

# Effectiveness of Training and Soft Skills for Enhancing the Performance of Banking Employees

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## Abstract

Employees are the life blood of an organization, who are believed to have a significant impact on a firm's long-term profitability and growth. Increasing emphasis has been laid by the corporate sector on proper training of employees to equip them with the necessary skills, both technical and soft skills, for enhancing their performance and productivity. Banks are no exception to this. The performance of banks is also dependent upon the performance of their employees. The Indian banking system is a pillar of Indian economy's financial proliferation. Well trained employees with the requisite soft skills are required for effective interpersonal relations, customers' relations, decision making powers, leadership skills, etc. The present research was conducted to determine the effectiveness of training and soft skills in enhancing employee performance in Indian banks. The present study was conducted with the aid of primary data collected from bank employees in Punjab (both public as well as private banks) with the help of a well-structured questionnaire. Correlation and regression techniques were used to study the impact of soft skills and training on employee performance. The results indicated that both training as well as soft skills had a significant impact on employee performance. Interestingly, soft skills were found to have a comparatively greater impact on the performance than training in case of banking employees. The research has strong implications for the banking community and practitioners to understand that not only training, but increasing focus should also be laid on soft skills development for boosting employee performance.

**Keywords :** training, soft skills, employees' performance, Indian banks

**JEL Classification :** G21, G24, M53

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The growth and development of any economy is dependent upon multiple factors, and one of the most prominent one is financial growth. In an emerging economy like India, robust and strong banking system is the prerequisite to escalate economic growth. There is a high need of training in banks due to extensive competition and rapid technological changes. Previously, banking was used just for accepting money and granting loans for profit motive, but now, it has become “anywhere and anytime banking.” Now, banks are dealing with their customers through the Internet, mobile apps, etc.

The report of India Brand Equity Foundation (2018) stated that there are 27 public banks, 26 private banks, 46 foreign banks, 56 regional rural banks, 1,574 urban and 93,913 rural cooperative banks operating in India apart from cooperative financial institutions. More than 70% of the banking system assets are held by the public sector. The Reserve Bank of India (RBI) provided the data for the financial year up to March 31, 2018 that banks' credit growth is 10.32% ("Bank credit grows at 10.32%, deposits at 6.66%," 2018). The Faster Payment Innovation

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Index (FPII) reported India's Immediate Payment Service (IMPS) as the system at the level 5 among 25 countries in the whole world.

Today, banks have diversified their operations and are providing innovative products such as digital banking, credit card services, foreign exchange services, mutual funds, custodian services, etc. on a daily basis. The Indian banks are setting their offices in foreign countries to capture the global market. Financial inclusion, Jan Dhan, and digital payments are the new buzzwords of the growing Indian banking sector. On contrary NPAs, poor assets and credit management, and frauds are the barriers to the same. Hence, timely and adequate training of employees is essential to handle the new challenges of the Indian banking system. With the vision to transform India into a cashless economy, the Government of India has introduced the JAM trinity (Jan Dhan, Aadhaar, and mobile). Furthermore, most of the leading banks have set up their trade overseas in the form of subsidiaries.

Performance of the banking sector depends upon the skills and performance of the employees (Elnaga & Imran, 2013). There is a need of effective training programs to develop the required skills and abilities for performing tasks and also to improve the morale of the employees. Training enhances the abilities of human capital and organizational knowledge of the organization (Lopez - Cabrales, Valle, & Herrero, 2006). Modern era organizations are emphasizing on the soft skills in employees. In the service sector, there are more interactions with the customers (i.e., in banks, insurance, etc.). Soft skills is the ability for effective communication, innovation, team work, solving problems, and better customer care. When an organization seeks to change its structure, roles and responsibilities of employees, services provided by banks, etc., then soft skills are necessary.

Banks need their employees to develop skills to deal with the outer world by not only having technical and domain knowledge, but also by soft skills (Gallie, White, Cheng, & Tomlinson, 1998). According to McNeil, Fullerton, and Murphy (2004), there is need for basic 23 attributes of soft skills in the organization and these are : ethics, initiatives, self-management, problem solving, learning, motivation, determination, discipline, adjustable, reliable, rational, punctuality, emotional intelligence, trustworthy, logical reasoning, enthusiastic, etc. Soft skills play a crucial role in professional victory of employees because they assist the employees to improve their skills and competencies. So, the importance of soft skills cannot be ignored in the banking sector in the present high-tech era.

## Literature Review

Many researchers have examined the concept of employee's performance from a number of perspectives and in several countries as well as industries.

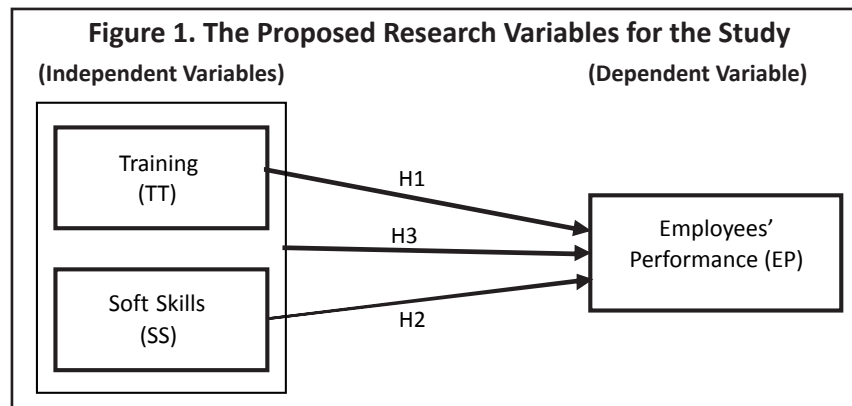
**(1) Training and Employees' Performance :** Training is a crucial instrument to make capable employees so that they can fulfill their job targets with their complete potential and it is also necessary for improved efficacy, commitment, effectiveness, and performance (Rodriguez & Walter, 2017). Emerson (2017) found in a study carried on the healthcare sector that there was a favorable association among training and employee performance and it was essential for performing daily - work challenges. According to Dessler and Varkkey (2017), training has an important role in enhancing employee performance. Training helps the employers to achieve the goals of the organization. Iqbal, Ijaz, Latif, and Mushtaq (2015) conducted a study on 200 employees in 40 banks of Pakistan and observed that training positively affected the performance of banking employees as they had, as compared to untrained employees, new information and awareness about new products and technology. Shahzadi, Javed, Pirzada, Nasreen, and Khanam (2014) identified empirically significant and positive impact of training and development on performance of employees in Pakistan. Lorette (2018) stated that the prime focus of training remains to nourish the skills of employees, which is required to accomplish organizational goals more efficiently and valuably.

The notion of training was heuristically investigated by Farooq and Aslam (2011) that it enhanced the quality as well as quantum of work, which influenced overall employee performance. Moreover, planned training procedures should be used to make more productive training for enhancing performance. Elnaga and Imran (2013), in their exploratory research based on analysis of existing literature review, found that training benefited employees in the form of increased job satisfaction, increased profits, increased innovation, and reduced labour turnover. Ganesh (2012) analyzed the concept of training and development in three major commercial banks in India and observed that it contributed to the development of the employees to enhance their competencies. Tams (2008) investigated the impact of training on 74 participants from various fields in the United Kingdom and stated that training greatly enhanced self - efficiency in the employees, which ultimately helped them in delivering superior job performance.

**(2) Soft - Skills and Employees' Performance :** Escrig - Tena, Segarra - Cipres, Garcia - Juan, and Beltran - Martin (2018) carried out a study on Spanish firms working in the areas of chemical manufacturing sector and information technology service sector, and observed that soft skills had no straight impression on employees' performance ; rather, it built a proactive atmosphere desired for improved performance. Ibrahim, Boerhannoeddin, and Kayode (2017) conducted a study on 10 public and private companies in Malaysia having a sample of 260 trainees, and explained that acquisition of soft skills positively determined the employee's work performance in terms of decision making and problem solving. A study claimed that skill-gap could become a cause for destruction in any sector ; thus, various skill development tools and techniques must be adopted to bridge the skill gap in employees working on distinct levels of management (Tripathi, Gautam, & Lal, 2017). According to Oladokun and Gbadegesin (2017), soft skills such as listening, writing, adequacy of profession, time management, logical thinking, problem solving, and inspection skills are treated as vitally important for better performance. Kute and Upadhyay (2016) revealed that the notion of soft skills in the context of employees' retention in industry depended highly on technical skills, knowledge, as well as soft skills. They also reported that in order to enhance performance, soft skills should be developed through proper training sessions.

Soft skills are referred to as non - pedagogical skills pivotal for improved performance and productivity (Finch, Hamilton, Baldwin, & Zehner, 2013). Ahlawat, Kaul, and Ahlawat (2013) studied three commercial banks having a sample size of 50 employees, and confirmed that soft skill development made employees more competent and equipped them to take on challenges in the banking sector. Sri and Yane (2013) analyzed the requirement of soft skills such as motivation, time management and stress management, leadership, and teamwork for all positions in the banking sector. Al - Abduwani (2012) in an Oman based study conducted on two sectors : oil and banking having a sample size of 120 employees observed the immense need of soft skills for maintaining high performance in both the sectors along with promoting adaptability in employees. Balcar (2012) examined the relationship between soft skills and performance by taking a sample of 277 employees in Romania and stated that employability depended heavily on acquisition of soft skills as compared to qualification.

Robles (2012) laid down the top 10 utmost required soft skills on the job : integrity, communication, courtesy, responsibility, social skills, positive attitude, professionalism, flexibility, teamwork, and work ethic to improve employee performance. Kamaruddin, Kofli, Ismail, Mohammad, and Takriff (2012) conducted a study on university students in Malaysia and observed that soft skills formed the part of emotional intelligence quotient (EQ) and contributed towards the success of any organization. Grugulis and Stoyanova (2011) in their study based on shop floor employees in United States explained that during the last few decades, skills development has increased due to the belief that it improves the performance of the employees. The Figure 1 represents the proposed variables for this study.



## Need and Objectives of the Study

The importance of soft skills and training is realized by different organizations across the globe. An increasing number of organizations are focusing on training and development of soft skills among employees. The abilities of initiation, communication, teamwork, leadership, etc. improve employee competencies and performance. The financial sector is highly turbulent and is exposed to various reforms. Rapidly going array of innovative products and services, digitalization, and government reforms have made training and development a major area for enhancing employee performance and productivity.

The banking sector is a major financial developer in India. It is at crossroads. On the one hand, it has great potential and opportunities, with the Indian government's thrust on digitalization and cashless transactions, but on other hand, it is grappling with distressed loans, increasing frauds, and non - performing assets (NPAs). While there could be a number of reasons for the increase in the number of defaults, but the main reason of discrepancy is at the part of banks themselves in terms of poor credit appraisals, monitoring, follow ups, payment settlement, recovery mechanism, etc. Hence, training and development of employees has become an indispensable part for better banking management and credit.

Human capital is the reservoir of skills, knowledge, and capabilities, which are essential to increase the quantum of employees' performance. For the purpose of this research, specified soft skills acquired by banking employees have been considered. Seven areas of soft skills : decision making skills, time management skills, team work skills, problem solving skills, interpersonal skills, communication skills, and loyalty skills of employees have been considered in the survey. On the job training, off the job training, and virtual training have been covered in the research.

The present study has been conducted to achieve the following objectives :

- (1)** To examine the impact of employees' training on performance of banking employees in Punjab.
- (2)** To determine the influence of employees' soft skills on the performance of banking employees in Punjab.
- (3)** To measure the combined impact of employees' training and soft skills on employees' performance in the banking sector.

## Research Methodology

The research is based on a sample of 120 employees selected from both public and private sector banks in Punjab ; wherein, 60 employees were taken from each sector to give equal representation. An attempt was made to cover all the prominent public sector banks like, State Bank of India, Canara Bank, Punjab National Bank, Central Bank of

India and private sector banks such as HDFC Bank, ICICI Bank, Axis Bank, IndusInd Bank, Kotak Mahindra Bank. Furthermore, bank branches were taken from all the prime cities of the state namely Jalandhar, Kapurthala, Ludhiana, and Amritsar. The data were collected over a time period of three months (November 2017- January 2018).

A well - structured questionnaire was used to collect the data. The questionnaire consisted of 30 questions (with questions rated on a 5 - point Likert scale) and was divided into two parts, the first part consisted of questions related to training, soft skills, and employees' performance, and the second part had questions pertaining to demographic characteristics of the respondents. The reliability of the questionnaire was checked by using the internal consistency model (Cronbach's alpha). A full and final sample of 104 respondents was obtained. The data collected were later analyzed using correlation and regression analysis.

## Analysis and Results

For the purpose of studying the impact of training and soft skills on employee performance, training and soft skills

**Table 1. Reliability Analysis (Coefficients of Cronbach's Alpha) of Measurement Scale**

Variables	Cronbach's Alpha
Training	0.737
Soft Skills	0.708
Employees' Performance	0.761

**Table 2. Demographic Characteristics of the Respondents**

Variables	No. of Respondents	% of the Respondents
<b>Gender</b>		
Male	49	47.1%
Female	55	52.9%
<b>Type of Bank</b>		
Public Bank	53	50.9%
Private Bank	51	49.9%
<b>Educational Level</b>		
Doctorate	0	0%
Post Graduate	62	59.6%
Graduate	42	40.4%
<b>Age (in years)</b>		
Below 20	0	0%
21-30	47	45.2%
31-40	37	35.6%
41-50	15	14.4%
<b>Experience in the Banking Sector (in years)</b>		
Less than 2 years	19	18.2%
2 to 5 years	25	24.1%
More than 5 years	59	55.7%
<b>Total</b>	<b>104</b>	<b>100%</b>

are taken as independent variables and employees' performance is considered as a dependent variable. To test the reliability of the scale, Cronbach's alpha has been used in the study. The Table 1 reveals the coefficient values of Cronbach's alpha for the responses of the survey.

The scale is reliable as the coefficient values are above 0.70. The standard coefficient values of Cronbach's alpha for reliability should be between the range of 0.60 to 0.90. (DeVellis, 2016 ; Nunnally & Bernstein, 1994 ; Tavakol & Dennick, 2011).

The demographic profile of the employees reveals that employees were covered across different genders, educational qualifications, age groups, and banking experience. The Table 2 presents a depiction of the same.

The demographic profile of the respondents shown in the Table 2 indicates that men constituted nearly 47% of the sample, and women accounted for a good 53%. Similarly, while a majority of the employees in banks had post graduate degrees (59.6%), a reasonably good 40% possessed graduate degrees. While majority of the employees, that is, nearly 46% were in the age group of 21-30 years, nearly 36% fell in the age group of 31 - 40 years. Nearly 56% of the employees had an experience of over 5 years in the banking sector. Lastly, while 51% of the respondents were public sector bank employees, a nearly equal percentage (49%) were private sector employees.

Correlation analysis has been used to study the degree of association between the three variables, that is, training, soft skills, and employees' performance. The Table 3 depicts the results of the same. The correlation analysis test results show that there is a positive correlation among training, soft skills, and employees' performance at the 1% level of significance. Thus, the performance of employees in the banking sector improves with the increase in training and acquisition of soft skills. The degree of correlation among training and

**Table 3. Correlation Analysis Results Depicting the Association Among the Variables**

Variables	Training	Soft Skills	Employees' Performance
Training	1	0.403	0.405*
Soft Skills		1	0.542*
Employees' Performance			1

Note: \*Correlation is significant at the 1% level of significance.

**Table 4. Regression Analysis (Model I) Depicting the Impact of Training on Employees' Performance**

$EP = \alpha + \beta (TP)$ $EP = 2.599 + 0.404 (TP)$	
$\beta$ value of Training	0.404*
$\alpha$ value	2.599*
R square	0.164*
ANOVA (F - Value)	9.425*
Collinearity Statistics (VIF)	1.194**
Tolerance	0.837**

Note: \* Significant at 1% level of significance.

\*\* Significant at 10% level of significance.

where, EP = Employees' performance (of bank employees),

$\alpha$  = the intercept of the equation,

$\beta$  = Beta coefficient of independent variable, that is, training,

TP = training.



employees' performance is 0.405, and between soft skills and performance of employees is 0.54 (Table 3). As per the results depicted in the Table 3, soft skills have a greater degree of correlation with employee performance as compared to training in the banking sector.

To test the hypothesis  $H_1$ : Training (TT) positively affects employees' performance, regression analysis has been applied. The Table 4 reveals the results of regression. The test results reveal a significant relationship between training and employees' performance. The  $F$ -value of 9.425 is significant at the 1% level of significance, which shows that the independent variable, that is, training has quite high predictor power for estimating employee performance. Hence, the hypothesis  $H_1$  that training positively affects employees' performance is accepted. The value of  $R$  square shows that 16.4% of the variation in employees' performance is explained by training (Table 4). If all other factors remain constant, then an increase in 1 - unit training will lead to an increase in the performance of bank employees by more than 40 %. There is no problem of multicollinearity as the variance inflation factor (VIF) is below 5 and the level of tolerance is also above 0.2 (which is significant at the 10% level of significance). The study conducted by Sultana, Irum, Ahmed, and Mehmood (2012) also obtained similar findings as training enhances the performance of employees. This finding is also in tandem with the study results of Iqbal et al. (2015), as their study on the banking sector in Pakistan also observed that training and employees' performance were positively correlated.

The hypothesis  $H_2$ : Soft skills (SS) directly influence the performance of employees is also tested with regression and Table 5 reveals the results of the same. The regression model II (Table 5) shows the  $R$ -square value as 0.297, which means total variance in employees' performance that is explained by soft skills is more than 29%. Soft skills significantly affect the performance of employees as the beta value is 0.762. The hypothesis  $H_2$  is accepted as the  $F$ -value is 19.984 at the significance level of 1%, which shows that the independent variable - soft skills has a strong predictor power while estimating employee performance. The problem of multicollinearity does not exist as the variance inflation factor (VIF) value is below 5 and the tolerance value is above 0.2 (at the significance level of 1%). This finding is also supported by the argument of Weber, Finley, Crawford, and Rivera (2009) as they concluded that soft skills contributed to the work performance of managers in terms of decision-making and problem solving. In support are the findings of Ibrahim et al. (2017), who observed that acquisition of soft skills positively influenced employees' performance in Malaysian bank employees. A 1- unit increase in soft

**Table 5. Regression Model II Depicting the Impact of Soft Skills on Employees' Performance**

$EP = \alpha + \beta (SS)$	
$EP = 0.899 + 0.762 (SS)$	
$\beta$ value of Training	0.762*
$\alpha$ value	0.899*
$R$ square	0.294*
ANOVA ( $F$ -Value)	19.984*
Collinearity Statistics (VIF)	1.194**
Tolerance	0.837**

Note: \* Significant at 1% level of significance.

where, EP = Employees' performance (of bank employees in Punjab),

$\alpha$  = the intercept of the equation,

$\beta$  = Beta coefficient of independent variable, that is, soft skills,

TP = soft skills.

**Table 6. Regression Model III Depicting the Combined Impact of Training and Soft Skills on Employees' Performance**

$EP = \alpha + \beta_1 (TP) + \beta_2 (SS) + e$ $EP = 0.505 + 0.222 (TP) + 0.636 (SS) + e$	
$\beta_1$ value of training	0.222**
$\beta_2$ value of soft skills	0.636*
$\alpha$ value	0.505
Adjusted <i>R</i> - square	0.307
ANOVA ( <i>F</i> - value)	11.862*
Dublin - Watson Value	1.542*
Cook's Distance	0.620*

Note: \* Significant at 1% level of significance.

\*\* Significant at 10% level of significance.

where, EP = Employees' performance (of bank employees),

$\alpha$  = the intercept of the equation,

$\beta_1, \beta_2$  = Beta coefficient of independent variables, that is, soft skills and training,

SS = Soft skills,

TP = training,

*e* = error term.

skills will change the performance of employees in banks by 76% if all other factors remain constant.

To measure the combined impact of employees' training and soft skills on employees' performance in the banking sector, the hypothesis  $H_3$  was framed and tested.

$H_3$ : Training and soft skills - both have equal effect on bank employees' performance. This hypothesis is also tested by using multiple regression analysis. The Table 6 shows the results of the same.

The regression model III (Table 6) shows that more than 30% of the variance in the employees' performance is explained by the model. The hypothesis is accepted as the *F* - value is 11.862 at the 1% level of significance. The *F* - value shows that the independent variables, that is, soft skills and training have strong predictor strength for estimating employees' performance in the banking sector. The model predicts that by providing additional training, the performance of bank employees in Punjab will increase by more than 22%, holding soft skills on constant at the 10% level of significance.

If bank employees acquire additional soft skills, their performance will increase by more than 63%, holding training as constant. The beta value of soft skills is 0.636 at 1% level of significance. The Dublin - Watson value shows that the residuals are independent as the value is above 1 and close to 2 as the data is not autocorrelated. Cook's Distance value is under 1, which shows that there is no undue influence of individual cases in this model at the significance level of 1%. Hence, the hypothesis  $H_3$  is accepted. Hence, soft skills are found to have a greater impact on employees' performance as compared to training.

## Discussion and Conclusion

This present study is conducted with the aim to study the impact of training and soft skills on employees' performance in the banking sector. The results of the study indicate that the variables - training and soft skills have a significant influence on the performance of the banking employees. It is interesting to observe that soft skills



have a dominant influence on the employees' performance in the banking sector of Punjab as compared to training. While training contributes more than 40% in performance, soft skills influence performance by more than 76% in the banking sector. Hence, it is evident that greater the acquisition of soft skills among the employees, higher is the performance of the banking employees.

Training also has a significant positive impact on the employees' performance in the banking sector. This means that an increase in training will improve the performance of the employees. Training programs are the stimulants that employees require to improve their performance and capabilities, which consequently increase productivity. Consequently, there is a need that training programs should be designed on the basis of banks' specific needs and objectives. Effective training is the thoughtful intervention designed at attaining the learning necessary for upgraded employee performance.

There is enough evidence to show that employees who are trained on a regular basis and have soft skills are the ones who provide higher quality services to the customers, which ultimately enhance their performance as well as the productivity of banking services. The performance of employees in the banks are more influenced by soft skills and training programs. This finding is also supported by the results of Weber et al. (2009), where they concluded that soft skills contributed to the work performance of managers in terms of decision-making and problem solving. According to this study, the most prominent factor that affects the performance of banking employees is soft skills acquired by them. When we look at the combined effect of training and soft skills, the results show that soft skills significantly affect the performance of bank employees in Punjab as compared to training.

Rapidly growing digital payment systems, online facilities, and different financial innovations introduced by the Indian government and RBI have made India move on the path of digitalization. Consequently, effective training and strong soft skills by the prospective employees is the key in this digitalized era.

## **Managerial Implications**

The study has strong implications for the banking community and corporate managers to understand and realize the increasing value of soft skills as well as training for influencing employee effectiveness and performance. There is a dire need to give high impetus not only on training sessions based on banking needs and challenges, but also to cultivate their soft skills for better decision making, communication, making healthy customer and employee relations, improving managerial skills, and strengthening work integrity in the banking sector. Customer satisfaction has become the priority of every service sector, and only those banks can fulfill it whose employees possess soft skills such as good communication skills, problem handling skills, and other managerial skills. Furthermore, the value of training can also not be undermined. The competitiveness of banks lies on the trained, qualified, proficient, and skilled employees; thus, the managements should also build productive training programs to transform employees to achieve success in domestic as well as global markets.

## **Limitations of the Study and Scope for Future Research**

The present research study is based on a self-rated employee performance scale which was used to collect the data from the bank employees. Hence, there is a possibility that some of the employees may give a biased response to their own performance. Moreover, the research is an area specific research limited to Punjab region only. Furthermore, only two variables : soft skills and training have been taken to measure the impact on employees' performance. However, in actuality, there could be a number of variables which affect the performance of employees in banks. Even in case of soft skills, a few prominent skills have been covered, while the study could be extended to include more such skills. The impact of other soft skills like writing skills, decision - making skills,

ethical and moral skills could also be analyzed on separate management levels. Thus, future research could incorporate other variables affecting employee performance as well and could be conducted at a national as well as global level. The research apart from banking could also be extended to other industries/sectors of the economy so as to examine the impact of training and soft skills on performance in these sectors.

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