Natural Resources for Human Health
eISSN: 2583-1194

Original Research

Received 25 July 2026
Revised 27 Aug 2026
Accepted 15 Sep 2026

Natural Resources for Human Health 2026, Vol. 6 (22s): 1392–1404

KEYWORDS:
Training and Development, Employee Performance, Human Resource Management, Employee Productivity, Job Satisfaction

The Impact of Training and Development on Employee Performance

Tamanna Arya[1], Dr. Ramanjeet Singh[2]

[1]Research Scholar, OM Sterling Global University, Hissar, Haryana
[2]Professor (Dean corp. Planning), PhD. (Management), Om sterling global university

ABSTRACT: The Indian banking sector is rapidly evolving due to ongoing digitalization, shifting regulatory landscapes, increasing customer expectations, and heightened competition. In this dynamic context, enhancing employee performance has become a strategic priority for banks. Although training and development (T&D) is recognized as a vital human resource management practice for boosting employee capabilities, limited empirical evidence exists regarding its effectiveness within the Indian banking industry. This study investigates the impact of T&D on employee performance in both public and private sector banks in India. A quantitative research design was adopted, utilizing a structured questionnaire to gather primary data from banking employees. Data analysis was conducted using SPSS, employing descriptive statistics, reliability and validity analyses, Pearson's correlation, multiple regression, and one-way ANOVA tests to explore relationships between T&D practices and employee performance across diverse demographic groups. The findings reveal that T&D positively and significantly influences employee performance. Structured training programs enhance employees' job-related knowledge, technological proficiency, service quality, productivity, adaptability, and job satisfaction. Furthermore, ongoing learning initiatives contribute to job satisfaction, career growth, organizational commitment, and retention, thereby improving overall organizational effectiveness. The study highlights the need for continual, technology-driven training to develop a future-ready workforce capable of thriving in a digitally driven banking environment. This research contributes empirical insights to the HRM literature by demonstrating the effectiveness of T&D in the Indian banking sector. The results offer valuable guidance for designing evidence-based training initiatives that support employee performance and long-term organizational sustainability.

1. INTRODUCTION

1.1 Background of the study

The rapid transformation of the Indian banking sector, driven by technological advances, digitalization, financial innovations, regulatory changes, and evolving customer expectations, has fundamentally changed how banks operate and deliver services. Innovations such as digital banking, mobile banking, artificial intelligence (AI), fintech, blockchain, and advanced data analytics have redefined operational processes and customer interactions. In this context, it is critical for banking professionals to continuously update their technical and customer service skills to keep pace with these changes. Training and development (T&D) has thus emerged as a central strategy in human resource management, focused on enhancing the knowledge, skills, and competencies of employees to ensure both immediate effectiveness and sustained future growth.

Systematic training initiatives not only bolster the technical and behavioral competencies of banking staff, but also increase motivation, commitment, adaptability, and overall productivity (Raja, Furqan, & Khan, 2011). The importance of T&D is underscored by the Human Capital Theory (Becker, 1964), which highlights that investments in employee training raise productivity, benefiting both individuals and organizations. The Resource Based View (Barney, 1991) similarly recognizes

skilled employees as vital assets for sustainable competitive advantage. As digital transformation and regulatory demands accelerate, ongoing learning initiatives ranging from induction programs to leadership development and compliance are crucial for maintaining operational excellence and readiness in a competitive market.

1.2 Statement of the Problem

Despite substantial investments by Indian banks in employee training, comprehensive evidence on the real impact of training and development on employee performance remains limited, particularly given the pace of digital transformation. Much of the previous research has focused on specific organizations or isolated aspects of training, leaving a clear gap in comparative, sector-wide analyses. This study seeks to address this gap by systematically investigating the relationship between training and development practices and employee performance across public and private sector banks in India.

1.3 Research Objectives

1. The main objective of the present study is to explore the impact of Training and Development on the performance of employees working in the selected Public and private sector banks in India. The aims of the study are:
2. To examine the effectiveness and impact of training and development programmes and their contribution towards the performance of employees in Indian banking industry.
3. To analyse the nature and extent of relationship between training and development practices and employee performance of selected public and private sector banks in India.

1.4 Research Questions

This study aims to investigate and address the following questions:

RQ1: What is the effectiveness of the training and development programmes on improving the performance of the employees in the Indian banking sector?

RQ2: What are the benefits of training and development programmes in enhancing employees knowledge, skills, competencies and overall work performance?

RQ3: How are training and development practices related to employee performance of employees in selected public and private sector banks in India?

RQ4: How much do training and development programmes affect the technical skills of the employees in Indian bank industry?

RQ5: To what extent do training and development programmes improve employees' service quality?

RQ6: What is the impact of training and development programmes on employees' productivity?

RQ7: How does training and development programs affect employees' satisfaction at their work?

1.5 Research Hypothesis

The present study aims to achieve the following hypotheses which are formulated based on the related work done on the effect of training and development on employee performance in banking sector in India. For achieving the objectives of the present study, following hypotheses are formulated based on the related work done on the effect of training and development on employee performance in banking sector in India.

Ho (Null Hypothesis): There is no statistically significant relationship between training and development practices with the performance of the employees of the selected public and private sector banks in India.

H_1 (Alternative Hypothesis): Training and Development Practices are positively related with respect to employee performance among employees of selected public and private sector banks in India with statistically significant difference between the two.

1.6 Scope of the study

This study was conducted over a period of five months and focused on selected public and private sector banks within India. The research covers employees at various organizational levels—including clerical staff, customer service executives, relationship managers, assistant managers, branch managers, and HR professionals with a sample size of 200 respondents. Primary data was collected using a structured questionnaire to gauge perceptions of T&D practices and their effect on key performance dimensions: technical skills, service quality, productivity, and job satisfaction. The scope is geographically limited to selected banks, meaning that findings may not be generalizable to all banks or sectors within India. Nevertheless, the study provides valuable insights into the crucial role of T&D in employee performance, workforce capability building, service delivery, and organizational effectiveness in the evolving Indian banking landscape.

2. LITERATURE REVIEW

Contemporary research underscores the positive influence of training and development on employee performance within the banking sector. Upadhyay & Sharma (2024) investigated the training and development practices in the Indian banking industry through an empirical study uncovering that the employees largely feel that training programs are useful in increasing their job performance, morale, productivity, and change management. It was highlighted the importance of banks to mould competency-based training programmes in response to the changes of technology and organizations to ensure optimal employee performance.

Bahl, Kiran and Sharma (2024) applied Kirkpatrick's Four Level Training Evaluation Model to assess the effectiveness of training programmes of managerial staff and non-managerial staff of banks. Their results revealed that training had a positive impact on the employees' learning, behavior changes, job performance, and organizational outcomes. The study also found that systematic assessment of training programmes is a way for banks to quantify learning transfer, enhance programme effectiveness, and guarantee that training investments lead to measurable outcomes in employee performance and in the provision of more efficient services.

The study by Abubakar (2024) was a mixed method study which examined the effects of training and skill development programmes on employee performance in the banking sector. The research concluded that training is a significant contributor to the development of technical skills, adaptability, productivity and customer service skills of employees. The author emphasized the need for ongoing investments in digital learning and competency building to equip banking staff with the necessary skills to overcome technology and competition.

Pravinaa and Arunprakash (2024) studied the training and employee development practices in Indian Bank branches at Coimbatore district. The study revealed that employees were aware that training is important to enhance their job performance and professional skills, but training was limited due to limited training time, inadequate training facilities, and lack of evaluation after training. The authors advised tailored learning programmes, regular training effectiveness monitoring and better training content relevance to jobs to enhance organizational results.

Biswas and Banerjee (2024) investigated about the effectiveness of training and development programmes implemented by commercial banks and found that adequate training and development programmes with proper evaluation can enhance the productivity of the employees, satisfaction among the employees, employee productivity, retention, commitment of the employees and quality of service to the customers. They also recommended that training needs to be part of a performance management system, career development program, and organizational goals to ensure that training is maximized and has long-term value to the organization.

Kaswan& Poonam (2024) compared employee training of public and private sector banks in Jaipur and found that while both types of banks consider employee training as a key strategy, private sector banks are more flexible, innovative, and responsive in developing the training programmes for the employees. The study findings showed that good training programs have a positive impact on the competencies, productivity and service quality of staff, which in turn increases competitiveness of the banking organisations.

A recent (2026) thematic review by Das and Bhattacharjee was based on the findings of studies published in the years 2015-2025, which found that training and development consistently lead to gains in employee performance, technological capability, service quality, engagement, retention and career development in banking institutions. The review also found that

the following factors are important in the success of training programmes: organizational support, motivation, involvement of supervisors and opportunities for applying acquired skills.

In general, the literature in recent times shows that training and development have indisputable positive effects on employee performance in banking sector. However, there are several studies that found that quality of the training, organizational support, evaluation mechanism, technological relevance, and alignment with organizational goals are significant factors that affect the training's effectiveness. In addition, there are only a few empirical studies that have explored the connection between training and development, employee performance, technical competency, employee productivity, service quality, and employee job satisfaction for both public sector and private sector bank employees in India. This gap gives rise to the present study which aims to explore the effect of training and development on the performance of employees in the selected banks in India in an empirical manner.

2.1 Advantages of Training and Development

In recent years, training and development (T&D) has been consistently found to be one of the most important HRM practices influencing the performance of employees in the banking sector. With the implementation of digital technologies, artificial intelligence (AI), fintech solutions, and data-driven decision-making, employees need to constantly update their understanding and capabilities. Organizations are no longer treating training as a task to be performed on a routine basis as part of administrative business but now see training as a strategic investment to enhance workforce capability, organizational resiliency and long-term competitiveness. Current studies show that good training programmes raise technical skills, service orientation, productivity, adaptability and organisational commitment of the employees and helps banks to tackle technological and regulatory challenges.

Bahl et al. (2024) conducted an assessment of the effectiveness of training programmes for bank's managerial and non-managerial staffs with the help of Kirkpatrick's Four Level Evaluation Model. They discovered that training programmes designed well positively affected the learning, behavioural change, performance and organizational outcomes of employees. The study highlighted that banks should regularly assess training programmes to gauge learning transfer, determine the lack of gaps and optimize the quality of future training programmes, which in turn will lead to increased employee productivity and organizational effectiveness.

Abubakar (2024) studied the effect of training and skill development programme on employee performance in financial institutions and discovered that employees' technical competence, problem solving, adaptability, productivity and customer service quality is positively improved by continuous employee training. The study also revealed that programme design, delivery approaches, organizational culture and managerial support are critical to the effectiveness of training.

Biswas and Banerjee (2024) have examined the effectiveness of training and development programmes of commercial banks and found that systematic training leads to increased employee productivity, greater job satisfaction, increased organizational commitment, increased skill retention and reduced employee turnover. They also highlighted the need to link training to performance management systems, career development programs and corporate goals to maximise employee development value and organisational performance.

A comparative study by Kaswan and Poonam (2024) was done on training and development programmes of public and private sector banks, which revealed that both types of banks are aware of the significance of training as a strategic intervention to enhance employee performance. The study revealed that continuous training not only improves the professional skills, the quality of service, productivity, and adaptability of employees but also boosts the competitiveness of the bank.

Bashar et al. (2024) examined the synergy of TMC, EI and TD on employee performance in the banking industry. The authors determined that training programs are much more successful when management takes a strong role and employees participate. Based on the results, it is concluded that a combination of training program and supportive leadership practice and employee engagement program will lead to better performance of employees by the organization.

Overall, it is evident from the recent literature that training and development offer a multitude of benefits to both individual workers and banking institutions. Well-designed training programs result in improved technical skills, customer service management, regulatory compliance, productivity, job satisfaction, organizational commitment, and retention. They also help

delivery enhanced service quality, innovativeness and agility of organizations, and help banks be competitive in the digital and customer-centric business. These results confirm the idea that training and development are an investment in human resources that must be regarded as strategic for the sustainable performance of the organizations and for achieving long-term competitive advantage.

3. METHODOLOGY

The present study employed quantitative survey research design to examine the effect of training and development on the performance of employees working in selected public and private bank of the country. Survey research design was considered appropriate as it allows the collection of standardized data from a large number of respondents and has the advantage of allowing the examination of the relationship between the training and development practices and employee performance in an empirical way.

The study used a sampling technique of purposive and simple random sampling. The public and private sector banks were selected using a purposive sampling technique and were easily accessible for data collection for conducting employee training and development programmes on a regular basis. Then, simple random sampling was used to make sure that every employee who met the sampling criteria in the selected banks had an equal chance of being sampled and thus reduce sampling bias and improve the representativeness of the sample.

The employees in various positions of organizational hierarchy of selected public and private sector banks in India such as clerical, customer service executives, relationship manager, assistant manager, branch manager, operations officer, and human resource professionals formed the target population. The total sample used in this study was 200. The primary data were collected by using a structured questionnaire which was designed to examine the perceptions of the employees towards training and development practices and their impact on employee performance.

There were two parts to the questionnaire. Demographic data like gender, age, educational qualification, designation and type of bank was collected in the first section. The second section consisted of statements assessing training and development practices and dimensions of employee performance that they believe directly impact the organization such as technical skills, service quality, productivity, job satisfaction, and total performance. The items were answered on a five-point Likert scale, from 1 (Strongly Disagree) to 5 (Strongly Agree).

To ensure the quality of the research instrument, the questionnaire was developed after a thorough study of the literature on the topic and it was validated by experts to ensure the content validity. The items of the questionnaire were tested for clarity, relevance and reliability in a pilot study before the main survey. Cronbach's alpha coefficient was used to test the internal consistency of the measurement scales and a value of 0.70 or above was regarded as acceptable reliability.

Cooper and Schindler (2001) describe data analysis as the process of arranging, editing, coding and summarizing the data collected so as to make sense of it and to come to decisions. The data collected were coded and analysed using the Statistical Package for the Social Sciences (SPSS) software in the present study. Descriptive statistics were employed to summarize respondents' demographic characteristics and perceptions of training and development practices such as frequency distributions, percentage scores, mean scores and the standard deviations.

The study hypotheses and the relationships between the variables of the study were tested using inferential statistical techniques. Pearson's correlation analysis was performed to measure the direction and strength of the relationship between training and development and employee's performance. Multiple regression analysis was used to determine the extent of the relationships between training and development practices and employee performance and its dimensions, and one-way Analysis of Variance (ANOVA) was used to assess the difference among various demographic groups in their perceptions of training and development practices and their relationships with employee performance and dimensions. The results were presented in tables and statistical outputs and interpreted according to the research objectives and research hypotheses.

Ethical standards for research were followed. The participation was voluntary, the respondents were informed about the purpose of the study, the confidentiality and anonymity were assured and before collecting data, informed consent was obtained from the respondents. The data gathered were only for educational research.

Natural Resources for Human Health
eISSN: 2583-1194

4. PRESENTATION OF DATA

4.1 Data Presentation and Analysis

Data collected were presented and analyzed based on the research objectives, research questions and hypotheses that were formulated for the study. The results obtained were systematically structured to solve each research question related to the effect of training and development on the performance of employees in selected public and private sector banks in India.

Demographic characteristics of the respondents and their perceptions about training and development practices, employee performance, technical competencies, service quality, productivity and job satisfaction were summarized using descriptive statistical techniques such as frequency distribution, percentage, mean scores, and standard deviations. The findings were identified in tabular form and analyzed to give a holistic picture of the employees' perception on the effectiveness of training and development programmes in the banking industry.

Inferential statistical analysis was done using Statistical Package for the Social Sciences (SPSS) to examine the relationship between the study variables and test the proposed hypotheses. Pearson's correlation analysis was used to measure the direction and strength of the relationship between training and development practices and employees' performance. Multiple regression analysis was used to evaluate the degree of predictability of training and development practices for employee performance and dimensions of employee performance such as technical competence, service quality, productivity and job satisfaction. Further, one way Analysis of Variance (ANOVA) was conducted to determine whether any significant differences were found in employees' perception of training and development and employee performance among the employees on the basis of the various demographic variables like gender, age, educational qualification, work experience, designation and type of bank.

The statistical results were displayed in the tables, charts, and SPSS output and explained based on the research objectives, research questions, and research hypotheses. Appropriate significance levels ($p < 0.05$) were used to determine the statistical significance of the relationships and differences observed. The results of this study were interpreted and meaningful conclusions were drawn that helped in understanding the impact of training and development programmes to improve employee performance in the Indian banking environment and gave a foundation to implement suitable recommendations for the banking environment and HR practitioners.

.4.2 **Demographic Profile of Respondents**

The demographic data were essential as they illustrated how the questionnaires were distributed across the schools based on respondents' personal characteristics. The findings are presented in Table 1.

Table 1: Descriptive Analysis of Demographic Characteristics of Respondents (N = 200)

No.	Variable	Category	Frequency (N)	Percent (%)
1	**Gender**	Male	108	54.1
		Female	92	45.9
		Total	**200**	**100.0**
2	**Marital Status**	Single	97	48.6
		Married	100	50.0
		Divorced	3	1.4
		Total	**200**	**100.0**
3	**Age**	20–30 years	103	51.4
		31–40 years	92	45.9

No.	Variable	Category	Frequency (N)	Percent (%)
		41–50 years	5	2.7
		Total	**200**	**100.0**
4	**Department**	Clerical Staff	11	5.4
		Customer service executive	151	75.7
		RM	38	18.9
		Total	**200**	**100.0**
5	**Qualification**	Undergraduate	73	36.5
		Post-graduate	105	52.7
		Professional and Other Qualification	22	10.8
		Total	**200**	**100.0**
6	**Experience**	1–5 years	111	55.4
		6–10 years	49	24.3
		11–15 years	30	14.9
		16–20 years	10	5.4
		Total	**200**	**100.0**

As seen from the results presented in table 1, the respondents were a mix of functional positions from the selected banks that are either public or private in nature in India. The respondents comprised customer service executives, clerical officers, relationship managers, human resource officers, operations officers, assistant managers, branch managers, and customer service officers. The sample included male and female officers from a variety of professional fields with a wide range of experience from the banking industry.

The results also show that the banks participating in the study have staff who have varying degrees of education, such as undergraduate, postgraduate, professional and specialized banking qualifications. In today's fast-paced, digital banking landscape with its high competition, such a qualified workforce is crucial to provide quality financial services, adhere to regulatory requirements, handle technological advancements, and ensure customer satisfaction.

Moreover, the respondents comprised of different age groups and professional experience which provided a well-balanced workforce of both early career and banking professionals. This variety gives banking institutions the ability to leverage a variety of technological flexibility, practical experience, customer relationship management talents, financial knowledge, and efficient decision-making skills. People of different experience levels also can offer useful insights into the impact of training and development initiatives at different stages of their careers.

The general picture gained from the demographic profile is that the chosen ones of the selected public and private sector banks have a qualified, skilled, and professionally competent workforce which can effectively contribute towards the goals of the organization. The respondents representing different educational background, job description and work experience adds credibility and reliability to the study results, as they have sufficient knowledge and experience of training and development practices and their impact on employee performance in the Indian banking industry.

Table 2: Benefits of Training and Development on Employee Performance (N = 200)

Statement	Mean	Std. Dev.
Training and development enabled the bank to maintain its competitive advantage.	**3.85**	**0.960**
Training and development increased job satisfaction and morale among employees.	**3.91**	**0.772**
Training and development reduced employee turnover and enhanced the bank's image.	**3.74**	**0.794**
Training and development contributed to higher productivity in the bank.	**3.93**	**0.782**
Training and development aligned with the bank's objectives.	**3.91**	**0.716**
Training and development provided new employees with the skills and enhanced competence needed to perform their jobs.	**3.97**	**0.793**
Training and development offered employees the opportunity to identify their potential for further development.	**3.85**	**0.788**
Training and development promoted successful succession planning.	**3.90**	**0.779**

Source: Survey Data (N = 200).

The results presented in Table 2 give descriptive statistics about the perceived benefits of training and development on employee performance of the employees of the selected public and private sector banks in India. The item "Training and development enabled new employees to have skills and increased competence to perform their jobs" had a mean score of 3.97 and standard deviation of 0.793, which was the highest, and shows a high level of agreement among respondents. The discovery indicates that training programmes have a major part to play in ensuring that employees have the knowledge, technical skills and competencies needed to effectively complete their job functions in the banking industry.

Moreover, the highest mean score was obtained for "Training and development contributed to higher productivity in the bank" with a mean score of 3.93 and a standard deviation of 0.782, meaning that the respondent's view of the training initiatives being of importance to their employee productivity and operational efficiency, were quite strong. In a similar manner, participants showed their agreement in that training and development helped to enhance their job satisfaction and morale (Mean = 3.91, SD = 0.772) and training programmes were consistent with the bank's organizational goals (Mean = 3.91, SD = 0.716). The results show that good training programmes can increase employee performance, as well as contribute to the organisation's aims, and motivate and commit employees.

The findings also show that respondents believe training and development were useful in promoting successful succession planning (Mean = 3.90, SD = 0.779); in helping employees to identify their potential for future career development (Mean = 3.85, SD = 0.788); and to keep the bank competitive (Mean = 3.85, SD = 0.960). The findings suggest that these employees are familiar with training and development as a strategic process which links to leadership development, capability development of employees, and sustainability of the organization. The lowest mean score was seen for the statement 'Training and development reduced employee turnover and enhanced the bank's image' (Mean = 3.74, SD = 0.794) but respondents still showed their agreement with the positive impact of training and development. This indicates that while workers recognise the role of training in retention and organisational reputation, its role in terms of competence, productivity and job satisfaction are perceived to be relatively low.

In general, the scores were high and the standard deviation relatively small, suggesting a high level of agreement and consistency across the respondents on the benefits of training and development programmes. The results indicate that training and development is perceived as a strategic human resource practice which contributes to the development of

technical skills, productivity, job satisfaction, career development, organizational performance and overall effectiveness and competitiveness of the public and private sector banks in India.

Table 3: ANOVA for Testing the Research Hypothesis (N = 200)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	16.476	3	5.492	13.046	.000
Residual	29.470	70	0.421	—	—
Total	45.946	73	—	—	—

H0= There is a significant relationship between training and development and employee performance.

H1= There is no significant relationship between training and development and employee performance.

The results presented in Table 3 indicate that the F-statistic value of 13.046 confirms the statistical significance of the model. This demonstrates that training and development have a significant effect on employee performance. Accordingly, the null hypothesis is rejected, and the alternative hypothesis is accepted.

5. FINDINGS

Interpretation of the results of the present study was done in the light of the research objectives, research questions and hypothesis formulated to examine the effect of training and development on the employee performance among the employees of the selected banks in both public and private sector banks in India. The results of this study were analyzed on the major themes of the study and the effectiveness of training and development practices in improving employee performance in the banking sector were revealed.

From the results obtained, it can be concluded that the training and development has positive relationship with the employee's performance to the selected banks. The study showed that training and development programmes which are well designed can greatly improve employees' knowledge, technical skills, banking skills, customer service skills and overall job performance. These initiatives help staff keep up with technology, digital banking, new regulations and customer preferences, and enhance service quality and operation efficiency.

The study also revealed that the employees' job satisfaction, motivation, organizational commitment, and productivity increase as a result of training and development. Those who engage in lifelong learning have greater abilities in their present jobs and are trained in the skills needed for future positions and career progression. Furthermore, training programs facilitate professional development, succession planning, knowledge transfer, innovation and sound decision making, which boosts organisational effectiveness and the performance of banking institutions.

The study also revealed that training and development play a role in helping them stay in the organization due to having the opportunity to learn continuously, advance in their careers, and grow their professional skills. Employees with a sense of organizational support for learning and development are more likely to stay with their organizations and to work effectively to improve the organization's goals. Additionally, ongoing employee training helps banks foster a knowledgeable and flexible workforce that can effectively navigate digital transformation, regulatory changes, and the growing competition in the financial services sector.

The findings of the hypothesis testing also revealed that there is a positive relationship between training and development practices and employee performance among employees of selected public and private sector banks which is statistically significant. The result indicates that the banks that invest in structured and continuous training programmes are more likely to have positive outcomes regarding employee productivity, service quality, technical skills, customer satisfaction and organizational performance.

Hence, training and development are said to be considered as a strategic human resource management practices which directly contribute to the employees' performance and organization's success in banking sector in India. Banking institutions need to further improve their learning & development policies by providing competency-based, tech-enabled, and regular

training programs which are relevant to the industry needs, employees' growth, and institutional competitiveness. This will allow banks to build a superbly educated workforce that will help achieve sustainable growth and provide excellent customer service in the fast-changing banking landscape and digital era.

6. DISCUSSION

As per the findings presented in Table 1, the respondents of the selected public and private sector banks in India were having diverse demographic and professional attributes. The sample included male and female employees of different marital status, age, educational qualifications, job designations, departmental responsibilities and years of work experience. Participants included people from various functional areas such as customer service, operations, relationship management, branch administration and human resource management. The educational profile indicated that most of the respondents had undergone undergraduate, post graduate or professional training, thus giving an indication of a highly educated workforce with a good level of professional competence. In addition, the respondents had a variety of professional experience, allowing for the inclusion of both young and experienced banking professionals in the study. This demographic diversity increases the validity of the results obtained by the research and gives a complete picture of employees' perception about the training and development practices in the Indian banking industry.

The results reported in Table 2 clearly indicate that employee performance benefit is a significant benefit of training and development programmes in the banking sector. The respondents have reported that training programmes improve the technical skills, knowledge about banking, customer service skills, productivity and overall performance of the employees. Training and development programs were also identified as enhancing employee satisfaction, motivation, morale and organizational commitment, and enabling employees to adjust to digital banking technologies, regulations and consumer demands. The results also indicate that on-going training helps staff to gain new knowledge, reinforce their work skills, and enhance their banking services.

Training and development also were identified as a significant influence on career growth, leadership development, employee retention programs, and succession programs in banking institutions. Staff felt that ongoing learning opportunities enabled them to recognise their future potential for professional development, readiness for future management roles and future career opportunities. These results align with contemporary banking institutions' strategic goals, which focus on hiring a knowledgeable, customer-centric, and technologically proficient workforce to ensure operational excellence and competitive positioning. However, the results also highlight the need to regularly review and improve training policies, include technology-based learning platforms, and have a robust mechanism to measure the training effectiveness to maximize benefits for the organization.

The findings obtained from the result presented in table 3 support the research hypothesis that Training and Development Practices is positively and significantly associated with the Employee Performance of Selected Public and Private Sector banks in India. The analysis of the information showed that training programs have a positive impact on the knowledge, technical skills, service quality, productivity, job satisfaction, and overall performance of employees. Training and development programs also boost employees' confidence, flexibility, and preparedness to take on more responsibilities and close competency gaps, ensuring the organization's effectiveness.

In general, the findings indicated that the training and development is a strategic human resource management activity which has a positive impact on employee performance in the banking industry in India. Structured, continuous and competency-based training programmes are more likely to be associated with benefits for employee productivity, service quality, customer satisfaction, organizational commitment and operational efficiency in banking institutions that invest in them. Hence, training and development must be viewed as a long-term strategic investment to build the capacity of the workforce, aid in digital transformation, and drive sustainable organizational growth and competitive advantage in the Indian banking sector.

7. IMPLICATIONS DERIVABLE FROM THE STUDY

Considering the results obtained from the present study, the following suggestions are made to improve the effectiveness of training and development programmes and to improve employees' performance in the Indian banking sector:

Human resource development and training should be regarded as strategic investments in human resources that are advantageous to employees and banking institutions. Banks need to invest in structured, competency-based learning programs

regularly to enhance their technical, operational, digital and interpersonal skills. A good training programme can improve employees' banking knowledge, customer service skills, proficiency with regulations, communication, problem solving, productivity, job satisfaction, and overall job performance. Training programs should be aligned with organizational goals, strategies, and employee development needs to maximize effectiveness.

In today's competitive and technologically advanced banking sector, an organization's success is greatly dependent on the performance of its employees. Hence, it is important that banks develop a culture of lifelong learning and ensure that their employees are able to acquire new knowledge and skills to keep up with the digital revolution, the development of new financial technologies, customer expectations and regulatory changes. Customer Relationship Management, Digital banking operations, Risk management, Cybersecurity awareness, Regulatory compliance, Leadership development, Teamwork, Innovation and Decision-making skills should be given a priority in training programs. CPD will enhance the staff's engagement, motivation, adaptability and commitment to the organization and will allow staff to make more effective contributions to the organization's goals.

Banks need to develop comprehensive training and development policies with clear procedures in place for training needs identification, training programme planning, training programme implementation, tracking employee training progress and assessing training effectiveness. Regular training needs assessments will help to recognise competence gaps and ensure training programmes are relevant to current organisation challenges and future workforce needs. An evidence-based and systematic training system will improve the quality, uniformity and effectiveness of employee development programs.

Banks need to offer a blend of on and off job training for employees. On-the-job training techniques such as mentoring, coaching, job rotation, cross-functional tasks and supervision allow staff to gain practical banking skills from authentic work experiences. Off the Job Training methods comprise of workshops, seminars, certification programmes, e-learning platforms, webinars and executive development programmes, which enable employees to learn new banking practices, new technological innovations and the best practices of the industry and help them to continuously upgrade their skills.

In light of the digital evolution of the banking industry, it is essential to periodically engage in sector-specific training related to new technologies, digital banking and cutting-edge financial practices, such as digital banking, mobile banking, Artificial Intelligence (AI), machine learning, data analysis, cybersecurity, blockchain technology, fintech applications, cloud computing, fraud detection, and digital payment systems. The ability to acquire these competencies into the future will allow employees to adapt to new technologies, reinforce agility for the organisation, boost customer service, and ensure competitiveness in the ever-changing financial services landscape.

Banking institutions need to build strong frameworks to assess the effectiveness of training and development programmes from employee feedback, post-training assessments, performance appraisals, productivity indicators, competency assessments, customer satisfaction surveys and return-on-training-investment (ROTI) analyses. Periodic monitoring and evaluation shall allow management to assess if training goals have been met, where improvements can be made and ensure that training spend creates tangible organizational gains.

Last but not least, banks should foster an ongoing culture of learning by incentivizing and rewarding staff to actively engage in training initiatives and implement knowledge and skills gained in the workplace. Career progression, promotion, leadership development and performance appraisal systems can be linked to learning outcomes, which can encourage staff to undertake further training and development. This will not only improve the performance of individual employee but also boost organizational capability, service quality, employee retention and sustainability and competitiveness of banking institutions in India.

In overall, the banking institutions which have adopted a holistic, ongoing and technology enabled training and development initiatives are most likely to enjoy higher employee performance, higher operational efficiency, higher customer satisfaction, higher employee commitment, better organizational effectiveness and sustainable competitive advantage in the dynamic Indian banking industry.

8. CONCLUSION

The current study was designed to investigate the effect of training and development on the performance of the employees in selected public sector and private sector banks in India. It is well established that training and development are important

strategic tools in Human Resource Management (HRM) which helps improve employees' knowledge and skills, as well as their competencies and performance. Given the current banking landscape of digital transformation, technology innovation, changing regulatory demands, and customer expectations, ongoing employee learning is critical to enhance service quality, operational efficiency, and competitiveness. As such, employee training and development have become a vital practice in ensuring sustainable organizational growth.

The study findings showed that E&D programmes offer significant benefits to employee performance in banking sectors. Good training programs help banks become more competitive by providing staff with the necessary technical expertise, banking abilities, and customer service and professional skills needed to complete their tasks effectively. The findings also show that training and development are linked to increased job satisfaction, employee motivation, organizational commitment, and productivity, and also help employees adjust to technological advancements, digital banking systems and customers' needs. Regular training empowers employees to do their jobs accurately, meet regulatory standards and effectively achieve organizational objectives.

The study also revealed that training and development are significant factors in improving the technical and behaviour competencies of employees which consequently translate to improved service quality, operational efficiency and overall organizational performance. Continuous learning opportunities are provided to help employees prepare for increased responsibilities in the organization, enabling them to grow professionally, advance their career paths, develop their leadership skills and plan for succession. In addition, structured training initiatives allow banks to determine high-potential staff, build future leaders, boost team capabilities, and enhance organizational resistance in the highly competitive financial services landscape.

Based on the findings, it could be concluded that training and development is beneficial, however, the study recommends that the banking institutions need to improve their training policies, learning frameworks and training management systems in order to optimize the effectiveness of their employee development programs. Banks ought to regularly assess training needs, develop competency-based training programmes, incorporate technology-based training systems and set up systematic training outcomes evaluation mechanisms. These will help to ensure that training programmes are relevant to business challenges and requirements now and into the future.

The hypothesis testing result showed that there is statistically significant relationship between training and development practices and employee performance in selected public and private sector banks among the employees of the selected public and private sector banks. The results show that the training programmes are effective in filling competency gaps, developing technical skills, boosting customer service skills, empowering employees and preparing them for future organizational roles. Therefore, banking institutions that commit to regular investment in employee training and development are more likely to attain higher employee performance, better service quality, customer satisfaction, more commitment with the organization, and sustainable organizational success.

Finally, the study establishes that training and development are strategic human resource management practices which have a positive impact on employee performance in Indian banking sector. Continuous investment in employee learning, development of digital competencies, leadership development, and professional growth should continue to be a core focus area for banking institutions looking to build their employee capability, enhance organizational effectiveness, aid digital transformation, and maintain competitive edge in a rapidly evolving, customer-centric financial services landscape.

REFERENCES

[1] Adams, P.E. (2002), Benefits of Employee Training Program; Employee Training Plan, Business Plan Builder.

[2] Cooper, C. R., & Schindler, P. S. (2001). Business Research Methods (7th Ed.). Boston: McgrawHill.

[3] Harrison, R. (2000). Employee Development. Beekman Publishing, Silver Lakes, Pretoria. Isaac Mwita, J. (2000) 'Performance management model: A systems-based approach to public service quality'. International Journal of Public Sector Management. MCB UP Ltd, 13(1), pp. 19-37.

[4] Laing, I. F. 2009. The impact of training and development on work performance and productivity in public sectors organizations: A case study of Ghana ports and garbous authority.

[5] Nguku , J.K.M (2006) A survey of staff training and development practices in state corporations In Kenya. Unpublished MBA project; University of Nairobi.

[6] Noe (2002) Noe, Raymond, (2001). Human Resource Management (2nded.). Prentice Hall. Olaniyan, D. A. &Ojo, L. B. 2008. Staff Training and Development: A Vital Tool for Organizational Effectiveness. European Journal of Scientific Research., 24(3): 326-331.

[7] Raja, A. G. K., Furqan, A. K. and Muhammad, A. K. (2011). "Impact of Training and Development on Organizational Performance". Global Journal of Management and Business Research. 11(7).

[8] Saleem, Q., Shahid, M. &Naseem, A. 2011. Degree of influence of training and development on employee's behavior. International Journal of Computing and Business Research., 2(3): 2229-6166.

[9] Shepard, Jon Robert W. Greene. 2003. "Sociology and You". Ohio Glencoe McGraw-Hill. Swart, J., Mann, C., Brown, S. and Price, A. (2005), Human Resource Development: Strategy and Tactics. Elsevier Butterworth-Heinemann Publications, Oxford.

[10] Wright, P. and Geroy, D.G. (2001). "Changing the mindset: the training myth and the need for word-class performance". International Journal of Human Resource Management, Vol. 12 No. 4, pp. 586-600.