



IMPROVING GLOBAL COMPETITIVENESS IN NON-LIFE INSURANCE INDUSTRY THROUGH TRAINING AND DEVELOPMENT

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ABSTRACT

India remains the most competitive country in South Asia, appearing at number 40 in the Global competitiveness ranking of 137 countries by the World Economic Forum (WEF). To further improve the global competitiveness Insurance industry plays a major role. As the Indian non-life insurance sector is seeing the vibrancy by various positive activities like IPO of General Insurance Corporation of India oversubscribed by 1.37 times and IPO of New India Assurance in process. For further improving and sustaining the competitiveness training and development will play a major role in non-life insurance industry in the country. Thus this research paper focuses on various suggestions on training and development factors which can primarily help the industry and the companies to grow. The suggestions have been framed on the basis of qualitative research on the literature review and the survey which was conducted in four major cities of Gujarat state. The selection of important factors of training and development has been carried through two pilot surveys. Cross comparison has been carried out between the literature review which focuses on training and development activities in various industries and survey

which focuses training and development activities in non-life insurance industry. Thus the research paper would help the companies in framing various training and development programs, which would in return help the company and the industry to be more competitive.

Key Words – Training, Development, Non-life Insurance, Recommendations

1. Introduction

The coming decade is going to be very important for India. If India is able to grow at the rate of 8-9 per cent per annum, India's per capita GDP will grow from the current level of \$1800 to \$8,000-\$10,000 by 2025. Only then will India graduate from being a low income to a middle income country. Achieving, maintaining and sustaining such high level of growth, the country needs many things. And, skill development and training is one prime factor. The need of the hour in India is to rise above mediocrity and equip our young guns with real, practical and valuable skill sets that improve their employability, not only in India but also overseas. To achieve a global competitiveness all the entities – certification bodies, government and privately owned educational institutions and industry work together to impart the necessary skills to our young population. Our youth working in the insurance sector is the biggest strength and by training them, they will be in a position to increase the financial literacy in the country which will further boost the Indian economy.

2. Training and Development in Non-Life Insurance Companies

Training and Development (T&D) focus on changing or improving the knowledge, skills and attitudes of individuals. Training typically involves providing employees the knowledge and skills needed to do a particular task or job, through attitude change may also be attempted. Developmental activities have a longer term focus on preparing for future work responsibilities, while also increasing the capacities of employees to perform their current jobs. T&D activities begin when a new employee enters the organization, usually in the form of employee orientation and skills training. Once new employees have become proficient in their jobs, HRD activities should focus more on developmental activities – specially, coaching and counseling. HR professional are also responsible for coordinating management training and development programs to ensure that managers and supervisors have the knowledge and skills necessary to be

effective in their positions. For a company to gain a competitive advantage, its training has to involve more than just basic skill development. That is to use training to gain a competitive advantage, a company should view training broadly as a way to create intellectual capital. Intellectual capital includes basic skills, advanced skills, an understanding of the customer or manufacturing system, and self-motivated creativity.

Indian insurance is a relatively young industry which coupled with the rapid growth has increased the demand for trained workforce with specific skills in sales, operations, product design and management. The future growth of the industry will to a large extent depend on the supply of trained manpower. Insurance is a difficult product to sell owing to the financial complexity, low financial literacy and lack of awareness among the consumers of the need for such a product. Two major areas of concern are instances of mis-selling and non-settlement of claims. Moreover, the specialized needs of the industry in underwriting, actuarial, assessment and risk management require investment in training and development.

Training has a vital role to play in all spheres of human activity. It is an enabling function helping individuals to learn and develop to reach their full potential, thus enhancing the performance of the government, industry, business, trade etc. to which they belong. In order to ensure that the training achieves its objective fully, insurance players should look upon training as a long term investment. The training manager should be given his due place and not pushed to the back seat, as it often happens, and given the freedom to play his role. The insurance industry is one which requires all its practitioners to keep pace with the changes, which means that ongoing training and exposure to global developments in insurance are highly desirable. Therefore, the perception in the development of any insurance training program must also propose a strategy for continuous learning as an integral policy on training in insurance.

3. Literature Review

The researcher has tried to focus on training and development activities over the past 20 years starting from 1995. For better understanding of the training and development activities the researcher has identified the crux of almost 100 research papers. Out of these papers studied, the researcher has identified 19 broader topics. These broader topics were put in a table which first mentioned the topic followed by 20 years (divided in 4 parts each consisting of 5 years ie., 1995-

2000, 2000-2005, 2006-2010, 2011 onwards). The topics which were included in the summary were as under:-

S. No	Summary of Topic	Year and Author	GAP
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Thus the table gave a better understanding of the topic and the authors who have studied the same over the period of time. Thus the literature review gives a better understanding to the training and development activities in the form of various important topics followed by the name of the authors who have touched upon the said topic. Depending on the summary of the topics the researcher have tried to identified the gaps specific to Non-life insurance sector

4. Plan of Work and Methodology

The type of research carried an exploratory research with literature review. On the basis of the literature review the findings of the same were in the form of a gaps pertaining to non-life insurance companies. Eight gaps were identified through literature review. These gaps are as under:-

1. Information technology plays a vital role in training the professionals. Over the period of time the technological learning has become the part of training. Computer based training life online learning, intranet, Mobile-learning has become the basic standard as and can provide real time feedback to remote locations. The gap from study is to find the role of IT role in training for non-life insurance companies
2. Find out the positive effects of training and development in the non-life insurance companies. It has been earlier found from the research that there is a positive effect of training and development like reduction in attrition rate, employee development aspect (job satisfaction, operational autonomy, technical knowledge, quality of work) increase in overall profile level of managers, increase in productivity, more committed to achieving goals and objectives and thus creating organizational commitment
3. Find out what type of delivery mechanism is used for training and development programs in non-life insurance companies. There are varied types of delivery mechanism which include case studies, group activities, presentations, group projects and informal T&D

practices for entry level graduates. Development should include job assignments and linking PMS to developmental opportunities. It has been seen that usually there is a combination of virtual and classroom methodology to make the sessions more lively

4. Find out the types of evaluation methods used for training and development in non-life insurance companies. Various methods have been introduced to evaluate the training – T&D through setting right objectives, T&D audit at 3 levels. It has been found that evaluation of training program is neglected or it is only at reaction level. It is not matured to a substantial level
5. There are lots of variables which affects training and development in the organization. Some of them are size and number of managers, type of training delivery mechanism, experience of trainers, perception of employees towards training, financial resources, support from managers providing opportunities for participants to influence the program, content of training etc. Find out which are the basic variables which affects the training and development in the non-life insurance companies
6. Trainers should identify certain areas for training activities. They should identify correct training needs and exploring different training delivery mechanism and training based on analysis of cost and benefit. The gap is to find out the competencies needed for trainers in non-life insurance companies
7. In the past the authors have tried to find whether the transfer of training at the workplace is happening or not, or tried to find the factors that influence transfer of training. It has been found that transfer of training is easy for technical and communication skills but difficult for decision making capability. Organizational activities, individual, educational, institutional and environmental factors influence transfer of training. Training activities before, during and after training significantly relate to transfer of training. The gap in non-life insurance is to find out the factors that influence and relate to transfer of training programs
8. The gap is to find the various key activities pertaining to training and development in non-life insurance companies. In most of the companies various activities can be broadly classified as identification of training needs, design and implementation, transfer and evaluation, trainer satisfaction, training contents, training session, i.e., basically broadly classified into pre training, during training and post training activities

4.1 Pilot Survey

The above gaps which are identified were further analyzed and were put in form of questions for conducting a basic pilot survey. Pilot survey was conducted on eight questions through interviews. The questions were asked to executives of Ahmedabad and Gandhinagar branches of non-life insurance were as under-

Q1. What are the key activities during and after the training programs?

Q2. Who are the trainers for the training programs?

Q3. How is training delivered in the company?

Q4. What are the basic variables that affect training in the organization?

Q5. Does the learning's from various training transferred to the workplace?

Q6. What are the positive effects of T&D?

Q7. How is training evaluated?

Q8. How is IT helping in implementation of Training and Development?

The response which was collected was basically from 8 various topics. Basically it was found that training has a positive impact on the employees of the companies. Most of the companies undergo various training programs for various levels of the employees and tries to teach them according to the market requirements. Majority of the companies implement the training programs without need assessment. They have more of product training by in-house trainers. Theses trainers use class room training for majority of the training programs. Evaluation of the training is restricted only to response sheet and the use of Information technology is widely seen in implementing training.

The pilot survey which was conducted for 18 employees of non-life insurance companies had helped in consolidating the questionnaire for final pilot survey. The six basic factors which have

been considered for the final pilot survey has been taken from the gap which was identified in the literature review and from the base pilot survey of 18 employees. The six major factors that have been considered in the questionnaire are Need assessment, Designing and Implementing, Transfer of training to the workplace, Positive effects of training, Training evaluation and Impact of IT in training. On the basis of the literature review and base pilot survey these factors were further divided into sub factors and various statements were formed which was put on the likert scale of 7.

Pilot survey for validating the questionnaire was carried out in Ahmadabad and Gandhinagar cities and the survey of 30 employees of non-life insurance companies was undertaken in the month of September and October 2015

The responses of these 30 employees in the final pilot survey have been on the positive side for the companies. On the likert scale of 7 majority of the responses were for 5,6,7. Thus the gaps which were identified in the literature review and further discussed with 18 employees have been validated through final pilot survey.

4.2 Final Survey

On the basis of the validated final pilot survey, the researcher has conducted the survey in four major cities of Gujarat State. Out of 24 major non-life insurance companies, the researcher has selected major 15 companies on the basis of the total premium collected in the financial year 2015-2016. The survey had been conducted in the month of April, May, June 2016. The survey has been carried for 371 employees (Ahmedabad 86, Baroda 93, Rajkot 88, Surat 98) of non-life insurance companies. The researcher has tried to see what percentages of responses are for 4,5,6,7 likert scales for each of these factors. The average percentage of all the four cities has been taken by the researcher. The responses for 1,2,3 has been very less by the respondents and thus the researcher has neglected the same and analyzed the other likert scale response.

5. Recommendations and suggestions

The analysis of the final survey was compared with the literature review. In the literature review majority of the training and development activities was carried in other industries. Thus the analysis of non-life insurance companies was compared with the literature review of other

industry. Depending on this comparison, varied recommendations and suggestions has been made by the researcher on the six basic factors for practicing training and development activities in non-life insurance companies.

Recommendations on Basic Factors of Training and Development of Non-Life Insurance Companies and Other Companies

5.1 Training Need Analysis

Basic understanding of Training Need Analysis - Need analysis is a process by which an organization's training needs are identified and articulated. It is the starting point of the training process. Need analysis can identify an organization's goals and its effectiveness in reaching these goals. It further identify discrepancies or gaps between employees' skills and the skills required for effective current job and future job performance

Non-Life Insurance Companies as per survey – In the non-life insurance companies the training need are happening on a systematic basis. 55% of the total respondents have agreed or partially agreed to a systematic need analysis of the training. 9% of the respondents have strongly agreed to a systematic need analysis at the company. 28% of the respondents are neutral on this statement. As the training has to be provided to the employees, thus the requirements of the employees have to be considered. 55% of the respondents have agreed that the requirements of the employees are considered in some or the other way. 30% of the respondents are neutral. For identifying the need analysis of the employees, performance appraisal data has to be considered. In the non-life insurance companies, only 29% of the respondents have agreed that the companies are considering the performance appraisal data for need analysis. 35% of the respondents are neutral to this statement. Regarding the individual's job related skills and abilities for the need analysis, 33% agree that it is considered by non-life insurance companies. 30% of the respondents are neutral.

Other companies as per Literature Review – For the individual employee need analysis, performance appraisal is considered to be a very important instrument. More than one method is used for need analysis at the individual level and at the organization level. Need analysis for the training and development are proactively initiated by managers, employees do not exhibit training proactively. Once the list of the training need is identified, it must be examined with organizational goals and constraints.

Important Recommendations – For identifying the need analysis at the employee level other companies give a very important focus on performance appraisal data. If the performance appraisal data is considered it will justify the employees needs also. In non-life insurance companies as per the data collected only 38% of the employees are considering the performance appraisal data for need analysis. Performance appraisal data will lead to job related skills and abilities and thus the individual need analysis can be carried out in a systematic manner.

5.2 Training Designing and Implementation

Basic understanding of Training Designing and Implementation – Depending on the need analysis the basic objectives of the training will be identified which further leads to select the trainer, select the methods and techniques for the trainer and selection of trainer will be carried out. Depending on all this, the schedule of the training program will be informed to all the stakeholders of the training program. Depending on the design of the training program, the implementation of the program will be carried out.

Non-Life Insurance Companies as per survey – 33% of the employees are overall happy with the training program which is conducted in the non-life insurance companies. 32% of the respondents agree that there has been an involvement of the participants in suggesting various methods of training. 27% of the respondents are neutral on the statement that the practical training is provided on the basis of the objectives. 29% of the respondents are neutral on the delivery mechanism is according to the requirements of the trainees. 23% of the respondents agree that majority of the training is through classroom and in the same some static media are used. 30% of the respondents are neutral on the statement that practical training is provided through on the job training. 53% of the respondents agree or partially agree that some kind of materials is send prior to the training program

Other Companies from Literature Review – Trainers should have a better understanding on the employees' training objectives so that the implementation can be carried out with regards to the competency requirements of the employees. Majority of the trainings are focused on the front line staff. Team leaders, supervisors and managers have fewer opportunities for the training programs. Care is taken to customize the training program so that preference, values and needs

of the participants are considered. Millennial's should be addressed when the training is to be provided to these groups of employees. Higher investments in training is foreseen in the future and larger companies have greater expectations in that direction

Important Recommendations – In designing the training programs, non-life insurance companies are not giving more importance to the participants. In other industry it does happen and care is taken to customize the program depending on the preference and needs of the participants. Thus the participants should have a greater role in designing the training program and selecting the method of the training program.

5.3 Transfer of Training to the Workplace

Basic understanding of Transfer of Training to the Workplace – The main goal of training is to ensure that employees perform their jobs very effectively. In addition to learning and retaining new materials, employees must also use it on the job to improve performance. Positive transfer occurs when job performance is improved as a result of training. Zero transfer occurs when there is no change in job performance and negative transfer occurs when job performance is worse as a result of training.

Non-Life Insurance Companies as per survey – 34% of the respondents are agreeing that the usage of skill by the colleague in affecting the transfer of training to the workplace. Employees after the training program are in a position to see how those new trainings are implemented by the colleague and are in a position to transfer the learning to the workplace. 33% of the respondents are neutral on the statement that the ability to coach one another is helping the participants to transfer the training. 34% and 33% of the respondents are respectively agreeing that the transfer of training towards decision making training programs and technical programs happens. 31% of the respondents are agreeing to the statement that the organization is not the constraint in transferring the training program to the workplace.

Other Companies from Literature Review – Transfer of training is influenced by pre-training activities, during training and post training activities. Factors that affect transfer of training are individual, education, institutional and environment.

Important Recommendations - Individual is one of the main factors for considering the transfer of training to the workplace. This can be carried out by coaching one another and by seeing how the new learning's are implemented by the other colleagues in the organization. With reference to education, decision making training programs has a little higher effective percentage when compared to technical training programs in the non-life insurance companies. Regarding the institutional and the environment, 29% of the respondents are neutral on the statement that organization is not a constraint for transferring the trainings at the workplace.

5.4 Positive effects of training

Basic understanding of positive effects of training - Companies can get the rewards of providing training for their employees because well-trained workers help increase productivity and profits. Investing in employees training should improve worker retention rate, customer satisfaction and creativity for new product ideas. Effective training saves labor by reducing time spent on problem solving and saves money in the long run by producing a better workplace

Non-Life Insurance Companies as per survey – 38% of the respondents completely agree to the statement there has been an overall increase in the profile of the employee with performance improvement and the same is possible due to training. 38% of the employees have agreed that there has been an improvement in employee development aspect of job satisfaction. 39% agrees that training improves learning aspect of job performance and technical knowledge. 39% of the respondents agree to the increase in the customer satisfaction. Only 30% agrees that training improves with the organizational commitment.

Other Companies from Literature Review – Training programs have increased the emotional intelligence which has further boosted the business performance of the employee. Training has reduced the attrition rate especially for the pharmaceutical sector. The outcomes of younger participants are on the proactive side with compared with the older participants. The positive effective of the induction training program is much more related to the contents of the induction program. Employee training is one of the parts of HRD practices and has been observed that training was moderately effective in Indian organizations across the various sectors. Line managers are able to attach various factors like having a personal sense of achievement, having self-respect, striving to achieve your own goals, being competent in daily life with the training.

Training improves the drive; initiative and quality of work of the employees thus assist them to be more committed to achieving the goals and objectives of the organization

Important Recommendations – training has a moderate effect in varied sectors and that has been seen in non-life insurance companies. 35-38% of the respondents are completely agreeing on the positive effects of the training program. For increasing the same non-life insurance companies have to boost the emotional intelligence of the employee which is further increasing the business performance of the employee. The training should be such that the sales staff is able to link the training program with having self-respect, having a personal sense of achievement, achieve own goals etc. These will be the training program to have a positive effective which further can be linked to the company and to the employee's effectiveness.

5.5 Training Evaluation

Basic understanding of Training Evaluation – It is the systematic collection of information necessary to make effective training decisions related to the selection, adoption, value and modification of various instructional activities. Evaluation is conducted to help managers, employees and training professionals make informed decision about particular programs and methods.

Non-Life Insurance Companies as per survey – Once the training is over, they have been provided with the time to reflect and plan the improvement learnt in the training program. 38% of the respondents agree to this statement. 42% of the respondents mention that the seniors do provide with the right climate to implement with the new ideas learnt in the training programs. 39% of the respondents agree that the companies are positive if the feedback is provided by the employees on the training program. 44% of the respondents agree that the employees are asked for the feedback immediately after the training program.

Other Companies from Literature Review – Objectives of the training must be matched with the evaluation of the training programs. HR professionals should deliver the training based on the analysis of the cost and benefits of current methods of training. Evaluation basically confines to collecting the feedback from the trainees, measuring the number of employees trained, training costs, training days, but not impact measures. Training should be evaluated with ROI in mind and thus it will be perceived with more credible light.

Important Recommendations – Evaluation of the training programs should be carried out by finding the impact measures. By taking the basic feedback from the respondents is not appropriate, evaluation should be beyond the basic feedback/reaction to the impact factors. These impact factors should be associated with the objectives of the training program.

5.6 Information Technology in Training

Basic understanding of Information Technology in Training - Information technologies have affected every aspect of human activity and have a potential role to play in the field of education and training. The need of new technologies in training process grows stronger and faster. The information age becomes an era of knowledge providing sound and unmatched feasibility for discovery, exchange of information, communication and exploration to strengthen the training process. Information technologies help in promoting opportunities of knowledge sharing throughout the world. These can help the trainees and trainers having up-to-date information and knowledge. Accurate and right information is necessary for effective teaching and learning; and information technologies are “set of tools that can help provide the right people with the right information at the right time.”

Non-Life Insurance Companies as per survey – 38% of the respondents agree to the statement that in the nonlife insurance company’s information technology is used for providing training materials to the participants. 41% of the participants have informed that the training programs are implemented through online learning and intranet. 42% of the participants agree that their views are taken into consideration when implementing the training through information technology.

Other Companies from Literature Review - The top level of management requires more of attitude IT training, middle level needs more of knowledge IT training and lower level of management requires skills IT training. Intranet that it is the tool which can provide real time feedback and thus makes it easier to implement training and development initiatives. For improving the learning path a combination of virtual and classroom methodology is the way forward to build a skilled workforce. The top level of management requires more of attitude IT

training, middle level needs more of knowledge IT training and lower level of management requires skills IT training.

Important Recommendations – The non-life insurance companies should be increasing the use of information technology to a greater extent. Only 40-42% of the employees are agreeing on the statement. For a learning path there has to be a combination of informational technology and classroom method to build a skilled workforce. In the non-life insurance companies depending on the hierarchy, the type of information technology should vary.

Conclusion

Our youth is our biggest strength and by training them in various sectors, we can instill dignity for labor in the minds of Indians. The world today is highly volatile and changes are taking place at a rapid pace and thus, old skills are becoming redundant at an alarming speed. The trends which earlier lasted for decades, now last only for a couple of years. Fostering the ability to scan the skills needed for the future, and developing the attitude of learning and development is what is required in order to sustain in the world of economics today. This research paper gives a basic understanding to various factors to organize systematic training in the nonlife insurance sector.

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Questionnaire for

Assessment of Training and Development Practices in Non-Life Insurance Companies with Special Reference to Gujarat State

- 1) How many years of experience you have in general insurance companies? _____

- 2) Since how many years you are working with this organization. _____

- 3) In one year how many training programs you have undergone in this company. _____

- 4) Overall rank your satisfaction of training programs in this company
Rank between 0 to 10 (0 being least satisfied and 10 being highest satisfied) _____

From Question 5 to question 10 select anyone option for the statements

- 1 = Strongly Disagree

- 2 = Disagree

- 3 = Disagree Somewhat

- 4 = Neutral

- 5 = Agree Somewhat

- 6 = Agree

- 7 = Strongly Agree

5. Give your response regarding Training Need Analysis							
Select any one from the following options for the statements.	Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree
	1	2	3	4	5	6	7
Identification of training need is done on systematic basis							
Training programs are designed after considering the need and requirement of employees							
Performance Appraisal data is taken into consideration while assessing training needs							
Individual's job related skills and ability is considered in accessing training needs							
Employees participate in determining the training they need							
There is a process for assessing organization training needs and individual needs							

6. Give your response regarding Training Designing and Implementation							
Select any one from the following options for the statements.	Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree
	1	2	3	4	5	6	7
You are happy in the way training program is conducted in your organization							
Employees are involved in suggesting various methods of training							
Employees are informed about various objectives of training programs							
Training materials are send prior to the participants before starting of the training							
Implementation of practical training are provided according to the objectives of training							
Delivery mechanism is according to the requirement of participants							
Majority of the training program is implemented through classroom training with some kind of static media like ppt							

Majority practical training is implemented through On-The-Job training							
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7. Give your response regarding Transfer of Training to the workplace							
Select any one from the following options for the statements.	Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree
	1	2	3	4	5	6	7
The earning and transfer of training is happening at the workplace							
Usage of skill by the colleague affects you in transferring the skills learnt in the training program							
The ability to coach one another is helping the participants to transfer the training to the workplace							
Transfer of training to the workplace is happening for decision making training programs							
Transfer of training to the workplace is properly happening for technical and communication skills							
Organization is not a constraint for transferring of training to the workplace							
Training for the young generation are conducted in a different way when compared to other age group of employees							

8. Give your response regarding Positive Effects of Training							
Select any one from the following options for the statements.	Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree
	1	2	3	4	5	6	7
Training has a positive effect on employees and reduces the attrition rate							
Training increases an overall profile of employees with their performance improvement and productivity							
Training improves employee development aspects of job satisfaction and career success							
Training improves the learning aspect of job performance and technical knowledge							
Training improves customer satisfaction							
Training gives a focus on achieving goals and objectives for the employees							
Due to training, employees have a positive impact on the organizational commitment.							

9. Give your response regarding Training Evaluation							
Select any one from the following options for the statements.	Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree
	1	2	3	4	5	6	7
Post training employees are given some time to reflect and plan the improvement learnt in the training							
Seniors provide the right climate to implement new ideas acquired during training							
Employees can give feedback on training to the management							
Employees are asked for the feedback immediately after the compilation of the training program							

10. Give your response regarding Information Technology in Training							
Select any one from the following options for the statements.	Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree
	1	2	3	4	5	6	7
Information technology is used for providing training materials to the participants							
Training programs are implemented through online learning and intranet							
When implementing training through information technology the characteristics (age, education qualification, computer literacy) of participants are kept in mind							

Personal Details

Name:- _____

Gender: Male Female

Currently working with which department _____

Current position in the company _____

Age: _____

Qualification. _____

Contact Details: Mobile _____ E-Mail _____