Chapter 4 - Analysis and Findings

4.1-Profile of the Respondents

4.1.1 Introduction - Chapter four, section one presents the profile of the respondents of this study. The Oxford dictionary defines the word profile as 'an outline of a person's face as seen from one side' or 'a short descriptive article about someone'. The respondents of the study are drawn from various Public Sector Banks and New Generation Banks in Kerala. Nine different aspects viz., [4.1.1] Sex [4.1.2] Education level [4.1.3] Location of the bank branches [4.1.4] Age [4.1.5] Total banking experience [4.1.6] Respondents current position [4.1.7] Online training [4.1.8] The number of training programs attended and finally [4.1.9] The bank tests passed by the respondents are examined and discussed in this section.

4.1.2 Review of Literature - Who gets more training? Is it the fulltime employees or part time employees?, the employees of small businesses or big businesses, the men or women, highly educated or less educated, professionals, semi skilled or less skilled employees, the old or the young, the white collar or blue collar employees, the employed or the self employed?

The first part of this section presents the results of a survey of literature regarding the above aspects

"Those working in small businesses, part time employees and people with lower educational qualifications, whatever the sector or size of the employer are less likely to receive training than people in large companies or the public sector. So are part time employees and people with lower educational qualifications whatever the
sector or size of employer. For all learners and especially the less qualified, on the job training is the favourite method of training"\textsuperscript{107}.

"As the percentage of women in the firm rises, the percentage of employees trained falls"\textsuperscript{108}. Hum and Simpson shared that larger firms are more likely to train workers\textsuperscript{109}. "Larger firms are both more likely to engage in training and to train a larger proportion of their employees than smaller firms. Also it is found that firms that augment their capital per worker are more likely to offer formal training than other firms. When other factors are taken in to account, manufacturing firms are less likely to offer training to their employees"\textsuperscript{110}.

"People with better education and higher social classes are more likely to receive training, but are also more likely to turn down training opportunities. Those less qualified are more likely to feel that they have fewer training opportunities, but are less likely to turn down when offered"\textsuperscript{111}.

The OECD\textsuperscript{112} concludes that it is generally workers with more education who receive training. Professional categories such as managers and higher skilled manual

\textsuperscript{107} Mike Cannel. "Class Struggle." People Management [2002]: 46-47.


\textsuperscript{110} John R Baldwin, Joanne Johnson op cit.

\textsuperscript{111} Mike Cannel op cit., P.46.

workers have higher probability of receiving training. The pattern of training by age is less clear. Training associated with new hiring is greater for younger workers; but there is an opposite tendency in some studies to find that training increases with age, peaking in the 25-44 age class. Canadian studies by Picot, Hum and Simpson and Simpson et al. confirm the picture that a male having a higher education and being a manager increase the probability of receiving training. Professional workers are more likely to receive formal training than other workers, while sales, technical and other non management workers are more likely to receive informal training.

On average, firms that incur training expenditures spend 850 dollars per employee in the firm. While training expenditures increase as the number of employees increase, the magnitude is greater for formal as opposed to informal training, men as opposed to women, and managers and professionals as opposed to other workers.

The CIPD survey also shows that managers and professionals are far more likely to receive training in the workplace than manual workers. The findings show an alarming gap between the 'haves' and the 'have-nots'. Only 8.4 per cent of our respondents said that managers and professionals in their organizations had received


116 John R Baldwin, Joanne Johnson op cit.
no on-the-job training in the past year, whereas 47 per cent said that their manual workers had received no on-the-job training during the same period. Similarly, although less surprisingly, manual workers are less likely to have a formal coach or mentor than managers and professionals. "It is surprising that the main beneficiaries appear to be managerial and white-collar employees given that on-the-job training has historically been a case of manual workers 'sitting with Nelly'. This shift may be due to the widespread use of computers, which have forced every manager to learn about information technology which lends itself to on-the-job training"\textsuperscript{117}.

Employees were more likely to receive job-related training than the self-employed, the unemployed or the economically inactive. People with high levels of qualifications were much more likely than those with low or no qualifications to have received job-related training\textsuperscript{118}.

"One major concern was the attitude of owners and directors towards their own training requirements. The study found that this group received less training than any other single group"\textsuperscript{119}. Furthermore, the situation is not expected to improve and so provides an insight into the dilemma facing training exponents. If the leadership is not demonstrating and visibly approving of the training philosophy, then the culture is unbalanced and the organization will not be able to fulfil its training potential.

\textsuperscript{117} Mike Cannel op cit.,


Eighty six percent of banks surveyed provide a minimum of nine hours of company-paid training per employee per year. Seventy eight percent of banks train at least 60 percent of their work force each year\textsuperscript{120}.

While most types of employees received similar levels of training, certain groups stood out. In particular managers received significantly more training in older organizations, as do sales, skilled, semi skilled and unskilled staffs. The overall trend showed that the levels of training increased dramatically for organizations over 50 years old\textsuperscript{121}.

With regard to the age profile, it is observed that “there is no remarkable improvements in the age profile of the nationalized banks, as the average age of the employees, post Voluntary Retirement Scheme [VRS], has come down by mere 1.3 years from 43.7 years to 42.4 years. Still, there are only 16 per cent of the employees in the below 35 years age group, 45 per cent in the 35-44 years age group, whereas 39 per cent is in the 45-60 years age group. This pattern has serious implications for bankers”\textsuperscript{122}.

4.1.3 Analysis

4.1.3.1 The Sex Wise Composition of Respondents - Table 15 presents the sex-wise composition of the respondents from different banks. Of the total 312 respondents 211 [67.63 \%] are male and the remaining 101 [32.37 \%] are female. Of

\begin{footnotesize}
\begin{enumerate}
\item[]\textsuperscript{120} "Success of Retail Banks Linked to Commitment to Learning and Development.” Cognitive Arts (2003):
\item[]\textsuperscript{121} Chris Fill and Laurie Mullins op cit.,
\item[]\textsuperscript{122} Banambar Sahoo op. cit
\end{enumerate}
\end{footnotesize}
the total male respondents, 124 [58.77 %] are from Public Sector Banks and 87 [41.23 %] are from New Generation Banks. The female respondents are 72 [71.23 %] and 29 [28.77 %] respectively from Public Sector Banks and New Generation Banks.

<table>
<thead>
<tr>
<th>Bank Names</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank of Travancore SBT</td>
<td>31</td>
<td>24</td>
<td>55</td>
<td>17.63</td>
</tr>
<tr>
<td>State Bank of India SBI</td>
<td>35</td>
<td>18</td>
<td>53</td>
<td>16.99</td>
</tr>
<tr>
<td>Union Bank</td>
<td>34</td>
<td>13</td>
<td>47</td>
<td>15.06</td>
</tr>
<tr>
<td>Canara Bank</td>
<td>24</td>
<td>17</td>
<td>41</td>
<td>13.14</td>
</tr>
<tr>
<td>Total - Public Sector Banks</td>
<td>124</td>
<td>72</td>
<td>196</td>
<td>62.82</td>
</tr>
<tr>
<td>ICICI Bank</td>
<td>32</td>
<td>9</td>
<td>41</td>
<td>13.14</td>
</tr>
<tr>
<td>HDFC Bank</td>
<td>26</td>
<td>9</td>
<td>35</td>
<td>11.22</td>
</tr>
<tr>
<td>UTT Bank</td>
<td>15</td>
<td>7</td>
<td>22</td>
<td>07.05</td>
</tr>
<tr>
<td>Indus Ind Bank</td>
<td>14</td>
<td>4</td>
<td>18</td>
<td>5.77</td>
</tr>
<tr>
<td>Total - New Generation Banks</td>
<td>87</td>
<td>29</td>
<td>116</td>
<td>37.18</td>
</tr>
<tr>
<td>Total of Male and Female</td>
<td>211</td>
<td>101</td>
<td>312</td>
<td>[100%]</td>
</tr>
</tbody>
</table>

Source – Primary Data

One third of the total respondents is drawn from State Bank of India and its subsidiary State Bank of Travancore, 17.63 per cent and 16.99 per cent respectively. Among the new generation banks ICICI Bank, HDFC Bank UTT Bank and Indus Ind bank contributed 41 [13.14 %], 35 [11.22 %], 22 [7.05 %] and 18 [5.77 %] to the list of respondents. The total share of Public Sector Banks in the sample is 196 [62.82 %] and New Generation Banks is 116 [37.18 %].

"\chi^2 [Chi Square] Test a non parametric test can be used to determine if categories show dependency or the two classifications are independent. It can also be