaire formats were used.

**Pilot Testing**- A pilot test with 10 employees ensured clarity and relevance of questionnaire items. Minor modifications were made based on feedback.

### Data Analysis Tools

Data were analyzed using:

- Frequency and percentage distribution
- Mean scores
- Standard deviation
- Graphical interpretation

No inferential statistical tests were applied.

**Ethical Considerations** - Participation was voluntary, anonymous, and confidential. Data were used purely for academic purposes.

### Research Objectives

The study aims to achieve the following objectives:

1. To identify the different types of training programs provided to employees in the banking sector of Saharanpur.

This includes technical training, compliance training, soft skills, digital banking training, induction programs, and product knowledge sessions.

2. To examine employees' perceptions of the quality and effectiveness of the training they receive.

This objective focuses on how employees evaluate the relevance, usefulness, trainer effectiveness, and practical exposure offered by training programs.

3. To assess the extent to which employees are able to apply the skills learned during training in their daily job tasks.

This includes evaluating training transfer, supervisor support, opportunities to practice, and workplace reinforcement.

4. To analyze the impact of training on employees' performance and productivity.

This involves assessing improvements in task accuracy, speed, customer satisfaction, achievement of targets, and overall job performance after training.

5. To identify gaps, challenges, and areas for improvement in the current training practices of Saharanpur banks.

This objective helps in understanding limitations such as inadequate follow-up, limited hands-on practice, or inconsistent training opportunities.

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## DATA ANALYSIS AND INTERPRETATION

The data were collected from 87 banking employees in Saharanpur across public, private, and cooperative banks. The analysis provides insights into employee demographics, training exposure, and the perceived effectiveness of training programs.

### 1. Demographic Analysis

The sample consists of 60% males and 40% females, reflecting growing gender diversity in the banking workforce. The majority of employees (44%) fall in the 25–35 age group, indicating a young and adaptable workforce. Public and private bank employees were almost equally represented, with cooperative banks forming a smaller but important part of the sample. Most respondents (approximately 70%) had 0–10 years of experience, showing that the workforce is primarily early to mid-career.

### 2. Training Exposure

A significant 81.6% of employees received training in the past year, demonstrating an active training culture in Saharanpur banks. Most programs lasted 1–3 days, indicating a preference for short, time-efficient training modules. Technical/core banking training (66.7%), product knowledge sessions (51.7%), and compliance training (48.3%) were the most common. Digital banking training, although growing in importance, was attended by only 37.9% of respondents.

### 3. Training Perception

Employees rated training as highly relevant (mean = 4.08) and found trainers effective (mean = 3.92). The quality of training materials was considered good. However, practical exposure received a moderate score (3.68), showing that training often leans more toward theory than hands-on practice.

### 4. Training Transfer

Supervisor support (mean = 3.52) and opportunities to apply new skills (mean = 3.60) were moderately strong, but follow-up or refresher training scored the lowest (3.28). This indicates a need for continuous reinforcement to maintain learning effectiveness.

### 5. Impact on Performance

Employees reported noticeable improvements after training, including faster task completion (3.84), reduced errors and customer complaints (3.72), and better achievement of targets (3.90). Overall performance improvement scored high at 3.98, confirming that training significantly enhances productivity.

## FINDINGS

1. The study revealed that the gender distribution in the Saharanpur banking workforce is gradually becoming more balanced. With 60% male and 40% female respondents, it is evident that women are increasingly participating in various roles such as customer service, operations, and sales. This shift also indicates greater inclusivity in the sector and suggests that training programs must cater to diverse learning needs.
2. The age distribution showed that a large portion of employees (44%) fall in the 25–35 age group, indicating a young and dynamic workforce. Younger employees tend to adapt faster to technological changes and require ongoing training to meet evolving banking demands. At the same time, the presence of experienced employees (36–45 and above 45) contributes to stability, knowledge sharing, and mentoring within branches.
3. The distribution across bank types—public, private, and cooperative—was reasonably balanced. Public and private banks had almost equal representation, while cooperative banks accounted for a smaller portion of the sample. This diversity ensures that the findings reflect training practices across all major banking institutions in Saharanpur, rather than being limited to a single category of banks.
4. Most employees in the study had between 0–10 years of experience, showing that Saharanpur banks employ a relatively young workforce that requires continuous skilling to handle modern banking operations. Employees with longer tenure also play a crucial role, but they often require more digital and technology-based training due to rapid advancements in banking systems.
5. A major finding of the study is that **81.6% of employees received training** in the past year. This reflects a strong training culture across banks in Saharanpur. The remaining 18.4% who did not attend training may be from branches with high workloads or limited resource availability. Overall, the high training participation rate shows that banks recognize the importance of employee development.
6. The nature and frequency of training sessions varied, with most programs lasting 1–3 days. This indicates that banks prefer short-duration modules to avoid disrupting day-to-day operations. Technical and compliance-related training were the most commonly attended, reflecting the operational and regulatory requirements of banking. Soft-skills and digital banking training were also offered, although digital training was less frequent than expected, given current industry needs.
7. Employees' perceptions of training were largely positive. Training relevance received the highest rating, indicating that employees feel the content aligns well with their job responsibilities. Trainer effectiveness and quality of training materials also scored well. However, the relatively lower score for practical exposure suggested that many training programs focus more on theoretical knowledge rather than hands-on experience.
8. The findings also showed that the transfer of training to the workplace is moderately effective. While many employees felt supported by their supervisors and had some opportunities to apply new skills, follow-up sessions and refresher programs were noticeably weak. This gap may hinder long-term retention and application of skills learned during training, reducing the overall impact of training programs.
9. A significant finding of the study is the strong positive effect of training on employee performance. Employees reported improvements in speed, accuracy, customer handling, and confidence after attending training sessions. Many also observed fewer customer complaints and felt better equipped to perform their duties efficiently. These results confirm that training plays a direct role in enhancing service quality in banking.
10. Finally, the study found that training contributes toward achieving organizational goals by improving employee productivity. Employees indicated that they were able to achieve their performance targets more consistently after training. As banking becomes increasingly technology-driven and competitive, training helps employees stay up-to-date, reduce errors, and deliver faster services. This shows that well-designed training programs are essential for maintaining branch productivity and improving the overall banking experience in Saharanpur.

## CONCLUSION

The present study set out to understand the impact of training on employees' performance and productivity in the banking sector of Saharanpur, a region where banking operations are growing rapidly due to increasing digital adoption, customer expectations, and regulatory demands. Based on the analysis of data collected from 87 employees across public, private, and cooperative banks, the study concludes that training plays a highly significant and beneficial role in shaping employee effectiveness. Training enhances not only the technical skills required for daily banking operations but also improves employees' behavioral competencies, confidence levels, and ability to handle customer interactions more professionally.

One of the most important findings of the study is that employees perceive training as directly relevant to their job roles. The high score for training relevance shows that the topics covered during training programs match the skills and knowledge required in real work situations. This alignment between training content and job responsibilities ensures that employees are able to apply what they learn immediately in their roles, which increases the practical value of training. Furthermore, employees reported strong improvements in speed, accuracy, service quality, and target achievement after attending training sessions. These improvements indicate that training has a direct and measurable impact on overall job performance.

Another significant aspect highlighted by the study is the importance of technical and compliance training in banking. With continuous technological advances—such as UPI, digital KYC, mobile banking, and CBS upgrades—employees must stay updated to handle customer queries and ensure error-free operations. Compliance training is equally essential, as banks must adhere to strict regulations set by RBI and other governing bodies. The study reveals that banks in Saharanpur prioritize these areas, reflecting an awareness of both operational and regulatory needs. However, the relatively lower participation in digital banking training suggests that banks must intensify their efforts to prepare employees for the rapidly evolving digital landscape.

While the overall impact of training is positive, the study identifies several gaps that limit the long-term effectiveness of training initiatives. For instance, practical exposure and hands-on learning opportunities are moderate, indicating that training sessions often lean more towards theory than practice. Employees would benefit from more real-time simulations, case-based learning, and guided exercises that provide deeper mastery of essential tasks. Another major gap relates to the lack of follow-up sessions and refresher programs. Without reinforcement, skills learned during training may fade over time, reducing the overall transfer of training to the workplace. Consistent follow-up is necessary to help employees retain knowledge, clarify doubts, and stay updated with new operational changes.

Supervisor support also emerged as an area needing attention. Although supervisors do provide some encouragement, many employees feel that structured mentorship, coaching, and continuous guidance are lacking. Since supervisors play a key role in influencing how well employees apply newly learned skills, banks should promote a stronger culture of on-the-job learning, regular performance discussions, and supportive leadership practices. Additionally, some differences were observed across bank types, with cooperative bank employees receiving comparatively fewer training opportunities. Providing equal access to training will help create a more skilled and confident workforce across the entire district.

Overall, the study concludes that training is not merely a supportive HR activity but a strategic tool that enhances organizational efficiency and service quality. In a competitive industry like banking—where customer expectations, digital transformation, and regulatory pressures are continuously rising—well-designed training programs are essential for sustaining performance excellence. Employees in Saharanpur have demonstrated both a willingness to learn and a positive response to training programs, suggesting strong potential for future improvements.

Going forward, banks should strengthen their training ecosystems by increasing digital training initiatives, enhancing practical learning components, promoting supervisor involvement, and conducting periodic refresher programs. By addressing these areas, banks can maximize the return on investment in training and ensure that employees remain competent, confident, and productive. Ultimately, a strong training culture will not only improve individual performance but also contribute significantly to the long-term growth and competitiveness of the banking sector in Saharanpur.

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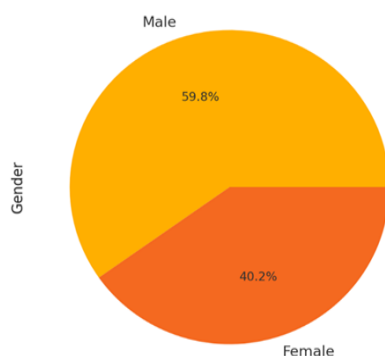
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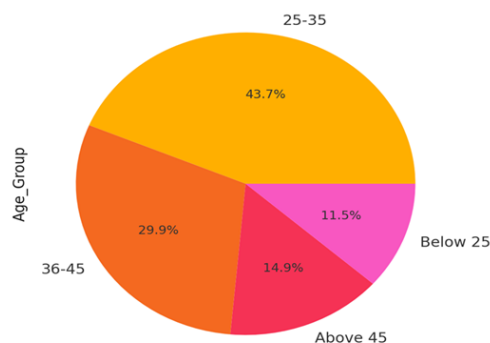
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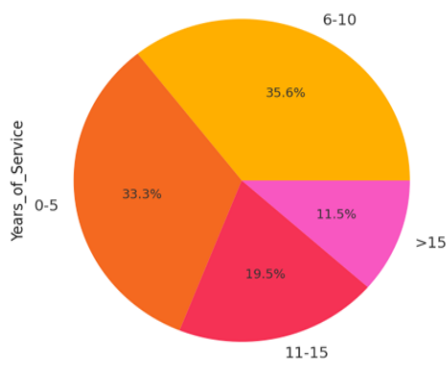
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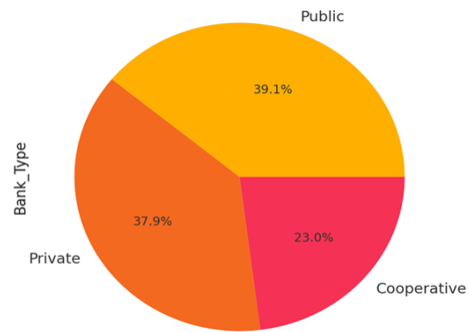
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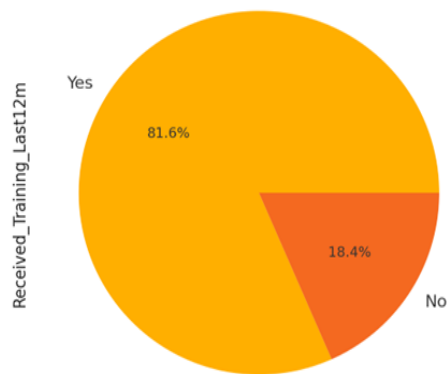
Years of Service Distribution



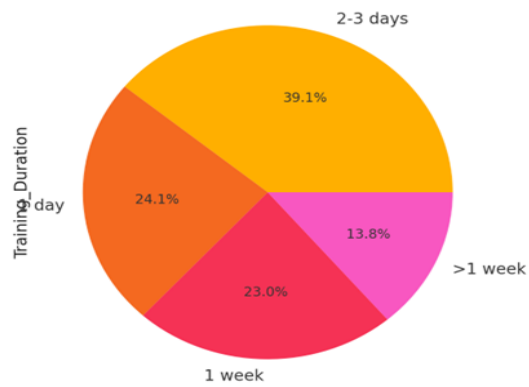
Bank Type Distribution



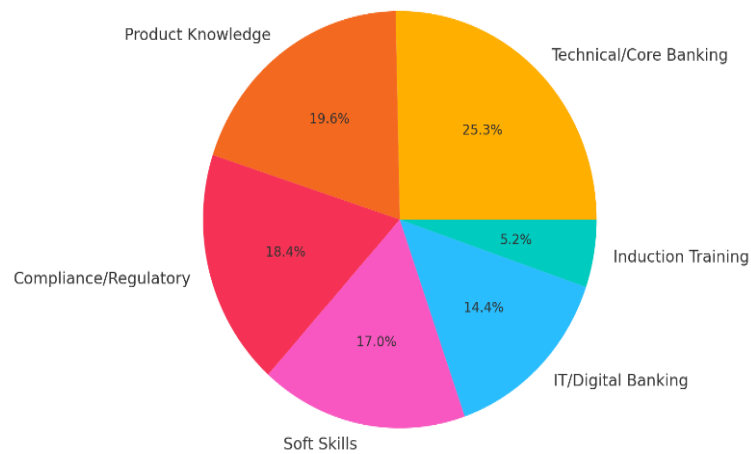
Training Received (Last 12 Months)



Training Duration



Types of Training Attended (Multi-response)



Variable	Mean	Interpretation
Training Relevance	4.08	Highly relevant
Trainer Effectiveness	3.92	Effective
Materials Quality	3.87	Good quality
Practical Exercises	3.68	Moderate
Apply at Work	3.74	Good applicability

Variable	Mean	Interpretation
Supervisor Support	3.52	Moderate
Practice Opportunities	3.60	Good
Follow-up Refreshers	3.28	Low

Variable	Mean	Interpretation
Improvement in Performance	3.98	High improvement
Reduction in Processing Time	3.84	Improved efficiency
Reduction in Complaints	3.72	Positive outcome
Achievement of Targets	3.90	Improved consistency