



A STUDY ON AWARENESS AND SATISFACTION LEVEL ON TRAINING AND DEVELOPMENT PROGRAMS OF (SBI) AMONG THEIR EMPLOYEES IN MUMBAI.

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Abstract:

This study focuses on the awareness and satisfaction level of employees regarding training and development programs at State Bank of India (SBI) in Mumbai. Training and development play a vital role in improving employee skills, knowledge, and overall performance. The purpose of this study is to understand how well employees are aware of the training programs provided by SBI. It also examines the level of satisfaction among employees toward these programs. Primary data has been collected through a structured questionnaire from SBI employees. Various factors such as training methods, relevance of training, frequency, and usefulness have been analyzed. Percentage analysis has been used to interpret the data in a simple manner. The study reveals that most employees are aware of the training and development initiatives conducted by SBI. A majority of respondents expressed satisfaction with the quality and effectiveness of the training programs. However, some employees suggested improvements in training duration and practical exposure. Overall, the study concludes that SBI's training and development programs positively contribute to employee growth and organizational efficiency.

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Introduction:

Training and development programs play a critical role in enhancing employee productivity, performance, and satisfaction. In today's competitive banking industry, organizations like State Bank of India (SBI) must invest in the skill development of employees to keep pace with technological and policy changes. This research will study how training and development initiatives impact employee performance at SBI branches in Mumbai.

In today's rapidly evolving banking sector, the performance of employees plays a crucial role in ensuring organizational growth and customer

satisfaction. With increasing competition and technological advancements, it has become essential for financial institutions like the State Bank of India (SBI) to invest in continuous training and development programs to enhance employee skills, efficiency, and adaptability.

Training and development are systematic processes aimed at improving an individual's ability to perform specific tasks or acquire new skills. These programs are designed not only to improve job performance but also to boost morale, enhance employee engagement, and support career growth. In a service-driven industry like banking, where employees are the direct interface with



customers, their knowledge, behaviour, and competencies significantly impact the overall image and success of the organization.

SBI, being one of the largest public sector banks in India, places a strong emphasis on the training and development of its workforce. It regularly conducts programs covering areas such as customer service, technology updates, risk management, compliance, and leadership development. Especially in a dynamic city like Mumbai-considered the financial capital of India-the demands on banking employees are even higher due to a fast-paced work environment and a diverse customer base.

This study focuses on understanding the impact of training and development programs on the performance of SBI employees in Mumbai, examining whether these initiatives have effectively contributed to improved work output, customer handling, efficiency. and overall satisfaction of employees. By analysing both quantitative and qualitative responses, this research aims to provide insights into the effectiveness of such programs and suggest areas for improvement.

Objective of the Study:

1. To examine the role of training in improving employee adaptability to new technologies and banking systems.
2. To evaluate employee satisfaction with the structure, content, and delivery methods of SBI's training programs.
3. To identify challenges and barriers faced by employees during or after training. implementation.
4. To suggest the suitable measure on effective use of training and development program on the performance of the employees.
5. A study on awareness and satisfaction level on training and development programs of SBI among their employees in Mumbai

Review of Literature:

1. Kumari Geeta – (2019)

A Study on influence of training and development programs in banking sector on the performance of Employee.

The research examined the impact of training and development programs on employee performance in the banking sector, with special reference to SBI and ICICI Bank.

2. Saravanakumar- (2020)

A Study on Training and Development in Indian Banks.

The research examined the importance and role of training and development program in Indian banks. The study focused on how training contributed to skill enhancement, employee efficiency and overall organisation development.

3. Sandhya – (2021)

A Study on SBI customers satisfaction towards E-banking Services.

The study focused on awareness, usage, and quality of electronic banking services. This study concluded that E-banking Services played a crucial role in enhancing customers satisfaction in modern banking system.

4. Garg, Diksha, Rani and Kavita- (2014)

A Study on Training and Development in Public sector Banks.

The study focused was to examine the existing status and effectiveness of these programs. The findings suggest that training programs were unavoidable for any sector.

5. Kumud, Dr. Rakesh Kumar Ravi - (2020)

A Study on optimizing effects of training and development in SBI with special reference to Bihar.

The research examined the effectiveness of training and development program in SBI branches in Bihar. The study focused on training methods, evaluation

techniques, and their impact on Employees performance.

Methodology of the Study:

This study aimed to understand the effect of training and development programs on employee performance in SBI Mumbai.

Sources of Data:

There were two sources of data collection-Primary data and Secondary data

A. Primary Data: Method: A questionnaire-based survey was used

Instrument: A structured questionnaire with Likert scale-based questions.

Purpose: The purpose was to gather employees' opinions on training received, perceived improvements in skills and performance, and suggestions for future programs.

B. Secondary Data:

Secondary data were collected from HR manuals and training policy documents from SBI. Research journals, articles, and previous studies on training and development.

Geographical Area:

The geographical focus of this research was limited to the western region of Mumbai, Maharashtra, such as Virar, Nalasopara, Vasai, Naigaon, Bhayandar, and Mira Road.

Sampling Techniques:

A. Stratified Random Sampling: The sample was stratified across various departments and designations to ensure diverse representation.

B. Simple Random Sampling: Every employee in the population had an equal chance of being selected.

C. Convenience Sampling: Employees who were easily available (e.g., those present during the survey visit) were selected.

SAMPLE SIZE:

A sample size of 80 employees was selected from different SBI branches in Mumbai.

Departments	Frequency
Operation Department	18
Accounts	23
Loans	13
Customer service	11
Others	15
Total	80

Statistical Tool:

The tools which are used to analyse data are known as statistical tools. Statistical tools are used in this study are as follows.

1. Percentage Method
2. Table
3. Bar Graphs
4. Pie Charts



Data Analysis and Interpretation:

Table 1.1

Demographic Profile of the Respondents.

Variables		Frequency	Percentage
Gender	Male	49	61.25%
	Female	31	38.75%
	Total	80	100%
Age	Below 25	19	23.75%
	26-35	13	16.25%
	36-45	35	43.75%
	Above 45	13	16.25%
	Total	80	100%
Education Qualifications	Graduate	31	38.75%
	Post Graduate	31	38.75%
	Professional Qualification	15	18.75%
	Others	3	3.75%
	Total	80	100%
Departments	Operation Department	18	22.50%
	Accounts	23	28.75%
	Loans	13	16.25%
	Customers Service	11	13.75%
	Others	15	18.75%
	Total	80	100%

The Above table 1.1 shows that most of the respondents belong to the 36–45 age group (43.75%), which is the highest. This shows that middle-aged employees form the major part of the organization. The least respondents are from 26–35 years and Above 45 years (16.25% each). Educational qualification of respondents most respondents are well educated. Graduates (38.75%) and Post Graduates (38.75%) are equal and form the majority. Only a small percentage belongs to Others (3.75%). This shows the organization has a highly educated workforce. Gender of the Respondents the majority of respondents are Male (61.25%). Females make up 38.75% of the total. There are no respondents in the “Others” category. This indicates male employees are more in number compared to female employees. Department most employees belong to the Accounts Department (28.75%), followed by Operations (22.5%). Customer Service has the least percentage (13.75%). This shows Accounts and Operations departments have more staff compared to other departments.

Hypotheses Testing:

H0 (Null)- Training does not improve employees adaptability to new technologies and banking system.

H1 (Alternative)- Training Significantly improves employees adaptability to new technologies and banking system.



Sr. No	Particular	Percentage	Reference Table/Graphs.
1	Adaptation to new banking technologies	95%	5.6
2	Training improves job performance	95%	5.7
3	Training increases confidence at work place	95%	5.8
4	Training improves service quality to customers.	93.75%	5.9

Source: primary data.

The above testing of Hypotheses shows that training significant improves employees adaptability to new banking technologies and banking system. Majority of respondents agree with 95% only few respondents has remain neutral and disagree

Thus Null Hypotheses should be Rejected. And Alternative Hypotheses should be Accepted.

H0 (Null)- Employees are not satisfied with structure content and delivery method of SBI's training programs.

H2 (Alternative)- Employees are satisfied with structure content and delivery method of SBI's training programs.

Sr. No.	Particular	Percentage	Reference Table /Graphs
1	Satisfaction with training programs provided by SBI	87.5%	5.10
2	Relevance of training contents to Job role	86.25%	5.11
3	Trainers are knowledgeable and skill	90%	5.12
4	Effectiveness of training methods use by SBI	87.5%	5.13

Source: primary data.

The Above table shows that training methods use by SBI are effective. Majority of respondents 86.25% agree that training contents are relevant to there job role. 87.5% agree that they are satisfied with training programs. 90% says trainers are knowledgeable. 87.5% agree with method are effective.

Thus, Null hypotheses should be Rejected and Alternative hypotheses should be Accepted.

H0 (Null)- Employees do not face significant challenges and barriers during or after training implementation.

H3 (Alternative)- Employees face significant challenges and barriers during or after training implementation.

Sr. No	Particular	Percentage	Reference Table/Graph
1	Work pressure affect participation.	46.25%	5.14
2	Training schedules somethings conflict with work.	52.50%	5.15
3	Practical application of training is difficult.	38.75%	5.16

Source: Primary Data.

The above analysis show that Employees face significant challenges and barriers during or after training implementation. Most of the Respondents agree that work pressure affect the participation. 52.50% agree that training schedules conflict with work responsibilities. 38.75% agree practical application is difficult

Thus, Null hypotheses should be Rejected and Alternative hypotheses should be Accepted.

H0 (Null)- Training and Development Programs do not have significant effect on employee performance.

H4 (Alternative)- Training and Development Programs have a significant positive effect on employee performance.



Sr.No.	Particular	Percentage	Reference Table/graph
1	Training programs are align with SBI goals	88.75%	5.17
2	Need for more technology based training programs	78.75%	5.18
3	Regular feedback after training	88.75%	5.19
4	Effectiveness of training on work performance	83.75%	5.20
5	Reduction of errors through training	87.5%	5.21

Source: primary data.

The Above table show that training and development program have a significant positive effect on employee performance as all Respondents agree with positive responses

Thus, based on Percentage Analysis Null hypotheses should be Rejected and Alternative hypotheses should be Accepted.

H0 (Null)- Employees in Mumbai are aware and satisfied with SBI training and development program

H5 (Alternative)- Employees in Mumbai are aware and satisfied with SBI training and development program.

Sr. No	Particular	Percentage	Reference Table/Graph
1	Awareness of training and development program	86.25%	5.22
2	SBI clearly communicates information about training programs	85%	5.23
3	Awareness of training objectives	85%	5.24
4	Regularity in Training program	80%	5.25

Source: Primary Data

The Above table show that majority of respondents 86.25% agree with they are aware of Training programs provided by SBI. 85% agree with SBI clearly communicates with them. 85% agree that they are aware of Training objectives.80% agree that training are conducted in regular basis.

Thus, based on Percentage method positive response are collected from employees Null hypotheses should be Rejected and Alternative hypotheses should be Accepted.

Findings & Conclusion:

- The Study shows that majority of respondents belongs to Male Employees working is different SBI branches in Mumbai.
- The Study shows that majority of respondents belongs to middle Age i.e (36-45) group working in SBI.
- The Study shows that majority of respondents are Graduate and Post- Graduate with (38.75%)
- The Study shows that majority of respondents belongs to Accounts and Operations Department with 18 and 23 no of frequency.
- The Study shows that majority of respondents agree that Training Significantly improves employees adaptability to new technologies and banking system.
- The Study shows that Employees are satisfied with structure content and delivery method provided by SBI.



- The Study shows that Employees face significant challenges and barriers during and after training implementation.
- The Study shows that majority of respondents agree with Training and Development Programs have a significant positive effect on employee performance.
- The Study shows that majority of respondents agree with Employees in Mumbai are aware and satisfied with SBI training program.

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