

Benefits of Cross - Training : Scale Development and Validity

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Abstract

Studies related to benefits of cross - training were mainly done either in the context of qualitative research or as comprehension of desk research. The literature scarcely covered the measurement issues, and thus, it became vital to quantify and develop a scale to measure the benefits of cross - training (BCT). Cross - training means training that covers multiple tasks within a department. This training technique keeps employees prepared to handle more than a single job for which they have been initially hired. This concept is also called 'worker multifunctionality'. The study aimed to propose and validate an instrument to measure BCT. The first section of the study was exploratory factor analysis (EFA) establishing the benefits of cross - training through four dimensions namely Job Stability, Career Advancement, Networking, and Idle Time Management. Confirmatory factor analysis (CFA) was used in the second section to verify the factor structure of the observed variables. The results indicated that cross - training the employees in an organization could help practitioners to adopt the same as a strategy in retaining the employees by saving on the costs of recruitment, selection, and staffing. The findings also suggested that cross - training helped in securing a job, progressing in one's career, enabling better interaction among the employees, and efficiently managing the idle time in the organization.

Keywords : cross training, employee retention, job stability, career advancement, networking, idle time management

JEL Classification : O15, M53, L2

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A situation in which an employee leaves an organization for various reasons is called employee turnover/attrition. It has a negative impact on the organization regarding its profitability, productivity, and customer satisfaction (Shukla, Srinivasan, & Chaurasia, 2013).

Employee turnover affects the business both emotionally and financially. The challenging issues a company faces are to keep the attrition rate low and to retain employees. A practical guide for a manager to retain talent is by managing employee retention. A survey conducted on 2,500 business officials revealed that the major problem faced by any organization is the employment retention. For a company to achieve its goals, voluntary turnover acts as a barrier (Deloitte, 2014). Though there are various factors such as work - life balance, work culture, job satisfaction, pay and promotion, etc. affecting the employee attrition, this study focuses on the effectiveness of cross-training in retaining an employee.

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This study can serve as a basis for measuring the effectiveness of cross - training as one of the retention strategies adopted by an organization. Organizations conduct cross - training with a specific purpose: training the employees in handling another job well and safely. This option can be adopted to control the workload arising due to absenteeism and to reduce the monotony of work. Cross - training means equipping employees with the skills and responsibilities of another role at the company to increase their effectiveness. This technique benefits employees to assume roles that are more diverse, thereby increasing the individual and organizational capability to achieve the mission of the company and team performance. Consequently, it makes the business run more efficiently and amplifies productivity from the employees. This option can also be adopted to control the workload arising due to absenteeism and to reduce the monotony of work (Abuharris, 2013).

Years of working in an organization, educational levels, age, and gender are some of the factors affecting employee attrition (Rehman, 2012). A chance to learn will help the employees to grow further in the organization. Consequently, an employee may tend to quit the job if he/she receives a better offer from some other company. A high-paid job for a better standard of living has become a necessity today (O'Halloran, 2012). Employees appreciate an organization in which the direction is understood and transparent ; executives are respected and approachable ; the management is accessible and there is open communication at the workplace. Compensation and diversity climate also determine the employees' intent to stay with an organization (Singh & Selvarajan, 2013).

Review of Literature

(1) Importance of Training and Development : The expectation of each employee varies with the organization, the content, and the training outcomes. Perceived movement capital, continued and effective commitment, and job satisfaction act as mediators in the relationship between turnover intention and the expectations met (Cheng & Waldenberger, 2013). Low morale and the absence of motivation may lead to a high attrition rate, while when you look into it from another point of view, low turnover leads to de-motivated employees as the chances of forward and lateral movement is less. Human nature never allows one to remain in the same position, to perform the same duty every day without expecting a change in routines, or an opportunity to advance (Gawali, 2019).

The implications of knowledge transfer (Shankar & Ghosh, 2013) as well as the increased cost of hiring and training employees (Maiya, 2011) are some of the significant effects of employee turnover. Job opportunities, work-life balance, pay and promotion, employee growth, and training & development are some of the possible approaches to retention (Al Mamun & Hasan, 2017).

Cheng and Waldenberger (2013) proposed that attrition rates can be brought down if employees are given training for specific skills. If the employees are given training for general skills, it may increase the employees' turnover intention. If you fulfil the employees' expectations of training having an intra-organizational outcome, it will have a double-edged effect. Organizations should take into account the training expectations of their employees while designing their training programs. An organization can retain its skilled employees if it meets the employee expectation concerning the organization as well as implementation and design of the training. Organizations are in need of cross-trained employees as they have to deal with knowledgeable and sophisticated customers (Das, Upadhyay, & Das, 2013).

Higher the work engagement, lower will be the voluntary turnover. Highly engaged employees will be highly motivated and provide better performance and commitment towards the organization. This will ultimately lead to increased profitability and better customer satisfaction (Muduli, Verma, & Datta, 2016). Training and development form the base to develop an employee's professional and personal skills, abilities, and knowledge. These training programs impart knowledge and prepare the employees to face the future market. To remain competitive, employees, including the management, should keep themselves updated. It is high time the human

resource management departments should start thinking beyond the traditional motivational methods such as better work conditions, job security, personal counselling, monetary incentives, pay, promotion, etc. (Chaubey, 2016).

The business environment of the 21st century forces an organization to train its employees to become more efficient. Cross - training ensures that the employees of the organization remain dynamic, competent, motivated, and effective throughout their work life (Lokesha & Siddegowda, 2009). Training and development is the process of obtaining and transferring skills, abilities, and knowledge which is required to perform a specific task or activity. In fact, at the beginning of the 21st century, the HR teams of organizations revealed that one of the significant challenges that they would face are issues relating to training and development. By providing the right training, an organization can ensure that its employees are equipped with the right skills and the same needs to be updated and followed up (Stavrou, Brewster, & Charalambous, 2010). A sound training and development plan would increase the quality of work, and thereby, the productivity will be improved. To stay competitive in today's world, innovation and reinvention should also form a part of training and development. It is possible only by including a wide range of learning activities in training. Thus, an ideal training and development plan should become a part of the organization strategy, and the same must link to the company goals and its performance. For this, the companies must adopt the active learning approach (Achar, 2013). Training is very crucial because of the rapid changes and advancements in technology, to enhance core competencies, to cope with the downsizing and re-engineering strategies, and also to narrow down the gaps in formal education. Therefore, training strategies and organizational performance should go hand in hand (Niazi, 2011).

The principles of functional training state that training should be tailored to adjust to each employee's needs. Minimal learning cost, individual and team improvement, and better quality are the outcomes of following the principles of practical training. By extending the skill range of an employee, operational flexibility will improve. A top-quality employee can be attracted if he/she is offered learning and development opportunity to increase his/her level of competence and to enhance his/her skills, which will enable him/her to gain job satisfaction and progression within the organization. Well-trained staff helps in building a strong team of employees who, in turn, lead to significant financial results (Abuharris, 2013). Training is a must to equip employees with necessary technical and soft skills to enhance their productivity and performance. Trained employees possess the required soft skills which help organizations to make better decisions, customer relations, interpersonal relations, etc. (Kaur & Batra, 2018).

In today's world, training is considered as a means to gain a competitive advantage over other organizations. Training increases the knowledge and develops the skills of an employee which will enable him/her to perform his/her job more efficiently (Kute & Upadhyay, 2016). The training programs also enhance the follower's motivation, empowerment, morality, collaborative problem solving, better planning, and coordination & open communication. Proper assessments should also be conducted by subject matter experts (SMEs) to make sure the trainees are ready and determined to perform. The learning process requires constant support and guidance. The primary objective should be to maximize the benefits and also to document the same (Aguinis & Kraiger, 2009).

Although the reviewed articles have examined the various reasons for employee attrition such as job satisfaction, work culture, pay and promotion, work life balance etc., the effectiveness of cross - training and its benefits have not been fully explored.

(2) Need for Cross - Training : Incorporating training into employees' work - life can motivate them by giving them a learning environment and ultimately making them an expert not only in their respective work profiles, but also in other areas through cross-training. An employee may be hired to perform a particular task, but cross - training enables him/her to perform other functions by imparting the required skills. Thus, employees get trained outside the standard parameters of their work. Cross - training helps to find the hidden talents in employees,

thereby enhancing their career (Gawali, 2009). Most of the companies, due to the challenging demands of the global economy, have changed their workforce, which was trained only for one task in a workforce capable of multitasking.

The three types of cross - training based on the information provided are : positional clarification, positional modelling, and positional rotation. Positional clarification is a type of training wherein the employees are given awareness on each employee's job position and related responsibilities. It includes demonstrations, discussions, and lectures. Position modelling is a training process in which the employees' tasks and responsibilities are discussed and observed by others. It is a method of behavioural observation. Positional rotation is a type of training which gives employees a chance to perform different tasks over a period. It is done to have their hands on every task performed and get a broader picture (Cannon - Bowers & Salas, 1998).

Cross-trained workers are high in demand as they can shift their capacity to where there is a need which mainly attracts the manufacturing organizations as they are much in need of workers with flexibility (Hopp, Tekin, & Oyen, 2004). Cross - training gives employees job satisfaction, which will make them stay in the organization for a long tenure. The experiences and skills gained through cross-training help in normal operations as well as abnormal operations or during an emergency (Wise, 1998).

Cross-understanding is a by-product of cross - training. Understanding precedes the actual training process. Employees should first take the initiative to understand other tasks and their importance considering their competencies and skills. Only then they would be willing to get trained in other tasks performed to enhance their career. They should not do it out of compulsion which would negatively impact their morale (Wesner, 2014).

Getting trained in multiple tasks can avoid job boredom. Hence, employees will be much happier with their jobs and refrain themselves from seeking job opportunities elsewhere. They can also have better mobility within the organization and can move to another department with ease as they have multiple skills. These employees are comparatively more creative and united. Cross - training is considered to be one of the principal ways of attaining flexibility for increased responsiveness to variability in demand. The time of cross - training also influences productivity. It is advisable to do it in a consistent manner (Büke, Araz, & Fowler, 2016).

(3) Steps Involved in Implementing Cross - Training : Cross - training programs must be created with care and should become an opportunity to learn. These programs should include all the positions in an organization, and it is better if it is a long-term program. To send an employee to another position without any prior notice cannot be considered as cross - training. Cross - training is always a planned process.

Vasanthi and Rabiyaathul (2017) proposed the following steps in defining a right training program :

- ✧ Identify the tasks of an organization that can be performed by others after a training session ;
- ✧ Identify the employees who are ready to get cross-trained ;
- ✧ Develop a training plan ;
- ✧ Identify the competencies of the trainer ;
- ✧ Give adequate time to the employees to learn and practice. Always remember that each employee is different in grasping things ;
- ✧ Rewarding an employee for taking additional responsibilities is a must ;
- ✧ The employees should be aware of the reason for and the benefits before cross-training ;
- ✧ Prepare a checklist for the training.

(4) Job Stability : Job instability is an employee's inability or powerlessness to avoid an unanticipated loss. When a person is given more alternatives, especially regarding mobility at work, he/she will be less concerned about job

stability (Greenhalgh & Rosenblatt, 1984). Sousa - Poza and Henneberger (2018) also proposed that high job stability ensures improved economic performance. Job stability and reward stability positively impact the group's commitment (Park & Melamed, 2015). Greenhalgh and Rosenblatt (2010) identified desired continuity in the present job as an essential element in job security. Nevertheless, job stability negatively associates with employee turnover (Failla, Melillo, & Reichstein, 2017). With the growth in non - standard work allocation and organizational downsizing, job security is declining. Adoption of the lean and mean strategies in organizations has led to instability in work. Glavin and Schieman (2014) also highlighted that the threat of job loss or job instability may result in increased mental stress. Further, Virtanen, Kivim, Elovainio, Vahtera, and Ferrie (2003) suggested that psychological distress and ambiguity in role are the results of a non-permanent job.

(5) Career Advancement : Das et al. (2013) found out that there was a high correlation between career advancement and employee retention. Pandey (2017) identified that career advancement is one of the critical factors in reducing employee attrition. The inclusion of non-monetary incentives such as promotion will lead to the career advancement of employees. As an employee's career advances, he/she will gain more autonomy over his/her job (Menguc & Bhutan, 2004).

(6) Networking : Networking in the workplace is an employee's attempt to build and maintain a relationship with others who might assist him/her in his/her career or profession. Employees with more personal networks are more content at work by developing emotional and social support than the employees with less personal networks. Thus, by establishing a bonding among employees, their career can be enhanced (Haley - Lock, 2007). Mele (2010) further argued that networking should be virtuous and this requires good faith, sharing knowledge and resources, serving with justice, and most importantly, exercising a positive ethical behaviour within the network. Mulki, Locander, Marshall, Harris, and Hensel (2008) highlighted that their interaction with superiors influenced the organizational commitment. Networking derives both objective and perceived career outcomes.

(7) Idle Time Management : Melamed, Ben - Avi, Luz, and Green (1995) suggested that reducing the job monotony can help to retain employees. They further added that job monotony has a direct relationship with idle time. If organizations can manage the idle time of employees efficiently, it will have a positive impact on their attitude. Further, if the organization decreases the monotony of an employee, he/she will be more motivated to work, which will, in turn, help him/her to be satisfied with the work he/she is performing. Kaymaz (2010) suggested that having job rotation among the employees will reduce their idle time.

Research Questions

- ↳ To identify the list of benefits derived from the concept of cross - training.
- ↳ To explore the dimensions related to the benefits of cross - training.

Data and Methodology

An extensive review of literature was carried out to explore the benefits of cross-training. Exploratory factor analysis (EFA) is a statistical tool used to identify the latent constructs. EFA should be carried out before conducting confirmatory factor analysis (CFA). The EFA factors were established from the articles through a meta analysis on identifying the beneficial factors of cross - training. Exploring the factors alone would not suffice for modelling ; hence, there is a need to confirm if the established factors load on the given constructs, which is

appropriate for further measurement. Therefore, confirmatory factor analysis was performed to understand the factor model fitting the data. CFA helps in establishing a relationship between observed variables and the latent factors. SEM allows a single latent factor to be associated with multiple measures. The graphical representation thus derived will be a combination of multiple regression and the exploratory factor analysis. This method is also known as 'causal modeling'. CFA and path analysis are the two components of SEM. The structural relationship between the variables is then identified through structural equation modelling (SEM). We aim at proposing and validating a tool for assessing the benefits of cross - training.

Judgement sampling was adopted to draw the sample based on our knowledge and personal judgement. Banking and financial services sectors were chosen as the scope of the study as they list among the top five sectors having the highest attrition rate, 17.8% and 18.2%, respectively (KPMG, 2018). The data were collected from 260 respondents, where 20 questions were asked to assess the benefits of cross - training. The initial questionnaire was face validated by academicians and industry experts from the human resource sector. A pilot study was initially conducted using 70 respondents to establish the validity of the questionnaire. The scope of the study is limited to the city of Bangalore, and the period of the study is 2018.

The final sample size of 260 respondents was decided based on three thumb rules: Firstly, the ideal sample size should range between 200 - 400 when SEM is used (Bagozzi & Yi, 2012). Secondly, the most commonly used table of Krejcie and Morgan (1970) was used to determine from the infinite sample. Thirdly, we adopted the rule of thumb : 10 :1 where the number of questions or parameters was multiplied by 10 respondents for every one question (Kline, 2015). Therefore, a sample of 260 is considered reasonable and justifiable.

The Table 1 shows the demographic details of 260 respondents comprising of 122, 62, and 76 investment bank, retail bank, and auditing firm employees, respectively. The population of the study consisted of 138 males and 122 females, of which 63.5% of them played the role of a people manager. We also derive from the table that the majority of the respondents belonged to the generation Y (who were born between 1981 and 1995). Of a total of 260 respondents, 165 respondents had a work experience of 1 to 3 years.

Table 1. Demographic Information of the Respondents

Measure	Items	Frequency	%
Gender	Male	138	53.1
	Female	122	46.9
Generation	1946 -1964	1	0.4
	1965 -1980	7	2.7
	1981 -1995	209	80.4
	1996 -2010	43	16.5
Banking Sector	Investment Banking	122	46.9
	Commercial/ Retail Banking	62	23.8
	Auditing Firm	76	29.3
People Manager	Yes	95	63.5
	No	165	36.5
Years of Experience	Less than 1 year	22	8.5
	1-3 years	165	63.5
	4-6 years	34	13
	More than 6 years	39	15

Note. n = 260

Table 2. Rotated Component Matrix

	Component			
	1	2	3	4
JST3	0.877			
JST2	0.875			
JST1	0.817			
JST5	0.816			
JST4	0.803			
CA3		0.822		
CA4		0.809		
CA2		0.761		
CA5		0.713		
CA1		0.698		
NW2			0.833	
NW4			0.828	
NW3			0.821	
NW5			0.731	
NW1			0.643	
ITM4				0.787
ITM3				0.756
ITM1				0.746
ITM5				0.721
ITM2				0.687

Note. Extraction method: Principal component analysis

Rotation method : Varimax with Kaiser normalization

Empirical Results and Analysis

Exploratory factor analysis is used to study the dimensions of cross-training. The method of principal component analysis with varimax rotation is used to ensure that all the items load on a given dimension (Hair, Gabriel, & Patel, 2014).

The study excludes items that had less than 0.50 loading. We identified a four-factor structure with the extracted factors explaining 71.025% of the total variance. The Kaiser - Meyer - Olkin test yields a value of 0.913, indicating that the data is suitable for factor analysis. Further, Table 2 shows the factor loadings. Exploratory factor analysis reveals four components ; the first important factor that emerges is Job Stability, indicating how secure a job can become through cross-training provided. This is followed by the second important factor, which relates to the progression of an employee in the organization, termed as Career Advancement. The third factor appears to be benefits related to interactions within the organization, known as Networking. The last important factor is the efficient usage and management of time named as Idle Time Management.

➤ **Confirmatory Factor Analysis :** The parameters are estimated using the maximum likelihood method. Several other indices are used to determine the goodness of fit indices. Firstly, $X^2/df < 3$ (Tabachnick & Fidell, 2007) is considered acceptable followed by comparative fit index (CFI) > 0.90 (Hu & Bentler, 1999), goodness of fit index

Table 3. Standardized Loadings, Cronbach's Alpha, and Composite Reliability

Dimensions	Items	Standardized Loadings	Cronbach's Alpha	Composite Reliability
Job Stability (JST)	JST1	0.83	0.922	0.923
	JST2	0.90		
	JST3	0.91		
	JST4	0.77		
	JST5	0.79		
Career Advancement (CA)	CA1	0.73	0.911	0.916
	CA2	0.76		
	CA3	0.89		
	CA4	0.91		
	CA5	0.85		
Networking (NW)	NW1	0.84	0.924	0.927
	NW2	0.92		
	NW3	0.89		
	NW4	0.82		
	NW5	0.76		
Idle Time Management (ITM)	ITM1	0.71	0.859	0.85
	ITM2	0.85		
	ITM3	0.60		
	ITM4	0.74		
	ITM5	0.81		

(GFI) > 0.80 (Greenspoon & Saklofse, 1998), normed fit index (NFI) > 0.90 (Hu & Bentler, 1999), root mean square error of approximation (RMSEA) < 0.80 (MacCallum, Browne, & Sugawara, 1996), parsimony comparative of fit index (PCFI) and parsimony normed fit index (PNFI) > 0.50 (Mulaik, James, Van Alstine, Bennett, Lind, & Stilwell, 1989). Convergent and discriminant validity were done to assess and confirm the measurement as shown in Table 3.

✎ **First Order Analysis :** First order analysis was conducted using AMOS version 21.1, as shown in Figure 1. Through the first order model, four dimensions, JST, CA, NW, ITM are confirmed to be the independent predictors of the benefits of the cross - training construct. For the model fit indices for the first model, all the factor loadings are above 0.5 (Hair, Gabriel, & Patel, 2014). The results in the first order model of the construct represent $X^2/df = 3.009$, comparative fit index (CFI) = 0.919, goodness of fit index (GFI) = 0.843, normed fit index (NFI) = 0.884, root mean square error of approximation (RMSEA) = 0.88, parsimony comparative of fit index (PCFI) = 0.793, and parsimony normed fit index (PNFI) = 0.763. Therefore, the objective of confirmatory factor analysis is to check whether the data fits a measurement model which is hypothesised by the given constructs. The results indicate that the standardized loadings for each construct requirement are met considering the error term.

Also, the fit indices are based on the thumb rule required for a model fit further indicating that the proposed question is found to fit in the context of assessing the unobserved construct.

✎ **Second Order Analysis :** The second order analysis was conducted using AMOS version 21.1 as shown in Figure 2. For the main observed variable benefits of cross-training, we see that the four constructs can be used to

Figure 1. First Order Model Checking the Constructs of Benefits of Cross - Training

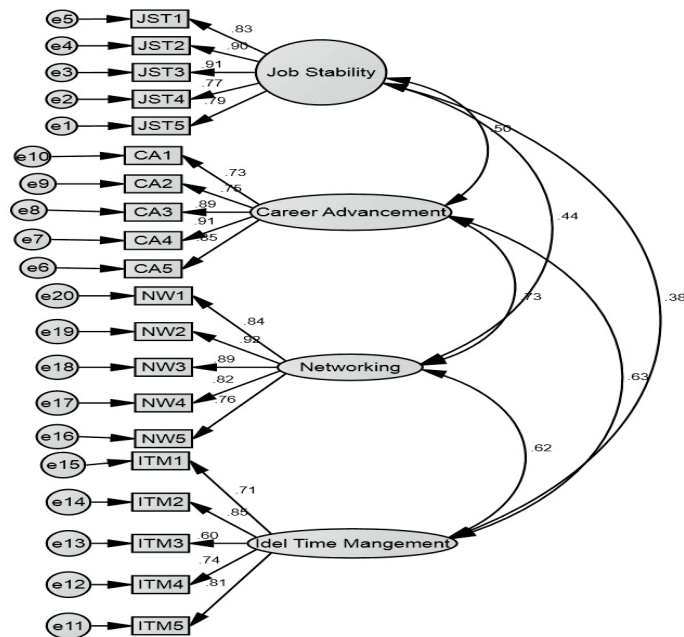
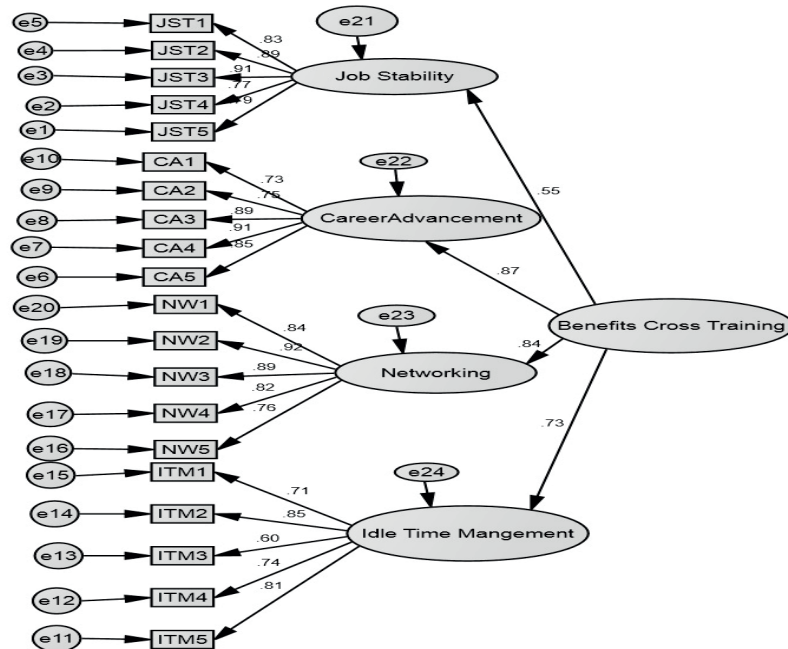


Figure 2. Second Order Model for Benefits of Cross - Training



measure the central construct. For the model fit indices for the second model, all the factor loadings are above 0.5 (Hair et al., 2014). The results in the second order model of the construct represent $X^2/df = 2.977$, comparative fit index (CFI) = 0.919, goodness of fit index (GFI) = 0.843, normed fit index (NFI) = 0.884, root mean square error of approximation (RMSEA) = 0.087, parsimony comparative of fit index (PCFI) = 0.803, and parsimony normed fit index (PNFI) = 0.772. The second order confirmatory factor analysis is done to indicate that benefits of cross - training being the main construct can be studied with the help of the sub - constructs : JST, CA, NW, ITM, which are confirmed in the first order. This second - order analysis is a statistical technique to confirm that the construct for the study purpose loads based on the underlying sub - constructs and acts as an important tool for measurement.

Theoretical and Practical Implications

Organizations implement cross-training as a progressive practice of human resource development. Both the employer and the employee will benefit from this strategy both financially and career-wise. It will also enhance the gratitude of the employees towards their companies. Cross - training would enable employees to become future managers and help them in the decision - making process. Clarity on the goal of the organization and a broader picture of the structure and its functioning makes the task easier. In the process of getting cross-trained in different duties, they get an opportunity to interact with new employees and thereby improve their network. Thus, the employees become more motivated and more empathetic. The confidence level and communication strength of the employees can thus be improved. The work experience value enhances their career development. It ensures more clarity in the work done and the employee will have an end - to - end knowledge about the job done. All these factors are essential for a manager in his/her career development process (Coleman, 2017).

Knowledge retention and knowledge transfer are also made possible through cross - training. It ensures that the knowledge is retained within the organization even when an employee leaves (Levy, 2011). Learning can be from two sources : system-based and people-based. The system-based sources include procedure documents, training material repository, online training programs, contacts database, etc. The people-based sources include networking, coaching, shadowing, experience sharing, joint decision making, practice forums, etc. (Hayward - Wright, 2009). Thus, the transfer of knowledge may result in a change in the attitude, disposition, practices and policies, development of innovative ideas, critical analysis, and logical thinking.

Cross - training can happen in several ways such as upward, downward, and horizontal. For example, employees can get trained in the role of being the head of the department for a day with adequate support. Attrition rate is not only affected by factors such as income, but also by the lack of cross - training. Cross - training and pay of employees should be considered to mitigate labour turnover, which will help organizations and individuals in achieving their objectives. Cross - training is found out to be a motivating element which will increase the loyalty of an employee and reduce the attrition rate of the organization (Abuharris, 2013).

Service organizations can use cross-training as a human resource program which will enable them in deploying cross-utilization. In recent times, insurance companies, hospitals, telephone companies, and various service operating environments have given much attention to cross-training. Cross - training grabbed recognition as a result of the well-designed cross-training programs which benefited companies in operations management and human resource.

Conclusion

A multi-skilled employee can help to maximize the productivity even when there is understaffing/ absenteeism in the organization. It might help the company in times of internal and external changes and also reduce the cost of

recruiting. Now, many multinational companies go for downsizing. During the times of economic stringency, the employees who are multi-skilled have a better chance of remaining employed. Multi-tasking/ cross - training can reduce the idle time and also meet the demands during the times of business fluctuations. Cross - training helps the employees to get a broader picture of the company and to grow within the organization.

In conclusion, key man dependency is a threat to any organization. The company is at risk when such a person goes on a vacation or decides to quit the organization if the knowledge is limited to one employee. Also, an employee tends to move out if he/she feels the work is no more challenging. Giving a more comprehensive picture of the company will also improve the team bonding. It ultimately reduces the monotony of work. Every company has a mission or shared vision, a collaboration determining the concepts for the future. Therefore, a company providing cross-training to individuals promotes competent people and creates new opportunities for employees to pursue while cultivating teamwork. Management provides a facilitator to guide and empower employees in this type of program and as a result, the responsibility of a team leader is to generate ideas, set expectations, and guide individuals to their highest potential.

Limitations of the Study and Directions for Future Research

This study has a few limitations, which can serve as a margin for future studies. First is that the scope of the study is limited only to the city of Bangalore. The future studies can be done using a larger sample size for more validity and robustness of the results. Second, the findings of the research may be limited to the banking and financial services sectors. Hence, it cannot be generalized to the other sectors. Third, only four factors namely, Job Stability, Career Advancement, Networking, and Idle Time Management have been identified. There are other benefits of cross - training which can be explored in the upcoming studies. Cross - training should always be connected to other human resource management functions such as interpersonal relationships to reap the benefits of training. And these should be implemented through sound principles and practices based upon empirical research. Training is a strategy to equip employees with the required skills to perform the present tasks. Adequate training can improve the employees' confidence and responsibilities and thereby increase the profitability of the organization. Poor and inadequate trainings are always a source of frustration for the employees involved. Effective training should also meet the personal needs of the employees. This brings in a positive culture in the organization.

Cross - training in an unstructured manner may adversely affect the employees. By assigning additional responsibilities in the name of cross-training, employees may feel that the organization is exploiting them. By not giving utmost care, employees become unfocused and overburdened with work. Extensive work on multiple types of jobs or extensive cross - training in different skills may reduce the efficiency of a worker compared to a worker who wholly dedicates to a single job. If the efficiency decreases over a period, then it is advisable not to have extensive cross-training. Organizations should never fail to provide adequate time and resources for training. The fact that people who are experts in their respective domains need to be pulled away from their regular work to train the new ones may reduce the productivity in one area. Assigning the same to someone else can affect the confidence of the employee. It may also worsen the situation when responsibilities are attached to a person who has recently learned the task than attributing it to a person who had been doing the work. Employers should ensure that this will not lead to unhealthy competition between the employees.

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APPENDIX

Constructs and Their Measurement Items

Constructs	Proposed Measurement Items
Job Stability (JST)	JST1: Cross - training offers flexibility of work. JST2: Cross - training can be adopted to handle the workload arising due to absenteeism. JST3: Cross - training helps me to sustain during downsizing. JST4: I think cross - training can bring job security in this era of automation. JST5: While maintaining a lean structure, I become a productive resource if cross-trained.
Networking (NW)	NW1: Cross - training helps me in networking across departments. NW2: Cross - training will help me in improved interaction. NW3: Cross - training helps me in better coordination and teamwork. NW4: Cross - training will help me in improving my communication skills. NW5: Cross - training would not let me shy away from different work.
Idle Time Management (ITM)	ITM1: I think providing cross-training can reduce my idle time. ITM2: Cross - training can make use of my precious time constructively. ITM3: Providing cross - training is with the intention to keep me occupied. ITM4: Cross - training helps me to reduce boredom. ITM5: Cross-trained employees would not feel job monotony.
Career Advancement (CA)	CA1: Cross - training helps me in learning new skills. CA2: Cross - training prevents stagnation in the same position. CA3: Cross - training helps in my career enhancement. CA4: Cross - training helps in taking my employability to the next level. CA5: Cross - training considers my professional growth.

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