

Training and Development Practices and Their Impact on Employee Performance in Private Sector Banks in Punjab

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Abstract—Purpose: The banking sector in India has witnessed a sweeping transformation over the past decade — technological disruption, regulatory tightening, intensifying competition, and rapidly evolving customer expectations have collectively redefined what it means to perform in a bank branch environment. Against this backdrop, Training and Development (T&D) has emerged not merely as an administrative HR function but as a strategic lever through which private sector banks equip their workforce to meet these demands. This paper examines the nature, frequency, and perceived effectiveness of T&D practices in private sector banks operating in Punjab and tests their impact on employee performance across multiple dimensions.

Design/Methodology/Approach: The study is based on primary data gathered through a structured questionnaire administered to 320 employees working across eight private sector banks in five districts of Punjab — Ludhiana, Amritsar, Jalandhar, Patiala, and Mohali. Respondents were selected through stratified random sampling, stratified by bank, job grade (junior officer, officer, senior officer), and gender. The questionnaire comprised 42 items measuring T&D awareness, participation, perceived quality, and self-assessed performance outcomes. Data were analysed using descriptive statistics, reliability analysis (Cronbach's Alpha), Pearson correlation, multiple regression, and one-way ANOVA in SPSS 26.

Findings: T&D practices were found to have a significant positive impact on employee performance ($\beta = 0.46$, $p < 0.001$). Among the individual T&D components, on-the-job training, digital skills training, and product knowledge programmes emerged as the three most impactful, together explaining 54.2% of the variance in self-rated performance. Female employees and those in junior grades reported significantly lower T&D participation rates, despite expressing higher motivation for training. Senior officers reported greater access to leadership and soft-skills training but lower participation in technology-oriented programmes.

Originality/Value: This study provides one of the first empirically grounded, Punjab-specific assessments of the T&D–performance nexus in the private banking sector, filling a significant gap in Indian HRM literature where the focus has predominantly been on the public sector or metropolitan private banks. The findings carry direct implications for HR policy design in regional private banks.

Index Terms—training and development, employee performance, private sector banks, Punjab, HRM practices, on-the-job training, digital skills, survey, regression

I. INTRODUCTION

The Indian banking industry stands at an inflection point unlike any in its post-liberalisation history. From the sweeping adoption of mobile and internet banking platforms, to the accelerated penetration of UPI-based payment infrastructure, to the regulatory demands of the Basel III capital framework, the skills required of a frontline or mid-level bank employee in 2025 bear relatively little resemblance to those demanded of the same role a decade ago. A customer service officer who joined a private bank in 2013 would have learned to operate core banking software, process physical cheques, and cross-sell savings products. That same officer today must navigate digital onboarding workflows, explain Aadhaar-linked KYC processes, handle cyber-fraud queries, and position a range of fintech-integrated financial products — often simultaneously, and under increasingly tight service-level expectations.

It is within this rapidly shifting competency landscape that Training and Development (T&D) takes on elevated strategic importance. In the academic literature, T&D is broadly understood as the set of planned organisational activities through which employees acquire, reinforce, or upgrade the knowledge, skills, and attitudes required to perform their current or future roles effectively (Noe, 2017; Aguinis and Kraiger, 2009). The distinction between training — which is typically role-specific, proximate, and performance-targeted — and development — which is broader, future-oriented, and career-directed — is analytically useful, though in practice these activities shade into each other and are generally managed under a unified HR function.

Punjab's private banking landscape provides a particularly relevant and under-studied setting for this inquiry. The state hosts a mix of nationally operating private banks — HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, and Yes Bank among the most prominent — alongside regional and cooperative sector institutions. Urban centres like Ludhiana, Amritsar, and Jalandhar host dense branch networks serving both the state's large manufacturing and trading business community and a substantial retail banking base. Rural and semi-urban branches, concentrated in the agricultural heartland of central Punjab, serve a very different client demographic with distinct transaction patterns, product preferences, and service expectations. Managing employee

performance across this heterogeneous operating environment requires T&D programmes that are both contextually calibrated and consistently delivered.

Yet, the academic literature on T&D practices specifically within Punjab's private banking sector is nearly absent. National-level studies of Indian bank employee training tend to focus on State Bank of India or nationalised banks, where government HRD mandates create more structured and visible T&D regimes. Private sector banks, which operate with greater HR flexibility but also greater competitive pressure on cost efficiency, are underrepresented in the published HRM research despite constituting the most dynamic and fastest-growing segment of the Indian banking industry. This paper fills that gap through a systematic, survey-based empirical inquiry that covers 320 employees across eight private banks and five districts of Punjab, generating findings with both theoretical and practical significance.

II. REVIEW OF LITERATURE

2.1 Theoretical Foundations

The theoretical case for T&D's impact on employee performance rests on several converging frameworks. Human Capital Theory, developed by Becker (1964), provides the foundational economic rationale: investment in employee knowledge and skills generates returns analogous to physical capital investment, both for the individual (in the form of higher wages and career mobility) and for the organisation (in the form of higher productivity and competitive advantage). Becker's distinction between general training — which enhances skills transferable across employers — and firm-specific training — which generates productivity gains exclusive to the current employment relationship — has direct relevance for the banking sector, where much product and system knowledge is organisation-specific while regulatory, compliance, and soft-skills training is more generally applicable.

Kirkpatrick's (1959, 1994) four-level model of training evaluation — measuring outcomes at the levels of reaction, learning, behaviour, and results — remains the most widely referenced framework for assessing T&D effectiveness in organisational practice. The model is significant for this study because it reminds researchers that the relationship between T&D investment and performance outcomes is mediated by multiple intervening variables: employees must not only attend training (reaction level) but must retain what is taught (learning), apply it on the job (behaviour), and produce measurable output changes as a result (results). Each transition point is a potential loss — and identifying where and why these transitions succeed or fail in Punjab's private banks is one of the paper's central empirical contributions.

Social Learning Theory (Bandura, 1977) adds the cognitive dimension: employees learn not merely through formal instruction but through observation of competent peers, through modelling, and through the progressive accumulation of self-efficacy from small successful performances.

This theoretical lens is particularly relevant in the banking context, where mentoring, job rotation, and shadow-assignment practices are common complements to formal classroom training.

2.2 Empirical Evidence

The empirical literature on T&D and employee performance is extensive. Elnaga and Imran (2013) conducted a systematic review of published studies and confirmed a consistently positive relationship between training effectiveness and employee performance, with the strength of the relationship moderated by training relevance, trainer quality, and post-training reinforcement mechanisms. Iftikhar and Janjua (2011), studying Pakistani banks — a contextually proximate setting — found that training frequency, training content quality, and supervisor support were the three most significant predictors of post-training performance improvement. Majeed et al. (2011) similarly found, in a South Asian banking context, that formal training programmes significantly enhanced both individual task performance and contextual performance (i.e., employee engagement and organisational citizenship behaviour).

In the Indian context, Srimannarayana (2011) examined HRD practices across Indian commercial banks and found that private sector banks invested more in employee training per capita than public sector banks, but that training effectiveness as perceived by employees was not proportionately higher — a finding attributable to misalignment between training content and job requirements. Chand and Katou (2007) studied the impact of HRM practices on organisational performance in Indian hotels and found T&D to be among the three most significant HRM predictors of performance. While the hospitality context is different, the methodological framework — using self-reported performance measures within a Likert-scale survey instrument — directly informs the design of the present study.

Within Punjab specifically, Bhatia and Sharma (2019) examined employee satisfaction with training in public sector banks in the Ludhiana district and found moderate satisfaction levels, with employees citing a mismatch between training module content and day-to-day job demands as the most common concern. No comparable published study exists for private sector banks in the broader Punjab context — confirming the originality of the present research.

2.3 Research Gap

The foregoing review establishes that while the T&D–performance relationship is well validated internationally and nationally, the specific context of private sector bank employees in Punjab remains empirically unaddressed. Existing Indian studies are either nationally aggregated or focused on public sector institutions. The present paper addresses this gap through first-hand survey data from 320 employees across eight private banks in five Punjab districts, generating contextually original and immediately applicable findings.

III. OBJECTIVES AND HYPOTHESES

3.1 Objectives of the Study

1. To examine the nature, frequency, and perceived quality of T&D practices in private sector banks in Punjab.

→ *Descriptive analysis of survey responses*

2. To measure the self-assessed performance levels of employees and identify the T&D components most closely associated with performance.

→ *Correlation and regression analysis*

3. To test whether T&D participation frequency significantly differs across employee grade, gender, and bank type.

→ *One-way ANOVA and independent t-test*

4. To identify barriers to effective T&D participation as perceived by frontline and mid-level bank employees.

→ *Frequency analysis of barrier items*

5. To offer evidence-based recommendations for improving T&D design and delivery in Punjab's private banking sector.

→ *Interpretive synthesis*

3.2 Research Hypotheses

H ₀	Statement	Expected direction
H ₀₁	Training and development practices have no significant positive impact on employee performance in private sector banks in Punjab.	Reject — positive
H ₀₂	There is no significant difference in T&D participation frequency across employee grade levels.	Reject — difference
H ₀₃	Gender has no significant effect on T&D participation and performance outcomes.	Reject — difference
H ₀₄	On-the-job training does not contribute significantly more to performance than off-the-job training.	Reject — OJT stronger
H ₀₅	There is no significant relationship between perceived training quality and self-rated employee performance.	Reject — positive

IV. RESEARCH METHODOLOGY

4.1 Research Design

A descriptive-causal, cross-sectional research design was adopted for this study. The quantitative approach was selected because the study's objectives require measurement of constructs, statistical testing of hypothesised relationships, and generation of findings generalisable to the broader population of private sector bank employees in Punjab — goals that are best achieved through structured survey methodology rather than qualitative or case-based approaches.

4.2 Population and Sampling

The target population comprised all permanent and confirmed employees working in the branch networks of private sector scheduled commercial banks in Punjab. Eight banks were selected for inclusion: HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank, IndusInd Bank, Federal Bank, and RBL Bank. These eight institutions collectively account for the overwhelming majority of private banking employment in the state. Branch employees across five districts — Ludhiana, Amritsar, Jalandhar, Patiala, and Mohali — were approached. Stratified random sampling was used, with the population stratified by bank (ensuring proportionate representation), job grade (junior officer: Grade I–II; officer: Grade III; senior officer: Grade IV and above), and gender. The final sample comprised 320 respondents — approximately 40 per bank — from a total of 520 questionnaires distributed, yielding a usable response rate of 61.5%.

4.3 Measurement Instrument

A 42-item structured questionnaire, developed after a thorough review of existing validated instruments, was organised into five sections. Section A captured eight demographic items: name (optional), gender, age group, bank, district, educational qualification, job grade, and years of experience. Section B comprised nine items on T&D awareness and participation — whether respondents had attended any formal training in the preceding twelve months, the types of training attended, duration, and mode of delivery (classroom, online, on-the-job). Section C contained twelve items measuring perceived T&D quality on a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree), covering dimensions of content relevance, trainer competence, training environment, post-training support, and management encouragement. Section D used eight items to measure self-rated employee performance across task performance, quality of output, customer satisfaction handling, and adherence to compliance norms. Section E comprised five items identifying barriers to T&D participation (workload, timing, awareness, management support, family obligations).

4.4 Reliability and Validity

Cronbach's Alpha coefficients for the main constructs were: T&D Quality ($\alpha = 0.83$), Employee Performance ($\alpha = 0.81$), On-the-job Training ($\alpha = 0.77$), and Digital Skills Training ($\alpha = 0.79$). All

values exceed the 0.70 threshold recommended by Nunnally (1978), confirming adequate internal consistency. Content validity was established through review of the instrument by two HRM academics and two senior HR managers from private banks before pilot testing. A pilot study on 35 respondents led to minor wording revisions before the main survey.

V. DATA ANALYSIS AND RESULTS

5.1 Respondent Profile

Variable	Category	Frequency	Percentage
Gender	Male	187	58.4%
	Female	133	41.6%
Job Grade	Junior Officer (Gr. I–II)	142	44.4%
	Officer (Gr. III)	112	35.0%
	Senior Officer (Gr. IV+)	66	20.6%
Age Group	22–30 years	138	43.1%
	31–40 years	121	37.8%
	Above 40 years	61	19.1%
Experience	0–5 years	124	38.8%
	6–10 years	107	33.4%
	Above 10 years	89	27.8%
Education	Graduate	89	27.8%
	Postgraduate	201	62.8%
	Professional (CA/MBA/CFA)	30	9.4%

5.2 Training Participation: Frequency and Type

Of the 320 respondents, 271 (84.7%) confirmed having attended at least one formal training programme in the twelve months preceding the survey, which is consistent with the structured induction and annual training calendars maintained by most large private banks. However, participation frequency varied considerably by grade: senior officers reported an average of 4.8

training instances per year, compared to 2.9 for officers and only 1.7 for junior officers. The disparity is not merely numerical — it reflects a qualitative difference in the types of training accessed. Junior officers predominantly attended compliance and regulatory training (anti-money laundering awareness, KYC updates, SEBI guidelines) and product knowledge sessions, while senior officers had disproportionately greater access to leadership development, strategic planning workshops, and cross-functional exposure programmes.

Training Type	% Attended	Mean Quality Rating (/5)	Std. Dev.	Performance Correlation (r)
On-the-job / Mentoring	78.4%	3.84	0.71	0.58
Classroom / Instructor-led	71.2%	3.62	0.83	0.44
Digital / Online (e-learning)	66.9%	3.41	0.89	0.51
Product Knowledge Sessions	81.3%	3.77	0.74	0.49
Compliance / Regulatory	93.1%	3.28	0.91	0.31
Soft Skills / Communication	41.6%	3.91	0.68	0.53
Leadership Development	22.8%	4.12	0.59	0.61
Digital Banking / Fintech	54.4%	3.66	0.82	0.55

Notes: $p < 0.001$. Mean Quality Rating is on a 5-point Likert scale. Pearson correlation coefficients (r) show bivariate association between each training type's perceived quality and self-rated performance score. $n = 271$ for training participants.

5.3 Descriptive Statistics: Core Constructs

Construct	Mean	Std. Dev.	Interpretation
Perceived T&D Quality (overall)	3.61	0.79	Moderately positive — room for improvement

On-the-Job Training Effectiveness	3.84	0.71	Highest rated — daily relevance perceived
Digital Skills Training Effectiveness	3.66	0.82	Good — fintech gap awareness is high
Compliance Training Effectiveness	3.28	0.91	Below average — seen as mandatory, not developmental
Post-Training Support (supervisor)	3.14	0.97	Weak link — reinforcement gap
Management Encouragement for T&D	3.39	0.88	Moderate — senior staff more supported
Self-Rated Employee Performance	3.72	0.76	Moderately high — self-assessment positivity bias

5.4 Regression Analysis: T&D Impact on Employee Performance

Multiple regression analysis was conducted with self-rated employee performance as the dependent variable. Three hierarchical models were built: Model 1 entered demographic controls (gender, grade, experience, education); Model 2 added overall T&D participation frequency and perceived T&D quality; Model 3 added the specific T&D sub-components as independent variables. The full Model 3 explained 54.2% of the variance in self-rated employee performance ($R^2 = 0.542$, Adjusted $R^2 = 0.528$, $F(9, 310) = 41.38$, $p < 0.001$), confirming the overall significance of T&D practices as performance predictors.

Predictor Variable	β (Model 3)	t-value	p-value	Significance
On-the-job / Mentoring Training	0.312	6.84	< 0.001	*** Strongest
Digital Skills Training	0.261	5.43	< 0.001	***
Soft Skills / Communication	0.218	4.62	< 0.001	***
Product Knowledge Training	0.194	4.11	< 0.001	***
Post-Training Supervisor Support	0.183	3.87	< 0.001	***

Management Encouragement	0.147	3.12	0.002	**
Compliance / Regulatory Training	0.071	1.49	0.137	n.s.
Gender (Male = 1)	0.082	1.73	0.085	n.s.
Job Grade	0.118	2.49	0.013	*

Notes: $p < 0.001$, $p < 0.01$, $p < 0.05$, n.s. = not significant. β = standardised regression coefficients. VIF values ranged 1.18–2.31 — no multicollinearity concern. $R^2 = 0.542$; Adjusted $R^2 = 0.528$; $F(9,310) = 41.38$, $p < 0.001$.

5.5 Group Differences: Grade, Gender, and Bank Type

Testing H_{02} and H_{03} , one-way ANOVA and independent samples t-tests were conducted on T&D participation frequency and performance scores across demographic groups. ANOVA on T&D participation frequency across three grade levels yielded $F(2,317) = 28.43$, $p < 0.001$, confirming highly significant grade-level differences. Tukey's HSD post-hoc tests confirmed that all three pairwise comparisons were significant (Junior vs. Officer: $p < 0.001$; Junior vs. Senior: $p < 0.001$; Officer vs. Senior: $p = 0.018$), with participation rates increasing monotonically with seniority — rejecting H_{02} .

Group Comparison	Mean (Group 1)	Mean (Group 2)	Statistic	p-value	Decision
T&D Freq: Junior vs Senior Officer	1.7 / yr	4.8 / yr	$F = 28.43$	< 0.001	H_{02} Rejected
Performance: Male vs Female	3.79	3.62	$t = 2.14$	0.033	H_{03} Rejected
T&D Participation: Male vs Female	3.4 / yr	2.6 / yr	$t = 3.91$	< 0.001	Significant gap
Performance: Large vs Small Bank	3.84	3.51	$t = 4.23$	< 0.001	Significant
Training Quality: OJT vs Compliance	3.84	3.28	$t = 6.12$	< 0.001	H_{04} Rejected

The gender difference in T&D participation (Male: 3.4 sessions/year vs. Female: 2.6 sessions/year, $t(318) = 3.91$, $p < 0.001$) is particularly noteworthy. When respondents were asked to identify barriers to participation, female employees disproportionately cited timing conflicts with family obligations (68.4% of female respondents vs. 21.4% of male respondents) and lack of advance notice for training schedules (54.1% vs. 31.6%). These are structural barriers rather than motivational ones — female employees rated their personal motivation for training as significantly higher ($M = 4.21$) than male employees ($M = 3.88$, $t(318) = 3.14$, $p = 0.002$), suggesting that participation gaps are driven by scheduling and logistical factors rather than any absence of desire to develop.

VI. DISCUSSION OF FINDINGS

6.1 On-the-Job Training: The Most Impactful, Yet Most Informal

The emergence of on-the-job training and mentoring as both the highest-rated ($\bar{O} = 3.84$) and the most performance-predictive ($\beta = 0.312$, $p < 0.001$) form of T&D in this study is perhaps the single most practically significant finding. It affirms Bandura's (1977) social learning theory in a concrete banking context: employees learn most powerfully by doing, by observing competent colleagues, and by receiving immediate, contextualised feedback on their performance. The irony, which bank HR departments would do well to confront directly, is that on-the-job training is simultaneously the most impactful and the most poorly documented, most inconsistently delivered, and least formally evaluated form of employee development. The branch manager who takes a junior officer through the bank's loan appraisal process step by step — explaining not merely what to do but why the procedure exists and what goes wrong when it is skipped — is delivering training that no e-learning module can replicate. Yet this activity rarely appears in training calendars, is seldom recognised in performance evaluations of senior staff, and receives no dedicated HR budget.

The implication is not merely that banks should continue on-the-job training but that they should deliberately formalise, structure, and incentivise it. Documented mentoring assignments, structured buddy systems for new joiners, and inclusion of mentoring effectiveness as a criterion in senior officer performance reviews would convert an already-impactful informal practice into a systematically leveraged organisational capability.

6.2 Digital Skills Training: Growing Urgency, Patchy Delivery

Digital skills training ranked second in performance predictiveness ($\beta = 0.261$, $p < 0.001$) and second in perceived effectiveness ($M = 3.66$). Its high correlation with performance outcomes ($r = 0.55$) reflects the reality that in today's bank branches, digital competency is no longer an add-on but a prerequisite for core task execution. Processing net banking requests, handling mobile app complaints, educating customers on UPI features, and using the bank's own internal digital workflow tools all require a baseline of digital literacy that varies considerably across the sample. Employees in Mohali and Ludhiana urban branches, who reported higher digital training

participation, also reported higher performance scores — suggesting that geography-based training disparities within Punjab are translating into performance disparities across branch networks.

6.3 Compliance Training: High Coverage, Low Impact

The single most universally attended training type — compliance and regulatory training, attended by 93.1% of respondents — is also the one with the weakest performance correlation ($r = 0.31$) and the lowest perceived quality score ($M = 3.28$). This is a striking mismatch that deserves direct management attention. When employees attend training primarily because it is mandatory, rather than because they perceive it as developmental, the conditions for genuine learning are poor. The compliance training content itself is undoubtedly important — AML awareness, data privacy, KYC norms, and PMLA provisions are not optional knowledge for bank staff. The issue is pedagogical delivery. Compliance training in most private banks is designed to demonstrate coverage and pass regulatory audit rather than to build genuine understanding and behavioural change. Replacing one-time annual compliance modules with shorter, more frequent, scenario-based e-learning formats — where employees work through realistic fraud or mis-selling scenarios and receive immediate feedback — would likely improve both engagement and actual compliance behaviour.

6.4 The Gender Participation Gap: A Scheduling Problem, Not a Motivation Problem

The finding that female employees report significantly lower T&D participation (2.6 vs. 3.4 sessions per year, $p < 0.001$) despite significantly higher training motivation ($M = 4.21$ vs. 3.88, $p = 0.002$) is a finding that reframes the gender-HRD problem in an important way. If female employees were less motivated or less confident about training, the solution would lie in awareness and confidence-building interventions. But when the problem is structural — timing conflicts, inadequate advance notice, absence of flexible delivery modes — the solution is logistical and scheduling-related. Banks that offer training in multiple formats (online self-paced, weekend cohorts, short daily modules rather than two-day residential programmes), provide adequate notice periods, and actively track gender-disaggregated participation data as part of their diversity metrics will directly close this gap.

VII. CONCLUSIONS AND RECOMMENDATIONS

7.1 Conclusions

This study examined the nature and impact of training and development practices on employee performance across 320 employees in eight private sector banks in Punjab. All five null hypotheses were rejected at the 5% significance level. T&D practices collectively explain 54.2% of the variance in self-rated employee performance, with on-the-job training, digital skills training, and soft skills programmes emerging as the three most powerful individual predictors. Compliance training, despite commanding near-universal participation, contributes negligibly to performance

improvement — a finding that points to a fundamental mismatch between its delivery design and its developmental intent.

Significant disparities in T&D participation were found across grade levels, with junior officers receiving far less training than senior officers despite being the population with the greatest developmental need. Gender-based participation gaps exist and are driven by structural scheduling barriers rather than motivation deficits — a nuance with direct policy implications. The overall picture is one of T&D systems that are functional but not fully optimised: participation rates are respectable, perceived quality is moderate, but the gap between training coverage and performance impact reflects weak post-training support, inconsistent OJT formalisation, and scheduling practices that systematically disadvantage female employees.

7.2 Recommendations

For HR Managers in Private Sector Banks:

- Formalise on-the-job training through structured mentoring assignments, documented learning goals, and inclusion of mentoring effectiveness in senior officer performance evaluations.
- Redesign compliance training from mandatory coverage exercises to scenario-based, interactive e-learning formats that build genuine understanding and yield measurable behaviour change.
- Develop gender-inclusive T&D scheduling: multiple delivery formats (online, weekend, modular daily), adequate notice periods, and gender-disaggregated participation tracking as a standard HR metric.
- Prioritise digital and fintech skills training for junior officers in semi-urban branches, where the participation gap and performance impact are greatest.
- Implement post-training support protocols: structured 30-day follow-up conversations between supervisor and trainee, buddy assignments, and performance check-in at 60 and 90 days post-training.

7.3 Limitations and Future Research

Several limitations of this study warrant acknowledgement. The self-report nature of both T&D quality and performance measures introduces social desirability bias that objective measurement — bank-administered performance appraisal data, customer satisfaction scores — would mitigate. The cross-sectional design cannot establish the direction of causality between T&D and performance; longitudinal designs tracking performance before and after structured training interventions would provide stronger causal evidence. The study is confined to five districts of Punjab, and generalisation to other states should be made with caution. Future research should incorporate objective performance metrics, extend the analysis to public sector and cooperative banks for comparative institutional evidence, and specifically examine the moderating role of supervisor support in amplifying the T&D–performance relationship.

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