

## **EMPLOYEE TRAINING IN BANKING SECTOR: A STUDY ON TRAINING AND DEVELOPMENT PRACTISES IN PRIVATE SECTOR BANK**

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**Abstract:** *The purpose of this study is to explore the training and development practises in private banks of India. Different types of training practises are being followed in Indian Private Banks. The survey instrument which is a well-structured questionnaire was administered to 260 bank staff of different grade level. Data has been collected from different branches of Private sector banks of India. Quantitative data from the responses to the closed ended questions were analysed through descriptive statistics and ANNOVA. Qualitative data obtained through open-ended questions have also been utilized in analysis and suggestions. The findings can be used to design future competency based training programs.*

**Keywords:** *Employee, Performance, Skills, Training, Training Objective, Training needs.*

### **I. INTRODUCTION**

In the recent years, banking sector has faced intense structural and organizational changes, globally. The Indian Banking system on the whole can be divided into four major divisions (i) Public Sector Banks (ii) Private Sector Banks (iii) Co-Operative Systems and (iv) The Development Banks. In the current study we have taken Private Sector Banks into consideration. The Indian Banking sector has grown and developed significantly in the recent past. The prevailing competition, increased demand for better services, customization, and dynamic business environment in the commercial banking sector increases the demand for skilled employees, which makes training indispensable in banking sector. Any organization can achieve strategic advantage only through core competencies of employees, which in turn can be developed through training. Training is usually considered as “the organized procedure by which people gain knowledge and/or skill for a definite purpose”. Goldstein & Ford, 2002 refers to “training as a planned approach resulting in individual, team and organizational effectiveness”. Denby (2010) explains that “training helps to widen the available skills within the workforce, enhance competence and embellish the capabilities of the team supports

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retention". Lisa Aldisert has also stated that "One way those high performing banks distinguish themselves from those that just amble along is how they embrace training. Successful banks see it as a top priority". Thus the above statement makes it clear training is evident in equipping Bank employees to perform their job responsibilities successfully. In this research work we attempt to study the various training practises of Private sector banks. Thus, surveying, interviewing and testing the employees can help to determine the training needs and in this study we attempt to identify training needs of employees of private sector banks through a well-constructed questionnaire.

## II. TRAINING DEFINED

It is a learning process that involves the acquisition of knowledge, sharpening of skills, concepts, rules or changing of attitudes and behaviours to enhance the performance of employees.

- ✓ Training is an activity leading to skilled behaviour
- ✓ Training is about knowing where employees stand (no matter how good or bad the current situation looks) at present, and where employees will be after some point of time.
- ✓ Training is about the acquisition of knowledge, skills ability (KSA) through professional development.
- ✓ Proper training can play a key role in helping companies gain competitive advantage and successfully deal with competitive challenges.

Various definitions of training and quotes on training in its different aspects have been given below:

Robert Kiyosaki quotes that "Confidence comes from Discipline and Training"

According to Flippo, "Training is the act of increasing the knowledge and skill of an employee for doing a particular job"

According to Dale Yoder, "Training is the process by which manpower is filled for the particular job it is to perform"

"Training is the continuous, systematic development among all levels of employees of that knowledge and those skills and attitudes which contribute to their welfare and that of the company" Planty, Cord M.C. and Efferson (1948).

"The process of aiding employees to gain effectiveness in their present and future work" Richard P. Calhoon (1963).

"Training is a process of learning a sequence of programmed behaviour. Training is the application of knowledge" Stephen P. Robbins (1978).

According to Dale S. Beach (1980) "The organised procedure by which people gain knowledge and or skill to do a specific job is Training".

According to Goldstein (1980), "The acquisition of skills, concepts or attitudes that results in improved performance in an on-job situation".

Tom Hopkins quotes that "You are your greatest asset. Put your time, effort and money into training, grooming and encouraging your greatest asset.

From the organization's view, in today's world employees are their greatest asset, hence spending time on training to groom them to perform better would never be a waste.

### **III. REVIEW OF LITERATURE**

Training is said to be one of the best tool for performance enhancement, skills enhancement and knowledge gaining. Huselid. M. A. (1995), "Training provides a common language, and a shared vision, making communication and knowledge transfer easier among employees". According to Mclagan(1989), Human resource development is the series of actions resulting in adding value to individual and organization. Though all actions of personnel management results in development of human resources, but to prepare qualified, flexible, and well prepared employees training is considered as the central activity (Bartel, 1994). Training, in this regard, is seen as a very much useful among all human resource management practices for coping with ever increasing expectations of various facets of customers in retail banks.

Noe (2009) furnishes that training is a formulated and organized act by an organization to accelerate employee's learning. The job related competencies include knowledge, skill, and behaviour which are crucial for employee's performance. Donald Kirkpatrick (1994) classical model which has acquired wide acceptance over the years identifies four level of training evaluation; Level One - Reaction, Level Two - Learning, Level three - Behaviour and Level Four - Result.

The training system comprises of inputs, process and outcomes (Ziderman, 1997). Changes happening as a result of training must result in improved job performance (Hill & Lent 2006, Satterfield & Hughes 2007). Leigh, et al., (2000) stresses on assessing and analysing training needs because it serves as the foundation. Bartram & Gibson, 1994 states that analyzing training needs must provide a focus and direct the organization in investing in its people. Success of training depends on positive attitude of the employees about participating in the training activities (Noe & Colquitt, 2002).

Analyzing training needs is a part of an ongoing cyclic process comments Andrew Knowles, 2009. TNA makes training extremely powerful and cost effective

investment (Denby, 2010). Training needs analyses requirements are based on organizational objectives (Boydell, 1976), He also states that "A training needs exists when the application of systematic training will serve to overcome a particular weakness", "The identification of training needs must therefore be resolved before training itself can be usefully undertaken". Business needs serves as the drivers for choosing training as a solution for performance gap "(Bee & Bee, 2003). Training is an ongoing process, that is refreshed and renewed continuously and employees are encouraged to revisit training materials after completion of the training program, hence contents and style of training materials are to be tailored to meet the individual's needs (Denby, 2010).

TNA can be redefined as making sure that right training is done to meet the organizational and stakeholder needs" (Smith, 1992). Andrew Knowles (2009), With clear understanding of what is to be achieved and some knowledge of organization itself, training needs analysis on staff can be performed within the organization to identify learning needs. The outcomes of TNA not necessarily result in indicating further training is necessary, instead it may provide what stakeholder's view about the training program (Wright, 1999). It is done to identify training needs from the perspective of what the organization requires in order to deliver its service (Lawton and Wimpenny, 2003).

In a recent study Pennington (2011) lists out the following benefits of training needs analysis, it identifies the critical training needs that needs immediate attention, assists staff in understanding job roles and responsibilities, a tool for future workforce development, it creates a supportive for learning, ensures continuous professional development and motivates the workforce. Conducting a TNA is necessary in identifying organizational goals and effectiveness, gap between employee skills and skills required for effective performance, conditions under which training and development will occur and additionally it also serves as a basis for evaluating the effectiveness of the training program (Brown, 2002).

"Analyzing training needs provides a focus and direction for the investment an organization has to make in its people" (Bartram & Gibson, 1994). "Many businesses face the prospect of wasting valuable training budget because they do not know how to accurately identify what their internal needs are, and thus cannot design the most suitable training and enhancement program" (Denby, 2010). In a very recent study Stanley (2010) states that common types of needs analysis focus on surveys, collecting questionnaires, data from supervisors, observing and formally or informally interviewing employees and analyzing employee's performance tests and productivity reports. Brown (2002) gives four main reasons for conducting needs analysis before training,

- To identify specific problem areas in the organization.
- To obtain management support.
- To develop data for evaluation.
- To determine the costs and benefits of training.

Some authors view TNA as a means of improving service delivery through training. Training needs analysis aids career planning (Sheperd, 1994). It is viewed as a mechanism to ensure that requirements for professional updating are met (Bysshe, 1991). The process of analyzing training needs directs to identification of other issues like poor communication within departments or teams, even break down of relationships. Analyses can pin-point problems in staff community or weaknesses in current system within the organization which may lead to the conclusion that can't be resolved by training alone.

The organizational analysis which is a part of TNA shall identify environmental impact, state of economy and impact on operating costs, changing workforce demographics and the needs to address cultural or language barriers, changing technology and automation, increasing global market places, political trends, organizational goals, resource availability, organization climate and peer support for training (Janice . A. Miller, M. Osinski, SPHR, 2002). "The rationale for developing a training program relies heavily on identifying training needs, and justifying the costs and benefits to the organization. Without a clear understanding of needs, training efforts are at best randomly useful or at worst, useless. The trainer will only be successful and perceived as such to the extent that needs are carefully assessed, and programs developed and carried out that meet those needs" (Brown, 2002).

For the training needs analysis to have a great potential of success, business needs to be the central focus of training needs analysis, both individual and organization needs are to be considered, clear communication about analysis its purpose, process and how decisions about training will be made should be disseminated to everyone involved, present needs are to targeted rather than future needs which requires more foresight and vision (Bowman & Wilson, 2008). From this review it appears that training needs analysis is the first and foremost step in the establishment of training and development program. If training needs analysis has to be felicitous in the organization, trainers or researchers conducting TNA have to uncover the central needs ignoring the fallacious ones.

The end result of training needs analysis should furnish an explicit picture of training needs, which would aid to design a training program which results in performance improvement. Reid (1986) states "The quality of training can be no better than the quality that the analysis permits".

#### IV. OBJECTIVE OF THE STUDY

The research objective of this study includes:

- It collects and analyse the various views expressed by bank employees in favour of training needs.
- It collects and analyse the various views expressed by bank employees in favour of training and development practises.
- Identification of degree to which gender as a factor has influence on the mode and location of training.
- Identification of degree to which employee's need training on certain factors.

#### V. STUDY HYPOTHESIS

H<sub>1</sub>: There is statistically significant difference between the Total Experience of the respondents in the preference towards training on Mentoring skills.

H<sub>1</sub>: There is statistically significant difference between the Current Position of the respondent and Choosing Competency mapping as their most preferred training needs identification method.

H<sub>1</sub>: There is statistically significant difference between the Current Position of the respondent and Choosing Focus group methods as their most preferred training needs identification method.

H<sub>1</sub>: There is significant difference between the gender of the respondents and Choosing Direct classroom training as their preferred mode of training.

#### VI. METHODOLOGY

A pre tested questionnaire was administered to 260 private sector bank employees of different grade level from different banks of India. The response received from the employees through the questionnaire were analysed using simple percentage analysis, chi square test, one way ANOVA test and inter correlation analysis.

#### VII. RESULTS AND ANALYSIS

In relations to the objective of the study, questions in the questionnaire were designed to recognize to what degree the employees think the training program provided by the bank should focus on following factors; In the following analysis we use chi-square and one way ANOVA to prove the formulated hypothesis mentioned above. The questionnaire was tested for reliability using Cron bach alpha test. The score was .829 which confirms high reliability.

<i>Cron Bach's Alpha</i>	<i>No. of Items</i>
0.829	37

**Table 1**  
**Demographic Variables**

Source: Primary Data

<i>Demographic Variables</i>	<i>Categories</i>	<i>No. of Respondents</i>	<i>%</i>
<b>Gender</b>	Male	165	63.5
	Female	95	36.5
<b>Educational Qualification</b>	Diploma	10	3.8
	Undergraduate	59	22.7
	Postgraduate	186	71.5
	ICWA/CA	5	1
<b>Current Position in Bank</b>	Clerical Staff	105	40.4
	Assistant Manager	82	31.5
	Manager	69	26.5
	Junior Officer	4	1.5
<b>Total Experience of respondents in Bank</b>	Less than 1 years	43	16.5
	1 - 4 years	94	36.1
	5 - 8 years	48	18.5
	9 - 12 years	18	6.9
	13 - 16 years	15	5.8
	17 - 20 years	16	6.2
	Above 21 years	26	10

It is inferred from table 1 that 63.5 % of the respondents were male and 36.5 % were female. The second phenomenon inferred from the table is regarding the educational qualification, 3.8 % of the respondents are diploma holder, 22.7 % of respondents are UG degree holders, 71.5 % of the respondents are PG degree holders, 1 % of the respondents are ICWA/ CA degree holders. With regard to Current position held by respondents in Bank, 40.4 % of the respondents are Clerical grade staff, 31.5 % of the respondents are of Assistant Manager Grade, 26.5 % of the respondents are Managers and 1.5 % of the respondents are Junior Officers. The fourth phenomenon inferred from the table is regarding the Total experience of respondents, 16.5 % of the respondents have less than 1 year of experience, 36.1 % of the respondents have 1 - 4 years of experience, 18.5 % of the respondents have 5 - 8 years of experience, 6.9 % of the respondents have 9 - 12 years of experience, 5.8 % of the respondents have 13 - 16 years of experience, and 6.2 % have 17 - 20 years of experience, 10 % have Above 21 years of experience. Thus Table 1 clear gives the percentage analysis of the respondents of the study taken.

**Table 2**  
**Competency Mapping**

ANOVA					
Competency Mapping	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.951	3	.650	1.288	.279
Within Groups	129.295	256	.505		
Total	131.246	259			

**Result: F = 1.288, p = Sig.0.279**

Since p-value = sig.0.259 > 0.05,  $H_0$  is accepted and  $H_1$  is rejected. As per table 2 the calculated F value is greater than the table value at 0.05 levels. Hence, the null hypothesis is not rejected and concludes that there is no statistically significant difference between the Current Position of the respondent and Choosing Competency mapping as their most preferred training needs identification method. The various training needs identification methods followed in private sector banks are, Appraisals, observation, Competency mapping, Skills analysis, Questionnaires, Interviews, Focus group, Documentation, Pre training tests, Post training feedback, Opinion of Internal/External Trainers.

**Table 3**  
**Focus Group**

ANOVA					
Focus Group	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.889	3	1.296	2.117	.098
Within Groups	156.708	256	.612		
Total	160.596	259			

**Result: F = 2.117, p = Sig.0.098**

Since p-value = sig.0.098 > 0.05,  $H_0$  is accepted and  $H_1$  is rejected. As per table 3 the calculated F value is lesser than the table value at 0.05 levels. Hence, the null hypothesis is not rejected and thus concludes that there is no statistically significant difference between the Current Position of the respondent and Choosing Focus group methods as their most preferred training needs identification method.

The next hypothesis tests the impact of experience of the respondents on the their preference towards getting trained on certain skills, the skills listed in the questionnaire are as below, Interpersonal skills, Oral communication skill, Written communication skill, public speaking skills, mentoring skills, Training skills, supervising skills, Leadership skill, Negotiation skill, Client service skill, Logical



thinking, financial skill, Planning skill, Decision making skill, Planning and Administrative skill.

**Table 4**  
**Focus Group**

ANOVA					
<b>Mentoring Skills</b>					
	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Between Groups	1.956	6	.326	.839	.540
Within Groups	98.240	253	.388		
Total	100.196	259			

**Result: F = .839, p = Sig.0.540**

Since p-value = sig.0.540 > 0.05, H<sub>0</sub> is accepted and H<sub>1</sub> is rejected. As per table 3 the calculated F value is lesser than the table value at 0.05 levels. Hence, the null hypothesis is not rejected and thus concludes that there is no statistically significant difference between the Total Experience of the respondents and preference towards training on Mentoring skills.

**Table 5: Paired Sample Test between Gender of the Respondent and their Preferred Modes of Training (Refer Annexure)**

**Paired Comparison T- Test for variable 1 (Direct Classroom training)**

H<sub>0</sub><sup>1</sup> : There is no significant difference between the gender of the respondents and Choosing Direct classroom training as their preferred mode of training.

An examination of Table 4 envisage that the calculated two tailed value is 0.002 which is less than the table value 0.05(p<0.05). Hence the null hypothesis is disproved and clearly explains that there is a significant difference between the gender of the respondents and Choosing Direct classroom training as their preferred mode of training. The alternate hypothesis stands true.

Hence H<sub>0</sub><sup>1</sup>: There is significant difference between the gender of the respondents and Choosing Direct classroom training as their preferred mode of training.

**Paired Comparison T- Test for variable 2 (On the Job Training)**

H<sub>0</sub><sup>1</sup>: There is no significant difference between the gender of the respondents and Choosing On the job training as their preferred mode of training.

An examination of Table 4 envisage that the calculated two tailed value is 0.204 which is less than the table value 0.204(p>0.05). Hence the null hypothesis is approved and clearly explains that there is no significant difference between the gender of the respondents and Choosing On the job training as their preferred mode of training. The alternate hypothesis stands true.

Hence  $H_0^1$ : There is no significant difference between the gender of the respondents and Choosing On the job training as their preferred mode of training. For all other variable there exists a significant difference between.

**Table 6**  
**Correlation between Gender and Location of Training**

<b>Correlations</b>		<i>Gender of the Respondent</i>	<i>Universities outside India</i>
Gender of the Respondent	Pearson Correlation	1	-.076
	Sig. (2-tailed)		.223
	N	260	260
Universities outside India	Pearson Correlation	-.076	1
	Sig. (2-tailed)	.223	
	N	260	260

Since r -value = - 0.76, which is close to 1, we can conclude that there is a strong relationship between gender of the respondents and their preferred mode of training, and Sig (2 - tailed) value is greater than .05, we can conclude that there is no statistically significant correlation between the two variables.

**Table 7**  
**Percentile Ranking**

<i>Factors</i>	<i>Percentile</i>
On the Job Training	1
Direct Classroom training	2
Online Training	3
Audio Visual Training	3
Case Studies	4
Group Discussion	5
Executive Education	6
Lectures	7
Management Games	8
Outdoor Training	9
Simulators	10
Role Playing	11
Coaching or Mentoring	12
Planned Reading	13

Based on very high preference of the respondents the training needs have been ranked above. The above signifies the employee's interest and their training needs identification method preferences.

## VIII. CONCLUSION

From this research paper it appears that training and learning is inevitable in the current dynamic environment, and private sector can't be exempted from it. The theme of this paper is to highlight the significance of training and have a clear understanding about the training and development practises of private banking sector of India. If training has to be felicitous in the organization, and must result in positive change, trainers or researchers must have clear cut idea about the views of the trainees attending the training. Having a clear cut view on the needs, objectives, content, delivery and documentation helps the organization to focus on low cost leading to high quality performance. As stated by Reid (1986) states that quality of training depends on the quality of the analysis. From the analysis the bank can develop their training program based on the employees' preference to get more benefit out of the training, as stated by Noe & Colquitt (2002), the success of the training depend upon the positive attitude of the employees.

## IX. SCOPE OF FURTHER STUDY

In future, the study can be broadened by adding more factors according to the dynamic business environment. And additionally perception of the employees towards the previous program and feedback from training program framed based on the needs analysis, would serve better in eliminating any errors and increasing the result. It would of great use in planning and designing the future training programs

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## ANNEXURE

## Paired Samples Test

		<i>Paired Differences</i>			<i>95% Confidence Interval of the Difference</i>		<i>t</i>	<i>df</i>	<i>Sig. (2-tailed)</i>
		<i>Mean</i>	<i>Std. Deviation</i>	<i>Std. Error Mean</i>	<i>Lower</i>	<i>Upper</i>			
Pair 1	Gender of the Respondent - Direct Classroom training	-.173	.877	.054	-.280	-.066	-3.182	259	.002
Pair 2	Gender of the Respondent - On the Job Training	.058	.730	.045	-.031	.147	1.274	259	.204
Pair 3	Gender of the Respondent - Online Training	-.412	1.034	.064	-.538	-.285	-6.417	259	.000
Pair 4	Gender of the Respondent - Simulators	-.404	.830	.051	-.505	-.302	-7.842	259	.000
Pair 5	Gender of the Respondent - Coaching or Mentoring	-.442	.806	.050	-.541	-.344	-8.852	259	.000
Pair 6	Gender of the Respondent - Lectures	-.365	.897	.056	-.475	-.256	-6.570	259	.000
Pair 7	Gender of the Respondent - Group Discussion	-.350	.973	.060	-.469	-.231	-5.801	259	.000
Pair 8	Gender of the Respondent - Role Playing	-.496	.890	.055	-.605	-.388	-8.992	259	.000
Pair 9	Gender of the Respondent - Management Games	-.496	.936	.058	-.610	-.382	-8.546	259	.000

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Pair 10	Gender of the Respondent - Outdoor Training	-.550	.955	.059	-.667	-.433	-9.284	259	.000
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Pair 11	Gender of the Respondent - Audio Visual Training	-.242	.896	.056	-.352	-.133	-4.363	259	.000
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Pair 12	Gender of the Respondent - Case Studies	-.358	1.043	.065	-.485	-.230	-5.530	259	.000
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Pair 13	Gender of the Respondent - Planned Reading	-.812	1.104	.068	-.946	-.677	-11.851	259	.000
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Pair 14	Gender of the Respondent - Educational Qualification of the Respondent	-1.350	.749	.046	-1.441	-1.259	-29.078	259	.000
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Pair 15	Gender of the Respondent - Executive Education	-.265	.867	.054	-.371	-.160	-4.936	259	.000

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