ANALYSIS OF TRAINING NEEDS ASSESSMENT AND IMPLEMENTATION – A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS

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ABSTRACT

Every banker understands the importance of training programs. Training contributes quite a huge part to the growth of a bank. Banker believes that giving emphasis on training is the best way to improve productivity. But, training without its corresponding analysis is still deemed useless. An assessment of the training program is still needed to actualize increase in productivity. Therefore, training needs assessment is used to determine whether training is the right solution to a workplace problem. There are several reasons why an employee needs training. One of them is that there is a need for employees to be updated with the latest development in their banking industry. Learning is a continuous process, and even if employees are the best, they still need to refresh and update themselves with the latest technologies and trends. Banks use training to improve the ability of their employees for customer satisfaction as a primary goal. Thus, banks try hard to address customer needs. In connection with the above lines, this paper aims to investigate the differential changes across public and private sector banks in their purposes of conducting training, basis for training needs identification and design and implementation of training programmes.

Keywords*: Training, Purposes, TNA, Design and implementation, Public and Private sector banks, Differential changes.*

Introduction:

Training is an act of improving knowledge and skill of an employee for doing a particular job which leads to improve organization's effectiveness and also plays an important role in developing a productive work force. It is intended to build on individual knowledge, skills and attitudes to meet present or future work requirements. In other words, Employee training refers to programs that provide workers with information, new skills, or professional development opportunities

Today, business environment and intense global competition have made it essential for organizations to constantly train their human resources. In order to design training programs which are strategic to business needs, training needs must be identified systematically and theoretically with the use of the appropriate tools.

A training needs analysis is intended to assess an organization's training needs. The root of the training needs assessment (TNA) is the gap analysis. This is an assessment of the gap between the knowledge, skills and attitudes that the people in the organization currently possess and knowledge, skills and attitudes that they require to meet the organization's objectives. Therefore, assessment of training needs is made before training solutions are budgeted, designed and delivered.

Research claimed that training is an important factor that could facilitate a firm's expansion, develop its potentials and enhance its profitability (Cosh, *et al*, 1998). A systematic approach to HRD should begin by identifying the organization's business objectives or strategy. Hence, needs assessment and analysis is recognized as the first step in any HRD intervention (Leigh, et al., 2000). However, Desimone, et al., (2002) contested that in analyzing HRD needs, four levels of needs has to be analysed. They include

assessing the needs of the organization, individual employees' skills, knowledge and attitudes, and their functional responsibilities as well as departments' needs (Wilson, 1999 and Harrison, 2000). This proposition is argued by Kerr & McDougall (1999), that most companies do not analyzed all the four levels, but rather emphasized on individual employees' needs. Turning to the methods used in accomplishing the identification of needs within organization. Wilson (1999) suggested the conventional and simpler methods such as interviews, questionnaires, observations, and focus groups to gather information for HRD needs analysis.

Need for training:

Generally, newly recruited employees require training so as to perform their task efficiently. Instruction, guidance, coaching helps them to handle jobs competently without wastages. Training is necessary to prepare existing employees for higher level jobs. Existing employees require fresh training so as to keep latest developments in job operations. In this era of technological changes this is an absolute necessity. Training is necessary when a person moves from one job to another. After training, the employee can change, job quickly, improve his performance level and achieve career goals comfortably. Training is needed to bridge the gap between what the employees have and what the job demands. Training is needed to make employees more productive and useful in the long run.

Training needs identification:

A "need" refers to the gap between what is and what could or should be within a particular context, leading to strategies aimed at eliminating the gap between what is and should or could be.

The concept of need typically refers to a discrepancy between what an organization expects to happen and what actually occurs. They focus on correcting substandard performance. The need can be computed as follows:

Need = Standard performance – actual performance

The main purpose of an assessment or analysis is to perform a systematic exploration of the way things are and the way they should be. This difference is called the performance gap.

In the Indian context Virmani and seth (1998) states that the need for training should be based on the goals and objectives of the organization and increasing present efficiency/ capacity and for the future needs/ development of the organization. The goals and objectives of the training activity are also determined by the needs identified by the training institution and the trainees.

Gautam, V. and Shobhana V., (2003) suggested that there could be three types of training needs:

1. **Organizational needs:**
   Indeed training needs can only be defined in relation to the overall direction in which the organization as a corporate entity is headed.
2. **Professional needs:** professional needs mean what is needed in terms of skill, knowledge and attitude to carry out various functions related to the particular job.
3. **Individual needs:** The individual need could be said to concern them with identifying those individuals with such requirements, which need to be supplemented to enable them to do their job with optimal effectiveness.

Training analysis is most often used as part of the system development process. Failure to conduct a sound analysis may result in wastage of efforts and training may not achieve its objectives. Training Needs Assessment (TNA) is used to assess an organization's training needs. This is an assessment of the gap between the knowledge, skills and attitudes that the people in the organization currently possess and the knowledge, skills and attitudes that they require to meet the organization's objectives.

Training needs analysis has to be carried out in accordance with the objectives and projected growth of an organization.

TNA has to be carried out before designing and delivering the training programs. The output of the TNA is considered to be a document for designing the training programs and conducting a thorough needs assessment before training is designed and delivered also helps to set appropriate goals for training and ensure that trainees are ready to participate.

Training Needs Identification is an activity which will have to take place in the organization continuously as every change in the business environment will have its impact on the training system.

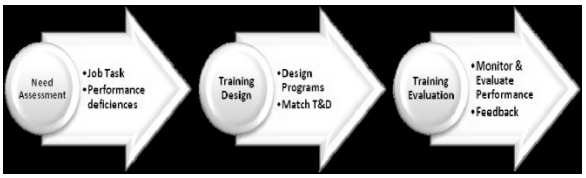

Figure1. Basic Instructional Design Process
Source: Rothwell (2002)

Review of Literature:

The literature reviewed mentioned below brings out various dimensions of study and research conducted. There are a number of studies concerning training and development, identification of training needs, Assessment of training needs and also training analysis.

Miller *et al*. (1996) examined the need and impact of training and development on the service sector employees is widely discussed topic in the literature. The literature review targets the trade journals, text books and various magazines that contain the

information on training and development. Training needs assessment is the first step of an organization s training and development program. It identify the needs or performance requirements of the organization, it determines whether there is gap between the actual performance and the standard performance set by the organization and if there is any discrepancy between the two, then training is required. After the needs assessment, the training objectives are determined .i.e. who needs training and what training is needed. Then the training is designed and implemented accordingly. At the end it is determined whether the training objectives were met. The evaluation system includes identifying participant reactions to the training process, how much participants learned and how well the participants transfer the training back on their respective jobs_ if employees subsequent performance would be better than the previous, then it can be said that the training has a positive impact(most of the time) on employees performance otherwise not.

In order to design training program which will satisfy both the organization and its employees, training needs must be identified by performing three levels of analysis, i.e. organizational, operational and individual analysis. This framework is considered to have been first developed by McGehee and Thayer in 1961. In their opinion, TNA should be approached like a research that has to be conducted in a systematic and continuous manner by employing certain techniques. Organizational analysis involves the examination of an organization's mission and strategies to identify training needs. Operational analysis determines whether the SKAs required of each job in an organization contributes to the achievement of the preset objectives. The TNA process continues to the third level whereby the performance of each individual employee is assessed to determine whether he / she performs according to the standards and if discrepancies occur, to decide whether training can be used to close the gap. The terms 'method' and 'technique' to perform TNA are often used interchangeably in literature.

Stewart and stewart (1978) have setout to look at different levels at which training needs are assessed. The most common structure of levels is as follows:

1. The organization level – Identifying training needs which affect the whole organization.
2. The group level – Identifying training needs which affect particular groups.

Example: Training in new accounting procedures.

3. The individual level – Identifying training needs of individuals.

Example: a particular member of the staff requires time management training.

McEnergy J. and McEnergy. J. M. (1987) define training need assessment as 'self- appraisal may be a true reflection of trainee's development needs and should be looked upon as an important component of a valid needs assessment process'. Nickols, F., (1992) feels that self-assessment of training needs is also under strong criticism as it may sometimes reflect trainee's training wants but not the actual training needs. Sadler smith (1998) points out that in spite of many researchers deliberating the importance of analyzing training needs, many companies do not regard performing HRD needs analysis as a priority. The reasons may be that the process is difficult, a lot of time is consumed and resources are inadequate. This phenomenon is particularly obvious in small firms. Designing the training policy has been discussed by Riyaz rainaye (2004) that it should be focused on various facets of training. i.e., management's attitude towards training, training inputs, quality of training programs and transfer of training to the job.

Training needs assessment is traditionally regarded as a diagnostic process that occurs before training. The purpose of formal needs assessment is to identify the training targets (Kozlowski & Salas, 2003). Kaufman and 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 cause to identify performance gaps. Hence, the entire process will be referred as needs assessment. So, once training has been conducted, a comprehensive evaluation should follow.

Statement of the problem:

Economic globalization, increasing consumer demand for better quality products or services, explosions in technological advances and constant changes in the banking environment have created the need for banks to continuously provide their employees with certain skills, knowledge and abilities in order to maintain market competitiveness and business survival. A formal approach for banks to update employees' acquisition of job related skills, knowledge and abilities are training.

Banking sector is providing intensive training to its employees to upgrade their skills so that they can efficiently perform their duties in the changing business environment and competition. The employees working at various levels in banking technology, e-learning and other areas have to take up the training program. Most banks invest in training programmes to enhance the skills of their employees. But what bankers miss out frequently is training analysis. Studies show that when employees are properly trained, there is significant improvement in their productivity and performance. But, training without its corresponding analysis is still deemed useless. An assessment of the training program is still needed to actualize increase in productivity.

Conducting employee training can be a daunting task, particularly when employees with a diverse set of

skills and knowledge. It is a waste of time and money to provide training in areas where employees are already performing to standard. Instead, it is best to first identify the specific employee training needs.

Objectives of the study:

1. To study the purposes of training in banking sector
2. To study how the training needs have been identified in banking sector
3. To study how the training program have been designed to achieve training needs
4. To evaluate the differential changes in training program across public and private sector banks
5. To suggest a focused training program based on current needs of customers and employers

Hypotheses

Following are the hypotheses considered for testing:

1. There is a significant difference in Public and private sector banks in their training needs identification.
2. There is a significant difference in Public and private sector banks in Designing and implementation of their training program.

Methodology:

A well-structured questionnaire was used to collect the primary data. For designing an effective questionnaire for the study, it was felt necessary to test the validity of the questionnaire. This was done by a pilot study consisting of visit to various banks by developing a draft questionnaire and getting opinion of the bank employees on the draft questionnaire. The questionnaire was finalized based on the comments and suggestions of the bank employees and also the enhanced exposure of the researcher based on the field visit to bank.

Secondary data for the study were collected from reputed journals, magazines, websites and bank records. Total sample size for this study is 100, of which 92 respondents were returned which consists of 44 Public sector employees and 48 Private sector employees

The study is explorative as well as descriptive in nature. In this study 10 banks are identified and they are ensuring their presence and providing their services to public. Out of them five public sector banks and five private sector banks have been selected, such as State bank of India (SBI), State Bank of Mysore (SBM), Canara bank, Syndicate Bank, Vijaya Bank, Axis Bank, Karnataka Bank(KBL), Housing Development Finance Corporation Bank (HDFC),Industrial Credit and Investment Corporation of India Bank (ICICI), and ING Vysa.

Statistical Tools used:

Using Statistical Package for Social Sciences (SPSS), analysis was made and following tools were used for the study: Descriptive statistics, Independent Sample T -Test.

Purposes of Training in banking sector:

The purposes of training help the organizations to have high-performing satisfied employees. It also makes a positive contribution to the overall effectiveness of the organization. The following table highlights the purposes of training along with descriptive statistics.

Table 1 - Purposes of Training in banking sector

S. N.	Factors	Mean	Standard Deviation
1.	To induct an employee to a job.	4.1848	0.79738
2.	To make trainee as a successful employee.	4.3152	0.70989
3.	To effectively perform on technical aspects of the job.	4.4457	0.68523
4.	To improve upon the quality of work.	4.3043	0.82194
5.	To build team work within the organization.	4.3478	0.68636
6	To maintain interpersonal relationships.	4.2283	0.79977
7.	To improve job satisfaction.	4.3913	0.64547
8.	To rectify poor past performance.	4.3804	0.73891
	Aggregate Mean Score and Standard deviation	4.3248	0.73562

Source: Field Survey

The table 1 shows that the employees' training programmes are carried out with various purposes by the sample banking units. With a mean score of 4.4457, the purpose of training is to perform effectively on technical aspects of the job gets top most priority by the sample units, followed by job satisfaction improvement for the employees (mean score 4.3913), to rectify poor past performance (mean score 4.3804). Training programmes are also conducted to build team work within the organization (mean score 4.3478). The mean score of 4.3152 indicates that the purpose of training is to make a trainee as a successful employee, mean score of 4.3043 indicates to improve upon the quality of work, the training programmes have to be conducted. To maintain the interpersonal relationship, the employee has to undergo a training programme is indicated with a mean score of 4.2283. Training programmes are also conducted to help new workers to acquire required skills before they start working in the organization is indicated by a mean score of 4.1848. Aggregate standard deviation being less than 1, the views expressed by the respondents is consistent.

Table 2: Group statistics

SN	Factors	Sector	Sample size = N	Mean	Standard Deviation
1.	To induct an employee to a job.	PUBLIC PRIVATE	44 48	4.2273 4.1458	.83146 .77156
2.	To make trainee as a successful employee.	PUBLIC PRIVATE	44 48	4.3636 4.2708	.57429 .81839
3.	To effectively perform on technical aspects of the job.	PUBLIC PRIVATE	44 48	4.4091 4.4792	.65833 .71428
4.	To improve upon the quality of work.	PUBLIC PRIVATE	44 48	4.4091 4.2083	.65833 .94437
5.	To build team work within the organization.	PUBLIC PRIVATE	44 48	4.3636 4.3333	.68509 .69446
6	To maintain interpersonal relationships.	PUBLIC PRIVATE	44 48	4.2955 4.1667	.70148 .88326
7.	To improve job satisfaction.	PUBLIC PRIVATE	44 48	4.3864 4.3958	.72227 .57388
8.	To rectify poor past performance	PUBLIC PRIVATE	44 48	4.3636 4.3958	.74991 .73628
	Aggregate Mean and Standard Deviation	**PUBLIC PRIVATE**	**44 48**	**4.3523 4.2995**	**0.6977 0.7671**

Source: Field Survey

The table 2 indicates group statistics of both the public and private banking sector sample trainers/managers perception about the purposes of training in banking sector. The aggregate mean score of public banking sector is 4.3523 and that of private banking sector is 4.2995, the aggregate standard deviation of public banking sector is 0.6977 and that of private banking sector is 0.7671. The aggregate standard deviation, being less than 1, indicates the views expressed by the respondents were consistent. The differential changes across public banking sector and private banking sector are known from the above analysis. Even though the views expressed are consistent, it can be interpreted as private banking sector trainers/managers are more consistent than public banking sector trainers/managers.

Training needs analysis (TNA):

The Training Need Analysis is a significant first step in the successful designing and implementation of training programmes. Conducting systematic needs assessment can significantly impact the overall effectiveness and quality of training programmes (Mc Gehee & Thayer, 1961).

Training needs analysis (TNA) is often considered to be a very important factor and therefore, should precede any training intervention (Mc Gehee and Thayer, 1961).

Testing of Hypothesis:

To learn the perceptional differences, the following null and alternative hypotheses are formulated

H_0: There is no significant difference in Public and private sector banks in their training needs identification.

H_1: There is a significant difference in Public and private sector banks in their training needs identification.

Table 3: Group statistics

S.N.	Factors	Sector	Sample size = N	Mean	Standard Deviation
1.	The job description	PUBLIC PRIVATE	44 48	4.3409 4.3125	.74532 .71923
2.	Strategic plans and actions	PUBLIC PRIVATE	44 48	4.3182 4.2500	.77077 .91093
3.	Current competency level	PUBLIC PRIVATE	44 48	4.3636 4.3958	.74991 .73628
4.	Quality of work	PUBLIC PRIVATE	44 48	4.3636 4.3333	.68509 .69446
5.	Critical functional areas	PUBLIC PRIVATE	44 48	4.3182 4.2500	.77077 .91093
6	Knowledge quotient	PUBLIC PRIVATE	44 48	4.4091 4.1875	.65833 .89100
	Aggregate Mean and Standard Deviation	**PUBLIC PRIVATE**	**44 48**	**4.3522 4.2881**	**0.7300 0.8105**

Source: Field Survey

The table 3 indicates group statistics of both the public and private banking sector sample trainers/managers perception about the identification of training needs in banking sector.

The aggregate mean score of public banking sector is 4.3522 and that of private banking sector is 4.2881, the aggregate standard deviation of public banking sector is 0.7300 and that of private banking sector is 0.8105.

The aggregate standard deviation, being less than 1, indicates the views expressed by the respondents were consistent.

The differential changes across public banking sector and private banking sector are known from the above analysis. Even though the views expressed are consistent, it can be interpreted as private banking sector trainers/managers are more consistent than public banking sector trainers/managers.

The table 4 highlights the similarity and dissimilarity in the perceptions of the sample, public and private banking sector managers/trainers, about the identification of training needs. The implications of the results of the table are given in the following paragraphs.

Table 4 - Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
The Job Description	Equal variances assumed	.172	.679	.186	90	.853	.02841	.15274	-.27503	.33185
	Equal variances not assumed			.186	88.647	.853	.02841	.15298	-.27557	.33239
Strategic plans and actions	Equal variances assumed	1.381	.243	.386	90	.701	.06818	.17675	-.28296	.41933
	Equal variances not assumed			.389	89.448	.699	.06818	.17547	-.28045	.41681
Current Competency Level	Equal variances assumed	.025	.875	-.208	90	.836	-.03220	.15504	-.34020	.27581
	Equal variances not assumed			-.208	88.994	.836	-.03220	.15516	-.34050	.27611
Quality of Work	Equal variances assumed	.003	.955	.210	90	.834	.03030	.14401	-.25580	.31640
	Equal variances not assumed			.211	89.504	.834	.03030	.14392	-.25565	.31626
Critical Functional areas	Equal variances assumed	1.381	.243	.386	90	.701	.06818	.17675	-.28296	.41933
	Equal variances not assumed			.389	89.448	.699	.06818	.17547	-.28045	.41681
Knowledge Quotient	Equal variances assumed	6.341	.014	1.347	90	.181	.22159	.16456	-.10533	.54852
	Equal variances not assumed			1.364	86.225	.176	.22159	.16245	-.10133	.54451

Source – Field Survey

Job description:

The results from independent sample t-test signify that F value and P value are 0.172 and 0.679 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.186, with an observed p value of 0.853, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to identification of training needs based on job description.

Strategic plans and actions:

The results from independent sample t-test signify that F value and P value are 1.381 and 0.243 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.386, with an observed p value of 0.701, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to identification of training needs based on Strategic plans and actions.

Current competency level:

The results from independent sample t-test signify that F value and P value are 0.025 and 0.875 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.208, with an observed p value of 0.836, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to identification of training needs based on Current competency level.

To improve Quality of work:

The results from independent sample t-test signify that F value and P value are 0.003 and 0.955 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.210, with an observed p value of 0.834, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to identification of training needs based to improve Quality of works.

Critical Functional areas:

The results from independent sample t-test signify that F value and P value are 1.381 and 0.243 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.386, with an observed p value of 0.701, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be

inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to identification of training needs based on Critical Functional areas.

Knowledge Quotient:

The results from independent sample t-test signify that F value and P value are 6.341 and 0.014 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 1.347, with an observed p value of 0.181, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of public and private banking sector managers/trainers as to identification of training needs based on Knowledge Quotient.

Training Design and Implementation:

The identified training objectives form the basis for the design and development of training methods, identification of techniques and criteria for measuring and evaluating effectiveness of training programmes.

Testing of Hypothesis:

To learn the perceptional differences, the following null and alternative hypotheses are formulated

H_0: There is no significant difference in Public and private sector banks in their Design and implementation of training programmes.

H_1: There is a significant difference in Public and private sector banks in their Design and implementation of training programmes

Table 5 - Group statistics

SN	Factors	Sector	Sample size = N	Mean	Standard Deviation
1.	Measurable objectives	PUBLIC PRIVATE	44 48	4.2955 4.2500	.70148 .72932
2.	Training calendars	PUBLIC PRIVATE	44 48	4.4091 4.1875	.65833 .89100
3.	Training manuals	PUBLIC PRIVATE	44 48	4.4545 4.2708	.66313 .73628
4.	To match job requirements	PUBLIC PRIVATE	44 48	4.3636 4.2708	.57429 .81839
5.	Thrust area of every job	PUBLIC PRIVATE	44 48	4.5909 4.5208	.62201 .68384
6	Innovative practices	PUBLIC PRIVATE	44 48	4.3636 4.3333	.68509 .69446
	Aggregate Mean and Standard Deviation	**PUBLIC PRIVATE**	**44 48**	**4.4129 4.3055**	**0.6507 0.7588**

Source: Field Survey

The table 5 indicates group statistics of both the public and private banking sector sample trainers'/managers' perception about the design and implementation of training programmes in banking sector. The aggregate mean score of public banking sector is 4.4129 and that of private banking sector is 4.3055, the aggregate standard deviation of public banking sector is 0.6507 and that of private banking sector is 0.7588. The aggregate standard deviation, being less than 1, indicates the views expressed by the respondents were consistent. The differential changes across public banking sector and private banking sector are known from the above analysis. Even though the views expressed are consistent, it can be interpreted as private banking sector trainers/managers are more consistent than public banking sector trainers/managers.

The table 6 highlights the similarity and dissimilarity in the perceptions of the sample, public and private banking sector managers/trainers, about the design and implementation of training programmes. The implications of the results of the table are given in the following paragraphs.

Measurable Objectives:

The results from independent sample t-test signify that F value and P value are 0.035 and 0.853 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.304, with an observed p value of 0.762, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to design and implementation of training programmes based on measurable objectives.

Training Calendars:

The results from independent sample t-test signify that F value and P value are 6.341 and 0.014 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 1.347, with an observed p value of 0.181, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to design and implementation of training programmes based on training calendars prepared by the training centre.

Training Manuals:

The results from independent sample t-test signify that F value and P value are 0.412 and 0.523 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 1.253, with an observed p value of 0.213, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to design and implementation of training programmes based on training manuals prepared by the authority.

Table 6 - Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Measurable objectives	Equal variances assumed	.035	.853	.304	90	.762	.04545	.14947	-.25149	.34240
	Equal variances not assumed			.305	89.784	.761	.04545	.14921	-.25100	.34191
Training calendars	Equal variances assumed	6.341	.014	1.347	90	.181	.22159	.16456	-.10533	.54852
	Equal variances not assumed			1.364	86.225	.176	.22159	.16245	-.10133	.54451
Training Manuals	Equal variances assumed	.412	.523	1.253	90	.213	.18371	.14657	-.10748	.47491
	Equal variances not assumed			1.259	89.975	.211	.18371	.14590	-.10615	.47358
To match job requirements	Equal variances assumed	10.938	.001	.624	90	.534	.09280	.14866	-.20254	.38814
	Equal variances not assumed			.634	84.429	.528	.09280	.14646	-.19842	.38402
Thrust area of every job	Equal variances assumed	.856	.357	.513	90	.610	.07008	.13671	-.20153	.34168
	Equal variances not assumed			.515	89.996	.608	.07008	.13615	-.20040	.34055
Innovative practices	Equal variances assumed	.003	.955	.210	90	.834	.03030	.14401	-.25580	.31640
	Equal variances not assumed			.211	89.504	.834	.03030	.14392	-.25565	.31626

Source: Field Survey

To match job requirements:

With the F value of 10.938, and observed P value of 0.001 which is less than 0.05, it is necessary to consider the t value and P value under 'Not assuming equal variance'. The observed t value and P value are 0.634 and 0.528 respectively. Hence, there is no significant difference between the perception of Public and Private banking sector managers/trainers as to design and implementation of training programmes based on job requirements.

Thrust area of every job:

The results from independent sample t-test signify that F value and P value are 0.856 and 0.357 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.513, with an observed p value of 0.610, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to design and implementation of training programmes based on thrust area of every job.

Innovative practices:

The results from independent sample t-test signify that F value and P value are 0.003 and 0.955 respectively. As p value for Levene's test for equality of variance is greater than 0.05, 'assuming equal variance', the t value 0.210, with an observed p value of 0.834, is considered for inferring the results. Since observed p value is greater than set p value of 0.05, it can be inferred that there is no significant difference between the perception of Public and Private banking sector managers/trainers as to design and implementation of training programmes based on innovative practices developed by the banks.

Suggestions:

The findings suggest that the purpose of training is to help both the organization and employees in achieving their goals. The aggregate mean score of 4.3248 clearly indicates that the respondents were agreed for the purposes of conducting training by their employers. In specific, low mean score for induction training clearly shows that banks have to give more attention towards providing sufficient training to new employees as they are newly inducted to the job.

Training needs identification suggests that the private sector banks have identified the training needs based on current competency level with a mean score of 4.3958 which is greater than the mean score of 4.3636 in public sector bank. There is a marginal difference in identifying training needs based on current competency level by both the sectors. Other factors of identification of training needs have greater mean score in public sector banks than private sector banks. Private sector banks have to concentrate on the other factors of TNI.

Design and implementation of training programmes suggests that there are differences between public and private sector banks in the preparation of training calendars and manuals. Private sector banks have given less importance to the preparation of the above two. This is known from the analysis in group statistics. Private sector banks have to give attention to prepare training calendars and manuals and it may be given in advance to the trainees for the future course of action.

Conclusion:

A training needs assessment is used to identify an organization's training needs and determine the type and scope of resources needed to support a training program. The needs assessment is the first step in establishing an effective training program. It serves as the foundation for determining learning objectives, designing training programs and evaluating the training delivered. It also provides managers and trainers an opportunity to get out into the organization and talk to people. Information is collected, ideas are generated and energy is created within the organization. Training is often viewed as a nuisance and as a costly endeavor rather than as a tool to boost the organization's bottom line. These negative perceptions are often the result of the failure to illustrate the cost-benefit of training. This requires asking and answering a key question: What is the difference between the costs of no training versus the cost of training? Michalak & Yager, (1979). Illustrating the cost savings provides a clear indicator (and needed support) to continue with training. This study contributes to HR practice in several ways. First, it conforms that HRD practitioners do recognize the importance of effective needs assessments in helping them plan and strategize for effective HRD activities. Second, it observes the perceptional differences between public and private sector banks in design and implementation of training programmes to help HRD practitioners in conducting effective training programmes.

This study presents a comprehensive empirical survey and interviews on HR training needs assessment and its implementation in banking sector. Hence, it is suggested that a research to include the employees' positions is recommended. Moreover, a research to include other industries or sector is suggested in order to generalize the nature of needs assessment and analysis for employees' training, learning and development in organizations.

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