Role of Training in Information Technology in Enhancing Employee Efficiency in Banking Sector in India

S.Swapna Sabari•AVSKamesh

Abstract: The evolution of information technology is seen as a response to the growing needs for business organizations to keep abreast with industry trends, as well as necessary needs and preferences of employees, other stakeholders. From current literature most of the studies document several factors that continue to experience positive effects relative to the banking industry’s increasing adoption of IT. Some of these factors (which play a moderating role in assuring improved performance, productivity or efficiency among employees) include work infrastructure, ease of use, enhanced coordination, skill compatibility, confidence, effective time management, the creation of trust, and higher employee returns (through improved service quality). The present paper suggest that IT implementation through training has led to skill improvements among employees and also yielded a positive, supportive work environment that has, in turn, motivated workforces towards supporting the vision and mission or banking institutions with which they work.

Keywords: Training, Banks, Employees, Efficiency, Information Technology.

I. INTRODUCTION

Organizations of all types have an imperative of upgrading the information, expertise and mentality of their representatives so as to ensure effective performance on the job. Training is the prevalent mode of executing this function and has been in practice for years across the globe. The advent of information technology added a new dimension to training to enhance the employee efficiency in a faster and more accurate matter.

A. Training

As demonstrated [1] "Preparing is efficient improvement of the information, abilities and frames of mind required by a person to perform enough a given assignment or employment". As demonstrated [2] "Preparing is the demonstration of expanding information and aptitudes of a representative for making a specific showing" [3] "Preparing is normally considered as the sorted out system by which individuals gain learning and increment ability for an unmistakable reason".

The purpose of any arrangement program is to give direction and experience to new agents to empower them to land at the necessary level of profitability in their occupations quickly and financially. For the present staff, getting ready will help make capacities to improve their show in their present occupations and it prompts the capability, to adjust new advances or strategies, and to set them up to translation of extended and higher obligations later on.

B. Representative Effectiveness

According to [4] Efficiency is, ‘doing things in the right way’. As per [5] Employees carryout the right errands (successful) in the correct way (efficient). By working proficiently, more can be delivered with same measure of info. In short," accomplishing more for lower costs a better yield and less weight" According to [6] In the article of inner assessment, Building associations from inside, Newbury Park, The viability/productivity of any association is dictated by how effectively you dole out assets so as to accomplish hierarchical objective in the correct manner. At the end of the day, how well your association changes over contribution to yield, for example, items, projects and administrations.

C. Employee Efficiency & Information Technology

Through information technology explosion, the banking industry has witnessed a paradigm change. Particularly, networked banking services have dominated the industry, coming in the wake of decreasing emphasis on branch banking [7] [8] from front to back-end tasks, many banks in the Indian context have continually applied information technology (IT). Despite this promising trend, some studies caution that the implementation of IT in the banking sector might not necessary yield automatic improvements in performance; especially on the part of human resource management [9] [10]. For these studies, employees, who constitute internal customers, are worth energizing and motivating towards the delivery of superior services to the banking institutions’ customer bases.
However, studies pointing to positive effects of IT on HR management indicate that the benefits accruing from this trend (IT incorporation and implementation) tend to outweigh the demerits. According to [11] IT promises positive effects on employee efficiency in terms of attributes such as reliability, adequacy, accuracy, and speed. What remains important to examine is whether these positive trends hold (or otherwise) for the case of selected banks in the Indian context. In the study by [12] it was noted that when banks embrace IT, there is likely to be an increase in productivity among workforce. In another study, [13] observed that technology improves the bank employees’ efficiency due to its promising provisions such as interest calculations, accurate computation of balances, automatic printing of statements, and single-point data entry. In related documentation, [14] asserted that IT improves employee efficiency and saves time through workforce support services such as those mentioned above. However, it is important to note that these scholarly observations are important and contributory to the current literature but remain over-generalized, a gap that makes it necessary to gain insights from the specific context of selected banks in India.

**D. Job Of The Employees In Adopting Information Technology In The Banking Sector**

Information technology, major stakeholders are financial institutions. As these institutions are increasingly information technology-driven, the information technology has proved important in terms of promoting business success. According to [15] information technology tends to yield business success among banking institutions because it steers desirable services, improves knowledge, and assures adaptability among employees. From these assertions, [16] concurred that information technology improves employee productivity and even efficiency because it enables them to keep abreast with changing industry demands and the needs and preferences of stakeholders such as customers and other senior leaders and managers at the institutional level.

For employees, many studies contend that they (the employees) have a pivotal role to play relative to the steering of technological adoption and implementation at the company and industry levels. As observed by [17] bank employees could support the vision of technology incorporation by acquiring knowledge towards enhancing the efficiency of banks, as well as upgrading their skills. Apart from the perceived role of employees in relation to IT implementation among banks such as those in India, other studies have focused on the degree to which IT has affected the employees; especially regarding HR management. For such studies, most of the findings indicate that IT leads to higher employee returns by improving service quality and saving time. Whether this trend holds for the case of selected banking institutions in India remains unknown, a view point that this examination looks to explore.

**II. REVIEW OF LITERATURE**

In this examination a decent writing audit doesn’t just give information about what has been done in the exploration region yet in addition qualities and shortcomings whereupon one can likewise manufacture a shrewd and intentional investigation.

Employees or human resources form crucial and internal customers for banking institutions [18] To improve service performance, most of the current literature acknowledges that favorable workforce perceptions of service are crucial [19] For studies that have examined the extent to which IT affects on employee operations, one of the issues that have been investigated entails work infrastructure. According to [20] IT incorporation such as e-banking implementation reduces repetitive banking tasks by addressing issues such as banking, hardware and networks application. Another issue that has been investigated concerns the ease of use. As documented by [21] IT implementation assures convenience on the part of bank customers while improving employee productivity or efficiency. As concurred by [22] the latter HR-related merit is achieved because IT incorporation removes location and time constraints for workforces. Time management has also been documented relative IT implementation in banking. In the study by [23] the main aim was to unearth the effect of IT implementation on time management among bank HR managers. In the findings, the study indicated that through services such as e-banking systems, significant time is saved on the part of customers and that the implementation of this IT practices paves the way for employees to assume control of their services.

Coordination forms an additional factor that has been studied in relation to the manner in which IT affects HR operations. According to [24] IT implementation in banking speeds up the work performed by employees in enhancing their coordination. Regarding the aspect of skills, [25] observed that IT implementation leads to enhanced skill compatibility among banking aspects, an outcome that was documented to be a pointer or predictor of improved employee productivity. As avowed by [26] say an additional attribute that leads to insights regarding the relationship between IT implementation and HR management (as well as the performance of banking institutions) involves competence. Particularly, the study indicated that through IT implementation, bank employees exhibit competence because they believe that they possess the required skills and capabilities to implement and learn e-banking; with the confidence also making them be part of and participate in IT implementation; especially after undergoing adequate training. Managerial support has also been observed to play a moderating role in reflecting the relationship between IT implementation and employee efficiency among banking institutions. According to [27] IT implementations makes most of the workforces to create trust while removing any location and time constraints that threaten to stall their rate of productivity. Lastly, [28] focused on the aspect of employee learning as a factor that reflects the correlation.
between IT implementation and HR management.

### III. ANALYSIS OF THE STUDY

![Conceptual model of the examination](image)

Figure 1: Conceptual model of the examination

From the above model, this study proposes that efficiency, leads to productivity in organizations. [29] study the viability of preparing projects being led by the business banks openly just as in the private portion. The region of study is obliged to the staff planning focal points of State Bank of Bikaner and Jaipur and The Bank of Rajasthan Ltd. The data is assembled through a sortout survey containing a couple of request relating to various parts of preparing program. The focal point of the investigation is essentially the assessments of the learners with respect to different parts of preparing like course term, library offices, coach, educating and PC supported program what's more, other infrastructural workplaces and the decided t regards are not actually table estimation of t, from this time forward invalid theory is acknowledged or thus there is no huge distinction in the assessment of respondent at the two staff preparing focuses.

[30] Investigated that the prerequisite for qualified and trainable specialist is seen as a noteworthy factor to battle in the overall market. This assessment was directed to make information that can be used by industry, approach maker and the specialists to make fitting getting ready exercises. According to [31] directed a conclusion review on the different parts of preparing like administration's frame of mind, choice procedure, nature of preparing, effect of preparing on profitability and individual and post-preparing appraisal in various classifications of banks in Coimbatore. A poll was defined involving different parts of preparing and feeling on the announcements was looked from 154 employees of 24 banks in Coimbatore. In their investigation of [32] talked about Davis Technology Acceptance Model (TAM), and Perceived usability, saw handiness. Based on the outcome of the study of [33] productivity, competitiveness and economic prosperity. Efficiency is a standard of employee proficiency. [34] Explored that the estimation of profitability will be estimated depending on the adequacy and effectiveness so as to accomplish precisely and really esteem. As indicated by [35] recognized three primary factors innovative progression, inspiration, and preparing are taken as autonomous variables to check the worker execution. On the off chance that representatives are roused towards their work, their presentation will be superior to anything the individuals who are inspired towards their activity. In the investigation of [36] characterized by profitability in advertising which is a blend of adequacy and proficiency, which prompts accomplish both insignificant levels, empowers firm works with low expenses of promoting and higher consumer loyalty level. The region of study is constrained to the staff preparing focuses talked about the bank workers feel mechanical development has brought effectiveness into banking tasks and had brought about the expansion of efficiency and gainfulness of bank. of State Bank of Bikaner and Jaipur and The Bank of Rajasthan Ltd. The information is gathered through an organized poll containing a few inquiries identifying with different parts of preparing program. The focal point of the examination is chiefly the assessments of the learners with respect to different parts of preparing like course length, library offices, mentor, educating and PC supported program and other infrastructural offices. This study was conducted to According to [37] efficiency is a ratio of “ideal system dependent time over total time”. In banking industries operating in similar economic and demographic environments or contexts as those in which the selected Indian banking institutions operate, this study contends further that there is likely to be a significant increase in firm profitability due to the ability of IT implementation to enhance productivity and efficiency among workforces. As indicated by [38] characterizes effectiveness in the writing of the executives as the usage of assets (work, machine, capacity& energy). He communicates that utilizing these assets, best case scenario, gets the setting aside cash and time and thus prompts improve the organization's productivity. As study reveals that, IT incorporation into HR management has led to improved user friendliness due to convenience on the part of employees (the banks’ internal customers) and the targeted customer bases. The convenience has been felt in the wake of the perceived ease of use of banking services (due to IT implementation), upon which the level of customer satisfaction has increased significantly. The reviews of these studies concur with those documented about the relationship between or the impact of IT on employee efficiency and the associated performance of.
Role of Training in Information Technology in Enhancing Employee Efficiency in Banking Sector in India

banking institutions have been positive. Given this similarity, the study infers that IT incorporation among selected Indian banks leads to improved efficiency or productivity among employees. Regarding the impact on the banks’ overall performance, the implementation of IT is also seen to motivate employees due to the technology’s associated ease of use and ability to improve the employees’ skill and pave the way for them to assume total control of banking processes in which they are engaged.

IV. OBJECTIVES

1. To study existing role of training on IT in enhancing employee efficiency in banks.
2. To analyze the use of training for employees on impact of Information Technology.

V. METHODOLOGY

Present research paper is clear type and dependent on optional information. The optional information incorporates reference books, diary, investigate papers and web.

VI. CONCLUSION

In conclusion, the evolution of this study has examined the role of training of IT implementation on employee efficiency among selected banks. The Indian financial industry is constantly experiencing a procedure of change since nineties, because of the presentation of Liberalization, Privatization and Globalization (LPG), Information Technology (IT). The procedure of money related improvement in India has pivoted viably on the advancement of banking framework.

Particularly, there is an increasing trend in the adoption and implementation of IT among employee efficiency in most of the selected banks. There is sufficient proof from concentrates to demonstrate that workers who were prepared all the time are the ones who give a better organization to the customers. To develop a fused and proactive preparing methodology there is prerequisite of intelligent corporate culture instead of impromptu programs. In an administration arranged industry, for example, banking, individuals are among the most significant resources and a bank should proficiently deal with its representatives during each period of work in this aggressive field. It is inferred that banks attempt preparing programs for their workers to build their effectiveness. Banks give preparing projects to upgrade their insight and abilities to fulfill the clients. Development of banking division in India is the consequence of gifted labor which is the result of preparing.

REFERENCES

1. Michel Armstrong(1984), A literature review on training & development and quality of work life Source : Personnel Management, Mc Graw Hill6th Edition Management.
2. Edwin B Flippo (1984) International student edition, Mc Graw-Hill International Editions Series.
3. Dale.S.Beach (2000), source: Managing People at work.
4. Drucker, P.F (1974) Management, Tasks, Responsibilities, Practices, New York: Harper & Row.
5. Doucouliagos.C. and Laroche, P. (2002) Efficiency, Productivity and Employee Relations in French Equipment Manufacturing, Cahier de recherché, 3, 1-27.
6. Gupta, S. and Yadav, A. (2017), The Impact of Electronic Banking and Information Technology on the Employees of Banking Sector. SAGE Journals, 42(4), 379-387.
7. Gupta, S. and Yadav, A. (2017), The Impact of Electronic Banking and Information Technology on the Employees of Banking Sector. SAGE Journals, 42(4), 379-387.
8. Raj, A., Akash, T. & Rao. B.N (2017) A Study on Role of Technology in Banking Sector. International Journal of Research, 4610-4622.
9. Hassan, S.U., Maman, A., & Farouk, M.A (2013) Electronic banking products and performance of Nigerian listed deposit money banks. American Journal of Computer Technology & Application, 1(10), 138-148.
10. Rajesh & Palpandi (2015) A Study on Impact of Information Technology in Banking Sector with Reference to Southern Tamilnadu. International
11. Hosein, S. S. M. (2013). Consideration the effect of e-banking on bank profitability: Case study selected Asian countries. Journal of Economics & Sustainable Development, 4(11), 112-117
12. Jain, R. K. & Natarajan, R. (2011). Factors influencing the outsourcing decisions: A study of the banking sector in India. Strategic Outsourcing: An International Journal, 4, 294-322
13. Jani, M.J & Raval, B.M. (2012). An analytical study of employee’s productivity in some selected nationalized banks in India. Indian Journal of Applied Research, 1(9), 19-20
14. Kanayi, A. (2012). Building tomorrow’s enterprise: The role of technology in building sustainable banking. Finacle, Infosys Ltd. Bangalore, India
15. Kaur, N& Bhutia, A. (2016). Productivity in Indian banking sector – A study of SBI group. International Journal of Business Management and Scientific Research, 19, 79-93
16. Khan, S. (2017). Technological Change, Financial Innovation, and Diffusion in Indian Banking Sector – A Move towards the Next Orbit. International Journal of Scientific Research and Management, 5(7), 6075-6091
17. Khrawish, H.A. & Al-SA'di, N.M. (2011). The impact of e-banking on bank profitability: Evidence from Jordan. Middle Eastern Finance & Economics, 13, 142-158
18. Kuchara, V. (2012). A Study on Customers’ Perception towards Internet Banking at Ahmedabad City. Indian Journal of Research, 1, 83-85
19. Laudon, K. C. & Laudon, J. P. (2012). Management Information Systems, Managing The Digital Firm (12th Ed.). New Jersey: Pearson Education.
20. Lerner, J. & Tufano, P. (2011). The Consequences of Financial Innovation: A Counterfactual Research Agenda. NBER Working Paper, 16780
21. Marjushree, S. (2014). An implementation of Core Banking Solution with special reference to SBI, Shivanmooga. Sai Om Journal of Commerce and Management, 1, 25-34
22. Mermod, A. Y. (2011). Customer's Perspectives and Risk Issues on E-Banking in Turkey: Should We Still be Online. The Journal of Internet Banking and Commerce, 16
23. Mohan, P. and Madhu K. (2014). Information technology and its role in Indian banking sector. International Journal of Business and Administration Research Review, 2(7), 1-7, 2014
24. Nair, N. (2014). Role of Information Technology in Banking Sector in India. IBMRD's Journal of Management and Research, 3(1), 334-346
25. Nayak, N., Nath, V. & Goel, N. (2014). A Study of Adoption Behavior of Mobile Banking Services by Indian Consumers. International Journal of Research in Engineering & Technology, 2, 209-222
26. Obeng, A.Y, & Mkhize, P. L. (2017). An exploratory analysis of employees and customers’ responses in determining the technological innovativeness of banks. The Electronic Journal of Information Systems in Developing Countries, 80(1), 1-23
27. Patel, H. & Pithadia, V. (2013) Impact of globalization on Indian banking sector. International Monthly Refereed Journal of Research in Management and Technology.
28. Praful, S.G (2013) Customer Perception towards Products and Services of State Bank of India with Special Reference to Yavatmal District. International Journal of Commerce, Business and Management, 2, 194-201
29. Kavita Rani, & Diksha Garg(2014), A Study on Training and Development in
Public Sector Banks, Research Scholar, Kurukshetra University, Kurukshetra, International Journal of Management and Social Sciences Research (IJMSSR), Volume 3, No. 1.

30. John W. Budd & Alexander J. S. Colvin (2004) Improved metrics for workplace dispute, resolution procedures: Efficiency, Equity & Voice.

31. Kristina Palckova (2016), University of Zilina, Motivation, Performance and Efficiency.

32. Rupanjali Nath, Kanika T Bhland Geetika T Kapoor (2013), Factors influencing IT Adopting by Bank Employees: An Extended TAM Approach, Vikalpa, volume 38, NO 4.

33. Asare Y Obeng, Peter L. Mkhize (2017) University of South Africa, An Exploratory Analysis of Employees and Customers Responses in Determining the Technological Innovativeness of Banks, www.ejsdc.org.

34. Parastoo Roghaniani, Amran Rasli Hamed Gheysaria, Productivity through Effectiveness and Efficiency in the Banking Industry, ELSEVIER (2012).

35. Muhammad Imran, Nadeem Maqbool & Huzaifah Shafique (2014) Impact of Technological Advancement on Employee Performance in Banking Sector, International Journal of Human Resource Studies ISSN 2162-3058 2014, Vol. 4, No. 1.

36. Jagdish N. Sheth, Rajendra S. Sisodia (2002), Marketing Productivity Issues and Analysis Journal of Business Research 55, 349-362, ELSEVIER.

37. Matthew O. Jackson (2003), A Survey of Models of Network Formation: Stability and Efficiency * Revision; November 29, 2003 appears as Chapter 1 in the volume Group Formation in Economics: Networks, Clubs, and Coalitions, edited by Gabrielle Demange and Myrna Wooders from Cambridge University.

38. Chan, F.T.S (2003), Performance Measurement in a Supply Chain, the International Journal of Advanced Manufacturing Technology, ISSN: 0268-3768 (Print) 1433-3015 (Online)

AUTHORS PROFILE

1. S. Swapna Sabari, Research Scholar, KL Education Foundation, Guntur.

2. Dr. A. V. S. Kamesh, Professor, KL Business School, KL Education Foundation, Guntur.