

A Study on Evaluating the Effectiveness of Training in Public Sector Banks

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Abstract

Training is a planned and organized activity to impart skills, techniques and methodologies to employees. It is a part of the Human Resource Development Programme which is regularly and continuously carried on along with the other human resource activities, such as recruitment, selection and compensation. Therefore, effective training programme contributes to improve employee efficiency and productivity. After globalization and privatization, lot of competition exists between banks- both in Public and Private Sector necessitating quick and efficient services supported by innovative products and services. This scenario opened up the need for training to the bank employees to adapt to changes and to contribute for efficient service to customers. The objective of this study is to evaluate the effectiveness of training. Quantitative method through a questionnaire survey is conducted for data collection wherein well structured questionnaires are distributed to trainees. The study is carried out in Mysore district.

Keywords: *Training, Effectiveness of Training, Evaluation of effectiveness, HRD in Banking sector, SBM*

Introduction:

Training is an essential part of learning process in an organization wherein an employee/worker acquires practical knowledge and skill to perform the assigned job efficiently. Any training programme should be designed in such a way to instruct the step by step process of performing every activity of a job. Before designing an ideal training programme, a thorough study of every job and its contents is necessary. A systematic approach to find out the different ways and means of performing every task is necessary for designing an effective training programme.

Training is considered as a value addition to the existing knowledge and skill of an employee. **Noe & Schmitt (1986)** are of the opinion that “Effectiveness goes to the heart of what training and development are all about in an organization: giving employees the knowledge and skills they need to perform their jobs effectively”. According to **Brinkerhoff (2005)** “Organizations can no longer afford to provide training that has not been evaluated for its contribution to the organization’s strategic goals and mission and its effectiveness and use on the job to achieve those goals”. The aim of any training programme is to enhance the level of performance of the people in the changing work environment. Whenever changes take place it is needless to say that a training programme should be designed to match the circumstances. This indicates that the changing work scenario necessitates revision of the training modules to educate the employees and provide them with additional knowledge and skill to adapt themselves to the changes.

Newly recruited employees require training so as to perform their task efficiently. Instruction, guidance, coaching and other factors helps them to handle jobs competently.

1. Training is necessary to prepare existing employees for higher level jobs. In this era of technological changes training is an absolute necessity.
2. Training is necessary when a person moves from one job to another.
3. Training is needed to make employees more productive and useful in the long run.

Therefore, Training is an important part of Human Resource development process of an organization. In India the banking industry becoming more competitive than ever, private and public sector banks are competing with each other to perform well. Since globalization, enormous amount of changes have taken place in banking industry in terms of its products and services. For instance, RBI has been keeping in pace with the developments and introduced the electronic clearing service (ECS) followed by the electronic fund transfer system. Even though private sector introduced **ATM** initially, **cash deposit machine** was first introduced by public sector. Product and services offered varies from public to private sector banks. Therefore, the growing acceptability of various electronic modes by banks necessitates the bank employees to attain such knowledge through training programmes.

Delivering a training program is not enough; the cycle does not end there. Measuring the effectiveness of training programs gives a realistic idea of effectiveness. The most widely used tool to measure the effectiveness of training is Kirkpatrick's four level model, which is also for evaluating the impact of training programs on short term or long term goals of the organization

Without evaluation of training effectiveness, organizations do not know whether wisely amount spent on training or not, and consequently whether to continue, modify or stop a program (**Kaufman et al. 1995**). Most evaluations of training is built upon the assumption that a well-designed and conducted training program will lead to positive reactions from participants, their learning ability about the training content, a change in their behavior on the job and organizational performance improvements (**Ostroff 1991; Kirkpatrick 1994**). Evaluation often starts with an end-of-course reaction evaluation to assess the usefulness, appropriateness and contributions of the training content, methods and resources from the perspectives of the trainees.

Training evaluation objectives and benefits:

The primary and overriding objectives of the evaluation of training initiatives should be to collect data that will serve as a valid basis for improving the training system and maintaining quality control over its components.

It must be emphasized that the training personnel should be committed to evaluating the effectiveness of their initiatives. Several potential benefits result from evaluating training programmes:

1. Improved accountability and cost effectiveness for training initiatives which might result in an increase in resources
2. Greater credibility for the training staff to include information to redesign current or future initiatives
3. Increased knowledge and expertise in the development and implementation of training initiatives
4. Formal corrective feedback system for developing strengths and weakness of training participants
5. The ability to modify the training initiative based on feedback gained through ongoing evaluation.

Every training program must be evaluated since there is no alternative way of ensuring that investment on training are worthwhile without doing evaluation. Evaluation is a difficult process to do well but it must be attempted in order to improve the standard and effectiveness of the programs being offered (**Aminuddin, 1997**). It must occur throughout the training program in order to achieve training goals. The experts of training evaluation believe that the evaluation is not just another element to the training program but must be incorporated within any training process in order to examine the effectiveness of the training program. As such, training evaluation cannot be ignored.

Training evaluation has provided numerous benefits which all training practitioners and academics alike agree. According to **Philips (1996)**, training evaluation can help: (i) to determine whether a program is accomplishing its objectives; (ii) to identify the strengths and weaknesses of HRD program, which can lead to changes, as needed; (iii) to determine the cost-benefit ratio of HRD program; (iv) to decide who should participate in future HRD programs; (v) to identify which participants benefited the most or least from the program; (vi) to gather data to assist in marketing future programs; and (vii) to establish a database to assist management in making decisions. Likewise, Kirkpatrick and Kirkpatrick (2006) suggested three key benefits of evaluating training programs: (i) to justify the existence and budget of the training department by showing how it contributes to the organization's objectives and goals; (ii) to decide whether to continue or discontinue training programs; and (iii) to obtain information on how to improve future training programs.

Review of Literature:

The literature reviewed mentioned below brings out various dimensions of study and research conducted. There are a number of studies concerning training and development, effectiveness of training and its significance.

Donald L. Kirkpatrick (1997), Evaluation, Training and Development Handbook approached its, evaluation process in a more logical way. The author emphasized that while evaluating training, instead of just studying the reactions of the trainees, the study could be carried out in four different levels viz., i.e., reaction, learning, behaviour and results. The author's guidelines and discussions on each level of evaluation of training are worth mentioning.

Shishupal Singh Badhu and Karunesh Saxena (1999), Role of Training in Developing Human Resources is another work of relevance. In this, the authors concluded that an organization should have well-defined training policy as well as training manual and training should be made an ongoing process. Regarding the executive development programmes the authors have concluded that, these programmes have been found to be useful in improving the productivity, efficiency and effectiveness of managers. The authors have suggested that these programmes should be included as an integral part of the training programme.

Ibrahim (2003) checked whether demographic variables have any role to play in influencing the perception of effectiveness of a training program. A comparative study of differences between pre-training and post-training results to find out the effectiveness of the training program was also carried out in the same study. The measures used in the study were skills and knowledge gained trainee's reactions to the training course, perceived usefulness of the training course and trainee's efforts to gain skills and knowledge.

Jien and Darby (2005) discuss the concept of training and development in the context of expatriates and other country nationals in Chinese Multinational Enterprises (MNEs).

Expatriates generally receive pre-departure and post-arrival training. The authors of the above mentioned paper examined the reasons for not providing adequate training to expatriates by the Chinese MNEs and the approaches of Chinese MNEs towards international management development.

De Meuse et al. (2007) present the dimensions for evaluating the efficacy of training programs, namely emotional and behavioral reactions, judgments (learning), personal consequences (behavioral change) and organizational outcomes on the basis of Kirkpatrick's model of training evaluation. It also indicates that appropriate evaluation can be done by comparing the pre-training expectations with post-training results by carrying out a survey. The findings of the above mentioned paper revealed that workplace diversity training had a positive impact on the employees and the time and money spent on this intervention was well worth the investment. The paper further suggests on the basis of statistical evidence that efficacy of training can be measured in absolute terms for drawing specific conclusions. The above mentioned study also revealed that the assessment of perceptions and attitudes about diversity can be fairly done by testing employees' emotional reactions, behavioral reactions, judgments, personal consequences and organizational outcomes. This approach enabled the measuring of whether the training had positive impact for which it was designed.

Cole (2007) examined the importance of duration of training program and indicated how behavioral skill development is important for the development of employee. The author suggested that training should result in behavioral change of the employees which, in turn, may improve the organizational outcome. This study examined the question of how long a behavioral skills training program should be held for in order to result in measurable behavioral change. The paper highlighted the importance of the period for which the training program should be carried out. The aim of training is acquisition of knowledge and for achieving that sufficient time has to be provided to learn new things. The development of skills can be greatest when the training time is extended. The paper discovers that more training time provides the opportunity to ensure sufficient variability that would probably help to generalize the situations to be faced on the job. It may also result in thorough learning categorized as over-learning (longer retention of newly learned skills). The paper explored the processes to determine the length of training program. The authors have highlighted the management dilemma as far as length is concerned.

Nayantara padhi et al.(2007) An empirical study on evaluating training effectiveness was carried out with the objective to identify training practices and measure its effectiveness in a large manufacturing cement industry. The study was confined to few evaluation methods. Evaluation methods are Kirkpatrick Approach, Parker Approach, Bell system Approach, CIRO Approach. Training effectiveness was evaluated by using the above mentioned methods and concluded that training should be effective in nature. Training costs can be significant in any business. Most employers are prepared to incur these costs because they expect their business to benefit from employees' development and progress. The extent to which a business has benefited can be assessed by evaluating training. Training is evaluated even to find out, if the learning is being applied in work place. Evaluating training is not just about whether new skills have been learnt or performance has

improved. To get meaningful information, one need to measure what has improved, in what ways, and the precise amount of profit gained.

Haslinda, A and Mahyuddin, M. Y (2009) studied to examine the effectiveness of training and development in the public sector using training evaluation framework and transfer of training elements. The findings of the study suggest that public service employees were evaluated at all five levels of evaluation, namely, the reaction, learning, behavior change, results and transfer of training levels. Factors that can affect the effectiveness of training in the public sector include lack of support from top management and peers, employees' individual attitudes, job-related factors and also the deficiencies in training practice. Information obtained was useful for the management when it decides to analyze the evaluation and transfer of training elements that has been addressed in the study as to get management support and to create conducive environment to apply related skill and knowledge on the job.

An Empirical Investigation on Impact of Training in Indian Banking Sector was carried out by **Dr. K. Karthikeyan et al (2010)** with the twin objectives of analyzing the effectiveness of training in selected banks in Tiruchirappalli district, South India and to find the association between effectiveness of training and growth and result of banks. Methodology applied by the researcher to collect data was questionnaire with the total sample size of 512 respondents. It consists of 454 respondents of clerical cadre and 58 respondents of managerial cadre in banks. Using Statistical Package for Social Sciences (SPSS), analysis was made and following tools were used for the study: Multiple Regression, Reliability Test, Path Analysis. In Tiruchirappalli district 46 banks are ensuring their presence and providing their services to public. Out of them three public sector banks and three private sector banks have been selected for this study, such as State bank of India (SBI), Indian overseas Bank (IOB), Indian Bank, Industrial Credit and Investment Corporation of India Bank (ICICI), Housing Development Finance Corporation Bank (HDFC), and City Union Bank. They concluded that every organization needs to have well-trained and experienced people to perform the activities that have to be done. As jobs have become more complex in the banking sector, the importance of employee training has increased. Banks should take necessary steps in such away that employees should feel training is essential to enhance the productivity and customer satisfaction to meet the present business challenges in India.

Statement of the problem:

In India, after nationalization, banking industry was dominated by public sector banks. After globalization, numbers of multinational banks have come up to make a substantial difference in banking services. In this direction, Reserve Bank of India through its guidelines insisted on the establishment of private sector banks to generate healthy competition in banking sector with an aim to improve productivity and profitability of all the banks in the industry.

In public sector banks, it is generally found that, the productivity and profitability have improved along with the job profile of the employees as they introduced various innovative products and services to cater the needs of customers. The question is how far this can be attributed to the training activities in banks. Training is a costly investment that will yield rich dividends in the long-run. Hence, the role and relevance of this HRD function must be recognized and valued at all levels of the organization. Accordingly, training initiatives should be planned, developed, budgeted, conducted and evaluated with greater care. The proposed study attempts to evaluate the effectiveness and results of training in

banking sector to improve better productivity under the present circumstances of computerized banking environment.

Objectives of the study:

1. To examine the Effectiveness and Results of training on employees in improving their skills.

Hypotheses of the study:

1. H1: There is a positive relationship between Reaction, Learning, Behaviour and Results of Training.
2. H2: The performance of employees is improved after training program.

Methodology:

Primary data is collected through questionnaire. For designing an effective questionnaire for the study, it was felt necessary to test the validity of the questionnaire. This was done by a pilot study consisting of visit to the bank by developing a draft questionnaire and getting opinion of the bank employees on the draft questionnaire. The questionnaire was finalized based on the comments and suggestions of the bank employees and also the enhanced exposure of the researcher based on the field visit to bank.

Secondary data for the study were collected from reputed journals, magazines, websites and bank records. Simple random sampling technique is used to collect the data. Total finite sample size for this study is 100 respondents.

The study is explorative as well as descriptive in nature. The study is carried out in Mysore district. In Mysore city, one of the public sector banks has its own Staff Training College mentoring the trainees for various tasks to be performed in the due course. The evaluation is carried out with the help of **Kirkpatrick's Evaluation of Training Module.**



Statistical Tools used:

Using Statistical Package for Social Sciences (SPSS), analysis was made and following tools were used for the study

1. Reliability Test
2. Descriptive statistics
3. Multiple Regressions.

Analysis of the Data

The data is analyzed to determine effectiveness of training and employees perception levels.

Table 1: Mean score and Standard deviation for Effectiveness of training

Sl. No.	Factors	Mean Score	Standard Deviation
Reaction:			
1.	Training programmes were relevant and useful.	4.18	0.83
2.	Content of training program is valuable.	4.16	0.76
Learning:			
3.	Training program helped me perform the job with ease.	3.92	0.83
4.	Training program improves the ability to take quick decisions.	3.92	0.80
5.	Training program certainly contributed to better my performance compare to pre-training situation.	3.96	0.84
Transfer of Training:			
6.	Training program effectively contributed to improve my ability in performing the job.	4.32	0.67
7.	I learnt the methods and procedures of performing my job.	4.38	0.66
8.	Training program helped me to acquire the required communication skill to address customer needs.	4.32	0.80
9.	Training program concentrated on critical issues of the job to help me manage the crisis effectively.	4.22	0.77
10.	Training program concentrated on critical issues of the job to help me manage the crisis effectively.	4.30	0.75
Results of Training:			
11.	Training program improved my commitment towards job.	4.33	0.66
12.	Training program helped me acquire better job satisfaction.	4.43	0.75
13.	Training program contributed to improve interpersonal skills.	4.34	0.79
14.	Training program helped me to reduce the difficulties in job.	4.24	0.62
15.	I have learnt the technological changes effected in my job.	4.32	0.73
Aggregate Mean score and Standard Deviation		4.22	0.75

Source: Field surge

Interpretation of the data:

The table 1 shows that the mean score ranges between 3.92 and 4.43 with standard deviation ranges between 0.62 and 0.84. The aggregate mean score and standard deviation are 4.22 and 0.75 respectively.

The descriptive statistics indicate that the reaction of trainees towards training programs were relevant and useful (mean score 4.18) and content of training programmes is valuable (mean score 4.16).

Secondly, trainees' learning aspect indicate that, training programmes helped trainees to perform the job with ease (mean score 3.92), training programmes improve the trainees' ability to take quick decisions (mean score 3.92) and trainees' performance is better compared to pre-training situation which is certainly a contribution of training programmes (mean score 3.96).

Descriptive statistics on transfer of training indicates that, training programmes effectively contributed to improve the ability of trainees to perform job (mean score 4.32), methods and procedures of performing job is learnt by trainees in training programmes (mean score 4.38), the required communication skill is acquired by trainees which is the contribution of training programmes (mean score 4.32), crisis management is learnt as training programmes concentrated on critical issues of the job (mean score 4.22) and self-confidence of trainees improved through training programmes (mean score 4.30).

Results of training, being a dependent variable, indicates that, trainees' commitment towards job is improved through effective training programmes (mean score 4.33), trainees have better job satisfaction which they acquired through training programmes (mean score 4.43), there is an improvement in trainees' interpersonal skills (mean score 4.34) which is the contribution of training programmes, trainees agreed that the training programmes reduced the difficulties in job (mean score 4.24) and technological changes affected on the job is learnt through training programmes (mean score 4.32)

The aggregate mean score 4.22 indicates that the effectiveness of training is high. The aggregate standard deviation, being less than 1, indicates consistency in the views of the respondents on effectiveness of training.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items
0.740	15

Interpretations of the data:

Cronbach's alpha is the most common form of internal consistency reliability coefficient. An examination had been made from the reliability of the data to check whether random error causing inconsistency and in turn lower reliability is at a manageable level or not, by running reliability test.

From table 2 it is clear that values of Coefficient alpha (Cronbach's Alpha) have been obtained, the minimum value of Coefficient alpha obtained was .740. This shows data has satisfactory internal consistency reliability.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.933 ^a	0.870	0.866	0.10333

Table 4: ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.944	3	2.315	216.801	0.000 ^a
	Residual	1.036	97	0.011		
	Total	7.979	100			

a. Predictors: (Constant), Utility Reaction, Learning, Transfer of Training

b. Dependent Variable: Results of Training

Table 5: Coefficients^a

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.516	0.171		3.008	0.003
	Utility Reaction	0.001	0.017	0.934	10.033	0.001
	Learning	-0.022	0.022	0.399	-5.998	0.032
	Transfer of Training	0.907	0.037	0.945	24.337	0.000

Interpretations of the data:

The value of R² equals to 0.870, indicating that 87.0 per cent of the variations in the results of training are explained by the utility reactions, learning and transfer of training. The value of R² is significant as indicated by the p value (0.000) of F statistic as given in ANOVA.

To determine if one or more of the independent variables are significant predictors of Results of Training, the information provided in the coefficient table is examined. All the above three independent statements are statistically significant.

The standardized coefficient beta column reveals that Utility reaction have beta coefficient 0.934 which is statistically significant at 0.003. Learning Programme have beta coefficient 0.399 which is statistically significant at 0.032. Transfer of Training have beta coefficient 0.945 which is statistically significant at 0.000.

The beta co-efficient and t value for the relationship between utility reaction and results of training are 0.934 and 10.033 respectively. The beta co-efficient and t value for the relationship between Learning and Results of training are 0.399 and -5.998 respectively. The beta co-efficient and t value for the relationship between

utility Transfer of training and results of training are 0.945 and 24.337 respectively.

Discussion

Banks specifically invest in training of their employees as they believe that the outcome of the training will help to achieve bank goals. Furthermore, the employees need to sharpen their existing skills and acquire new skills. Therefore, the study empirically examines the relationship between reaction, learning, behaviour and results of training. The result shows that the variables are significantly and positively related to the Results of training. Job satisfaction has Mean score of 4.4 and standard deviation value of 0.75. Employees felt that they have job satisfaction after attending training programme as the SD value indicates 0.75, being less than 1.

Colquitt et al., (2000) have demonstrated a link between skill – based learning and results. The positive relationship between transfer of training and results provides evidences of relationship between the two.

Thus, the findings of the study provide further support that the stages of Kirkpatrick's model of evaluation are hierarchical.

Suggestions:

Results from this study have potentially important implications for future research and practice. In general, the results of this research argue for examining all aspects of the training process when conducting training research on evaluation. The present study throws light on banking sector training programmes. Even though there are more researches related to evaluation of training, it emphasizes on public sector banks.

1. Regular training programme is essential for every employee.
2. Evaluation of training programme is necessary and should be carried out at the end of each training programme.
3. For conducting effective evaluation of the training programmes, **Kirkpatrick's Evaluation of Training Module** may be applied.
4. After each training program, feedback should be collected through questionnaire or any other means.
5. Before the preparation of the next training module the feedback from employees may be considered to appropriately design the next training module.

Conclusion:

Training is an investment rather than a cost to the organization. The utilization of all other resources directly depends on efficient utilization of human resources. Every organization needs to have well-trained and experienced people to perform various activities. As jobs have become more competitive in the banking sector, the importance of employee training has increased. A key for obtaining consistent success with training programs is to have a systematic approach to measurement and evaluation. Recognition of the training methods and measurement techniques are crucial for the organization's training success.

Public sector bank has a good organization culture, excellent working environment and a very precious Asset (i.e. human capital) that is highly dedicated and hard working; well qualified knowledge workforce. Banks offered training to its employees of all departments. Since majority of the employees are adaptable to

changes and strive for self development the training programme has positive effectiveness.

From the analysis of the data it can be concluded that the training programmes offered in public sector banks are effective.

Contribution of the Study:

This study intends to provide the necessary information to training institutes concerning employees' perception on training. The perceptual analysis indicated in the study provides practical analysis on the effectiveness of training and also to create conducive environment to the employees to apply their knowledge and skill in the workplace.

The study also throws light on creating a competitive workforce in the banking sector to comply with the changing customer expectations in terms of banking products and services.

The study provides necessary information to the policy making body in the banking sector considering the human resource as a major contributor for the success of the banks in the global scenario which in turn would address the issues on Human resource accounting concept to justify the Return on Investment (ROI) aspect.

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