

A Study on Effect of Training and Development Policies on Job Satisfaction of Bank Employees in Amravati

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ABSTRACT:

This study examines the effect of training and development policies on the job satisfaction of bank employees in Amravati City. In the rapidly evolving banking environment marked by digitalization, regulatory changes, and increasing customer expectations, training and development have become critical tools for enhancing employee competence and organizational effectiveness. Job satisfaction plays a vital role in influencing employee performance, motivation, and retention, particularly in service-oriented sectors like banking. The study focuses on understanding employees' perceptions of training programs and analyzing how these initiatives contribute to their overall job satisfaction across different categories of banks operating in Amravati City. The research is based on primary data collected through a structured questionnaire administered to bank employees from public sector banks, private sector banks, cooperative banks, and regional rural banks. Descriptive and analytical statistical tools were used to examine the relationship between training and development practices and job satisfaction levels.

Keywords: Training and Development, Job Satisfaction, Bank Employees, Employee Performance, Human Resource Practices, Banking Sector.

INTRODUCTION

The banking sector is a key component of India's financial system and plays a significant role in economic growth and development. In recent years, the industry has experienced substantial changes due to technological advancements, digital banking, regulatory reforms, and increasing competition. These developments have altered traditional banking operations and increased the demand for skilled and competent employees. As banking services become more technology-driven and customer-oriented, the

performance and efficiency of bank employees have gained greater importance.

Training and development has emerged as an essential human resource practice for enhancing employee skills, knowledge, and adaptability. In the banking industry, employees are required to stay updated with digital platforms, regulatory guidelines, risk management practices, and customer service standards. Effective training programs not only improve employee performance but also influence job satisfaction by enhancing confidence, motivation, and career growth opportunities. Job satisfaction is a critical factor affecting employee productivity, commitment, and retention, especially in service-oriented organizations such as banks.

In India, public sector, private sector, and cooperative banks invest in training initiatives to cope with a dynamic business environment. However, the effectiveness of these training and development policies and their impact on employee job satisfaction may vary across banks and regions. Amravati City, located in Maharashtra's Vidarbha region, hosts a mix of public, private, cooperative, and regional rural banks serving diverse customer groups. Bank employees in the city face challenges related to digitalization, customer expectations, and

REVIEW OF LITERATURE

The review of literature highlights previous research related to training and development and its impact on job satisfaction in the banking sector. It provides the theoretical foundation and helps in identifying the research gap for the present study.

Bhardwaj (2021) examined job satisfaction among bank employees and found that fair compensation, promotion opportunities, and supportive supervision play a significant role in enhancing employee satisfaction.

Halder (2024) studied the influence of the working environment on job satisfaction in banks and concluded that a positive and stress-free workplace improves employee morale and commitment.

Lin et al. (2024) analyzed the relationship between job stress and job satisfaction in the banking sector and reported that increased work stress leads to lower satisfaction levels among employees.

Kim (2024) explored the impact of job satisfaction on customer service performance in banks and found that satisfied employees deliver higher service quality and better customer experiences.

Mampuru et al. (2024) investigated the effect of training and development on job satisfaction and revealed that skill-oriented training programs significantly improve employee confidence and satisfaction.

Singh and Tripathi (2025) analyzed training and development practices in the banking sector and concluded that effective training policies positively influence job satisfaction and employee retention.

STATEMENT OF THE PROBLEM

The banking sector is undergoing continuous transformation due to technological advancements, regulatory changes, and increasing customer expectations, making training and development an essential component of human resource management. While banks invest in various training initiatives, the effectiveness of these programs in enhancing job satisfaction among employees remains uncertain. Inadequate training exposure, lack of job-oriented programs, time constraints, and insufficient organizational support may limit the intended outcomes of training policies.

In the context of Amravati City, there is a lack of empirical research examining the relationship between training and development policies and job satisfaction of bank employees. This study seeks to address this gap by analyzing the impact of training and development practices on employee job satisfaction and performance in the banking sector.

OBJECTIVES OF THE STUDY

1. To study the existing training and development policies implemented in banks in Amravati City.
2. To assess the level of job satisfaction among bank employees in Amravati.
3. To analyze the impact of training and development policies on job satisfaction of bank employees.
4. To identify the factors influencing employee satisfaction towards training programs.
5. To suggest measures for improving training effectiveness and job satisfaction in the banking.

RESEARCH METHODOLOGY

The present study follows a descriptive and analytical research design to examine the effect of training and development policies on job satisfaction of bank employees in Amravati City. Primary data was collected using a structured questionnaire, and responses were measured using a five-point Likert scale.

Data Collection: Primary Data - Collected from 50 bank employees working in public, private, and cooperative banks in Amravati City through structured questionnaires. Employees from clerical, officer, and managerial levels were included in the study.

Secondary Data - Secondary data was collected from bank annual reports, research journals, books, and official websites of RBI and various banks.

Data Analysis : The collected data was classified, tabulated, and analyzed using appropriate statistical tools such as percentages, averages, and charts to study the relationship between training and development and job satisfaction.

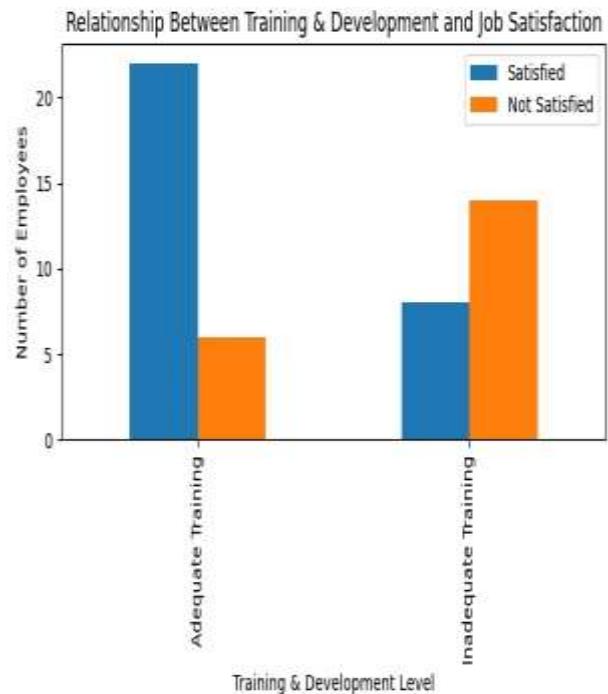
DATA ANALYSIS AND INTERPRETATION

Training & Development Level	Satisfied	Not Satisfied	Total
Adequate Training	22	6	28
Inadequate Training	8	14	22
Total	30	20	50

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Adequate Training	22	6	28
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Total	30	20	50

Interpretation of Table

- A higher number of employees who received adequate training (22 out of 28) are satisfied with their jobs.
- In contrast, employees with inadequate training show higher dissatisfaction (14 out of 22).
- This indicates a clear association between training exposure and job satisfaction.
- Diagram:



Interpretation of Diagram

- The bar diagram clearly shows that employees with adequate training have a much higher satisfaction level compared to dissatisfaction.
- Employees with inadequate training show greater dissatisfaction than satisfaction.
- The visual representation strongly supports the statistical result of the chi-square test, confirming that training and development significantly influence job satisfaction.

HYPOTHESIS TESTING

H_1 : Effective training and development policies positively influence the job satisfaction of bank employees in Amravati City.

Step 1: Observations

(Assumed responses from 50 bank employees)

Step 2: Expected Frequency

Expected frequency is calculated using the formula:

$$E = \frac{(Row\ Total \times Column\ Total)}{Grand\ Total}$$

Training & Development	Satisfied (E)	Not Satisfied (E)
Adequate Training	16.8	11.2
Inadequate Training	13.2	8.8

Step 3: Chi-Square Test Calculation

Category	O	E	O - E	(O - E) ²	(O - E) ² / E
Adequate-Satisfied	22	16.8	5.2	27.04	1.61
Adequate-Not Satisfied	6	11.2	-5.2	27.04	2.41
Inadequate-Satisfied	8	13.2	-5.2	27.04	2.05
Inadequate-Satisfied	14	8.8	5.2	27.04	3.07
Total χ^2					9.14

Step 4: Hypothesis Testing

Null Hypothesis (H_0): There is no significant relationship between training and development policies and job satisfaction of bank employees in Amravati City.

Alternative Hypothesis (H_1): There is a significant relationship between training and development policies and job satisfaction of bank employees in Amravati City.

Conclusion :

Calculated Chi-square value: 9.14

$$\begin{aligned} \text{Degree of Freedom} &= (\text{Rows} - 1) \times (\text{Columns} - 1) \\ &= (2 - 1) \times (2 - 1) \end{aligned}$$

Degree of Freedom = 1

Table value at 5% level of significance: 3.84

Result: Since the calculated Chi-square value (9.14) is greater than the table value (3.84), the result is statistically significant. Therefore, the Null Hypothesis (H_0) is rejected and the Alternative Hypothesis (H_1) is accepted. The study indicates that Training and Development policies have a significant positive impact on the job satisfaction of bank employees in Amravati City. Employees who receive adequate training exhibit higher levels of job satisfaction compared to those who receive inadequate training.

KEY FINDINGS:

1. Level of Training Exposure - The study found that 56% of bank employees (28 out of 50) received adequate training and development opportunities, while 44% (22 out of 50) reported inadequate exposure to structured training programs.
2. Job Satisfaction Status - Overall, 60% of respondents (30 out of 50) were satisfied with their jobs, whereas 40% (20 out of 50) expressed dissatisfaction, indicating noticeable variation in employee morale.
3. Relationship Between Training and Job Satisfaction - Employees who received adequate training showed significantly higher job satisfaction compared to those with inadequate training, indicating a strong association between training and job satisfaction.
4. Impact of Training on Employee Performance - Statistical analysis confirmed a significant positive relationship between training and development policies and job satisfaction, emphasizing the role of training in enhancing employee motivation and performance.
5. Barriers to Effective Training Programs - The major challenges affecting training effectiveness were:
 - Inadequate training frequency (36%)
 - Lack of job-oriented training content (28%)
 - Time constraints due to workload (22%)
 - Limited post-training evaluation and feedback (14%)

6. Skill Development and Employee Confidence- Employees participating in regular training programs reported improved skills, increased confidence, and better adaptability to changing banking technologies and procedures.

7. Need for Structured Training Programs- The findings highlight the need for banks to adopt systematic, need-based, and continuous training programs to enhance employee satisfaction and retention.

8. Role of Organizational Support- Employees who perceived strong managerial support for training initiatives demonstrated higher job satisfaction and organizational commitment than those who lacked such support.

CONCLUSION

The study reveals that a considerable proportion of bank employees in Amravati city, approximately 44%, reported limited exposure to training and development programs, while 56% indicated participation in training initiatives. Further, the level of job satisfaction among employees was moderate, with 60% of respondents expressing satisfaction. The results of the Chi-square test highlight the important role of training and development policies in influencing job satisfaction among bank employees.

The major factors affecting job satisfaction were identified as infrequent training programs, lack of job-oriented training, and work-related pressure, which restricted employees from fully benefiting from training opportunities. Employees who received adequate training demonstrated higher levels of job satisfaction, improved skills, and greater confidence, whereas those with limited training exposure showed lower satisfaction levels.

LIMITATIONS OF THE STUDY

- The study is limited to bank employees in Amravati City, hence the findings may not be generalizable to other regions.
- The sample size of 50 respondents is relatively small, which may limit broader applicability of the results.
- The study is based on self-reported data, which may be influenced by personal bias or subjectivity of respondents.

- Time constraints restricted an in-depth analysis of all training and development dimensions.
- The study considers only selected variables related to training and job satisfaction, while other influencing factors were not included.

SCOPE FOR FUTURE RESEARCH

- Future studies may include a larger sample size and cover multiple cities or regions to improve generalizability.
- Comparative research can be conducted between public and private sector banks.
- Additional variables such as employee engagement, work stress, leadership style, and organizational culture can be examined.
- Longitudinal studies may be undertaken to analyze the long-term impact of training and development programs on job satisfaction and performance.

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