

# EFFECTIVENESS OF ‘ON THE JOB TRAINING METHOD - JOINT FIELD WORK’ FOR COMPETITIVE PERFORMANCE

(A study with reference to SBI Life Insurance Company Limited, Andhra Pradesh, India)

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## ABSTRACT

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*The aim of training and orientation is to make the employees understand what to do and how to do. Orientation provides the employee with the information on company rules which are to be needed to get emotionally attached with the work place. It aims at making them to feel at home, introduces the work behaviour expected, helps to understand the organization as a whole and to socialize with the organizations culture, people etc. The insurance sector plays a very crucial role in the economy of any country – it increases avenues for savings of individuals, protects the future of individuals and spreads risks of institutions by forming a large pool of fund. The sector also contributes significantly to the capital markets and assists in large capital infrastructure developments of our country through their funds. Review of related literature in the area of life insurance services, products, private life insurance companies, awareness about insurance policies, perception of the policy holders, buying behaviour of the policy holders and policy holder satisfaction had been made by the researcher to establish validity of the research on Training Methods like On the job training, Off the job training and combination training in insurance industry. The present research is descriptive and conclusive, involving illustration and explanation descriptively followed by conclusions based on findings. It encompasses “Training Methods for Competitive Performance” (A study with reference to SBI Life, Andhra Pradesh). Primary data gathered by questionnaires form the empirical base which undergoes Statistical processing leading to findings. Findings are then transformed into suggestions and conclusions with inputs from the researcher’s academic experience.*

**KEY WORDS:** Insurance, Training, perception, On the job training, Competitive Performance

## INTRODUCTION

Training means giving the employees necessary skills to do assigned jobs. If the training is inadequate the employee may harm the interest of third parties which may pull the company into legal suits. Hence employee’s skills are to be confirmed, adequate training is to be provided and proper evaluation is to be done to reduce risks. Employers should deduce the competencies employees will need in order to meet the strategic goals of the company. Training is more important than appraisal or feedback for improving performance. It influences performance a lot than any other factor. The aim of training and orientation is to make the employees understand what to do and how to do. On boarding or employee orientation provides the employee with the

information such as passwords or company rules which are to be needed to get emotionally attached with the work place. It aims at making them to feel at home, introduces the work behavior expected, helps to understand the organization as a whole and to socialize with the organizations culture, people etc.

### On-the-job training

OJT is training the employee by actually making him to do the work. The most common OJT is coaching or understudy in which an experienced worker will train the employee. The experienced worker shows step by step procedure or process of doing a work. Many firms use peer training for OJT.

### Steps of OJT process

- Step 1. Prepare the learner by putting him at ease, by creating interest. Explain the whole job by keeping the learner close to possible normal working position. Familiarize the tools used.
- Step2: Present the operation by explain the quality and quantity requirements. Explain step by step process at learners pace and ask the learner to explain it back to the trainer.
- Step3: make the learner do the actual work step by step by correcting the mistakes if necessary. Run the job in its normal pace so that the learner will improve his skill and speed. Once the learner gets the ability allow the learner to do job on their own.
- Step4: Designate to whom he should lean on for help. Check work from time to time but gradually decrease the supervision.

### PROFILE OF THE INDUSTRY

It's now been nearer to two decades since the opening up of the insurance sector in India to the private sector and for foreign players. The past decade has seen considerable growth in the insurance sector and has seen the introduction of a large number of innovative products – a natural and positive outcome of increasing competition. The insurance sector plays a very crucial role in the economy of any country – it increases avenues for savings of individuals, protects the future of individuals and spreads risks of institutions by forming a large pool of fund. The sector also contributes significantly to the capital markets and assists in large capital infrastructure developments of our country through their funds. The insurance industry in India is divided into 2 basic sectors – Life Insurance and Non-life Insurance (also called General Insurance). Both these sectors are governed by Insurance Regulatory and Development Authority of India (IRDAI) which is a government body which frames the rules for the entire industry and all insurance companies have to abide by them. IRDAI is the policy maker for the entire insurance industry in India and also serves as the custodian of consumers rights.

### Overview of SBI Life Insurance Company Ltd.

SBI Life Insurance Company Limited is leading Life Insurance Company in India which is established on 29th March 2001. SBI Life is joint venture between State Bank of India (SBI) and BNP Paribas Cardif. BNP Paribas is a French multinational bank and financial services company with global headquarters in Paris. SBI owns 62.1% of the total capital and BNP Paribas Cardif 22% of the capital. Other investors are Value Line Pte. Ltd. and MacRitchie Investments Pte. Ltd., holding 1.95% of the total capital each and remaining 12% with Public. SBI Life Insurance has an authorized capital of ₹ 20 billion (US\$290 million) and a paid-up capital of ₹ 10 billion (US\$140 million). This company is listed in BSE and NSE.

### REVIEW OF LITERATURE

Chopra K (2017) attempted to conceptualize interactive training techniques that would help employees to adopt changing working patterns and lifestyle. Techniques like the not-so-valued perspective, Empathize with boss, rapidly changing roles of competitors, twenty seconds per slide and Learning Management System. Recommends these techniques can be add-on to the traditional training methods and part of

on the job training. Methods targeted to any segment of trainee and stage of the training process.

Dash and Das (2017) studied HRD climate prevailing in the LIC of India and satisfaction level of employees regarding the prevailing HRD climate in their organization. The study found that the employees were fairly satisfied with the top management initiatives but they were somewhat dissatisfied with the employees relationships. The study suggested that superior officers should show more personal interest in the development of their subordinates. Various team building exercises should be implemented to increase the team spirit of the employees. Moreover, informal functions, holiday celebrations, birthday celebrations, informal get-to-gathers, picnics etc. should be organized in organization to improve employee relationships.

Anita and Ashok Kumar (2016) research concentrated on the impact of training on the employee's performance. Educational level, designation of employee and work experiences factors are critical in employee productivity through training. They observed positive effect of other organization practices on the employee's effectiveness.

Sharma & Sharma (2016) investigated the training practices for organizational development in LIC of India. They examined continuous learning culture and self-efficacy considering few dimensions for training effectiveness. The association between continuous learning culture and training effectiveness was positive and significant and self-efficacy had constructive relationship with training. Both predictors in combination positive and significantly affect training effectiveness among employees.

Abomeh & Peace (2015), studied the significance of the training on the employees' productivity in Nigeria insurance industry. As part of study they explained various types of employees training, viz., refresher courses classroom training, apprentice training, vestibule training, Programmed instruction as part of "On the job" training. Off the job training includes classroom lectures, vestibule training. Study used the behavioral attitudinal theory, that emphasis on discretionary behavior to help others, strive for more and quality, creative to solve work problems and willing to take responsibilities to achieve results effectively.

### RESEARCH GAP

Core part of the research is identifying the potential concept capable of generating spark or the need for a research, the gap can be conceptually unexplored domain or an explored domain with negligent or limited research. Review of related literature in the area of life insurance services, products, private life insurance companies, awareness about insurance policies, perception of the policy holders, buying behavior of the policy holders and policy holder satisfaction had been made by the researcher to establish validity of the research topic: "Training Methods for Competitive Performance". Various research studies conducted by eminent researchers for a span of two decades have been reviewed and the researcher understood the gaps in the earlier studies. The researcher understood no studies were conducted about the policy holder's service quality perception along with their satisfaction. Further, in the recent years no studies were conducted in Andhra Pradesh related to this Competitive Performance research study and hence the researcher has undertaken to understand the Performance of Training Methods in SBI Life Insurance.

## NEED FOR THE STUDY

The objective of training is to improve the employees and organization's capacity to handle its internal and external functioning. This would include things such as scientific Management, Human Relations, and effectiveness on employee performance. These objectives stem from a value system based on an optimistic view of the nature of man - that man in a supportive environment is capable of achieving higher levels of development and accomplishment. Essential to existence of organization and effectiveness is the scientific method - inquiry, a rigorous search for causes, experimental testing, and review of results.

## SCOPE OF THE STUDY

The purpose of training is to address perennial evolving needs of successful organizations - a concerted collaboration of internal and external experts in the field to discover the process an organization can use to become more stakeholders effective. Training is a lifelong, built-in mechanism to improve performance of organization's health to renew itself. Experts in training mind maps, body mind synchronicity, structure of intuition in decision making, and coaching whose perspective is not steeped in just the behavioral sciences, but a much more multi-disciplinary and inter-disciplinary approach have emerged as Chief training methods. These emergent expert perspectives see the organization as the holistic interplay of a number of systems that impact the process and outputs of the entire organization. Academic Scope of the present research is that of the concept of Training methods, industry scope is SBI life, and location scope is Andhra Pradesh. Period scope refers to the research period 2012 to 2017.

## RESEARCH METHODOLOGY

The present research study strictly abides by the conceptual frame work enunciated by the subject Research Methodology for the design and conduct of the research, this part of the study aims at presenting all the components of the research in a descriptive style which includes Statement of the problem, Objectives of the study, Hypotheses formulation, Data gathering, Data processing, interpretation or Description, finally followed by presenting the Findings, suggestions and Conclusions of the study. All elements in various stages of research process are explained descriptively, offering due importance to them and treating them individually and distinctively.

**Table of Sample size**

<i>Category Gender</i>	<b>Employees</b>	<b>Advisors</b>	<b>Bankers</b>	<b>Total</b>
MALE	166	493	204	863
FEMALE	59	124	68	251
<i>Total</i>	225	617	272	1114

## Sampling Technique

The process of drawing sample respondents from the sample universe is known as sampling technique, among many techniques available, Stratified sampling method is employed for the purpose since it is more appropriate as the sample respondents are distributed in different places as stratified groups at different hierarchical levels of the firms. The organizational setting of the employee pre determines the suitability of the sampling technique making the exercise more meaningful, appropriate and relevant.

## Sampling Framework

Refers to the framework that is fixed for the purpose of predefining and drawing the sample from the sample universe,

## OBJECTIVES OF THE STUDY

### Primary Objective

- To evaluate effectiveness of "On the Job Training Methods" on Employees, Advisors and Bankers of SBI life.

### Secondary Objective

- To evaluate effectiveness of Joint Field Work in 'on the job training' on Employees, Advisors and Bankers of SBI life.

## HYPOTHESIS

### Primary Hypothesis

H<sub>0</sub> - "On the Job Training Methods" and "Competitive Performance" are not significantly related.

H<sub>1</sub> - "On the Job Training Methods" and "Competitive Performance" are significantly related.

### Secondary Hypothesis

H<sub>0</sub> - Joint Field Work and "Competitive Performance" are not significantly related.

H<sub>1</sub> - Joint Field Work and "Competitive Performance" are significantly related.

## SAMPLING DESIGN

### Sampling Plan

The sample plan consists of choosing employees, Advisors and Bankers from SBI life for the study from the geographical region of Andhra Pradesh. Further, the total size of SBI life forms the base for prescribing number and size of respondents to be drawn from various category levels of SBI Life.

### Universe

Encompasses total number of Male and Female employees, Advisors and Bankers at various category levels of SBI Life of Andhra Pradesh. Please find total population in brackets.

### Sample size

It is a proportionate representation of the employee density at a given location, firms and their various category levels. These form the base for fixing the sample size of 1114 from 13 districts of Andhra Pradesh Region of SBI Life Insurance Company Limited

the framework pre supposes to draw the sample from the districts of Andhra Pradesh from the male and female employees, Advisors and Bankers various category levels of SBI Life of Andhra Pradesh during the period of conduct of the research study i.e. 2012-18.

### Sampling Procedure

The study has been based on convenient sampling method which stipulates picking up of samples according to the convenience of the researcher from the clusters of samples existing in the organization.

### Sample Unit

Sample unit defines the single unit of the sample, in the pre decided sample which is to be drawn from the selected

organization, a respondent who finds a place will be a male or female, in the age group 25 to >60 years, with any occupational title or hierarchical position, and with the income level presupposed.

## DATA COLLECTION

The data collected for the present study comprises of both primary and secondary sources.

### Primary data

Data Collected from respondents through questionnaire. The respondents were interviewed and asked to fill the questionnaire. The first part deals respondents' profile in terms of their age, sex, occupation, educational background and income. The second part of the questionnaire contains the questions concern to with concepts of training and their techniques in SBI life.

### Secondary Data

In order to fulfil the objectives of the study, secondary data were collected. The secondary data pertaining to Andhra Pradesh collected from various government publications and records, the major source of secondary data being Census of India 2001, 2011 (provisional results), District Statistical Centre and Collectorate. The secondary data has been collected from various magazines, journals, daily newspapers, survey reports and reference books etc.

## STATISTICAL DESIGN

### Data analysis

The data was analysed giving thought to the main hypothesis to find relationships between, different motivational factors. Each assessment was looked at individually and descriptive statistics were computed for each. Frequency reports on the specific questions were run to determine agreement within the measures. All assessments were also correlated with one another to find existence of any relationships between the variables. The scale used in the Questionnaire was from 1 to 5, where 5 being the very high score and 1 being the very low for each question.

### STATISTICAL TOOLS APPLIED

The following tests were performed to explore different relationships.

- ANOVA
- t-test

### Joint Field Work and Age Group

- $H_0$  - 1 Joint Field Work and "Competitive Performance" are not significantly related between *Age groups*
- $H_1$  - 2 Joint Field Work and "Competitive Performance" are significantly related between *Age groups*

Anova for Joint Field Work (JFW) – Age wise

		Sum of Squares	df	Mean Square	F	Sig.
Opening the call	Between Groups	18.885	3	6.295	6.667	.000
	Within Groups	1048.085	1110	.944		
	Total	1066.970	1113			
Need Analysis	Between Groups	18.885	3	6.295	6.667	.000
	Within Groups	1048.085	1110	.944		
	Total	1066.970	1113			
Product Pitching	Between Groups	18.885	3	6.295	6.667	.000
	Within Groups	1048.085	1110	.944		
	Total	1066.970	1113			
Objection Handling	Between Groups	18.885	3	6.295	6.667	.000
	Within Groups	1048.085	1110	.944		
	Total	1066.970	1113			
Closing	Between Groups	18.885	3	6.295	6.667	.000
	Within Groups	1048.085	1110	.944		
	Total	1066.970	1113			

A one-way ANOVA was conducted to compare the perception of Opening the call among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Opening the call i.e F value is 6.667 and p value is .000 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Opening the call of *Joint Field Work* and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Need Analysis among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Need Analysis with F value is 6.667 and p value is .000 among the age

groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Need Analysis of *Joint Field Work* and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Product Pitching among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Product Pitching with F value is 6.667 and p value is .000 among the age groups. Since the P value is greater than .05 null hypothesis is accepted and alternate hypothesis is rejected. This signifies that Product Pitching of Joint Field Work and competitive performance are thus related.

A one-way ANOVA was conducted to compare the perception of Board/Audio visuals usage tact among the

different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Managing the Stage with F value is 6.667 and p value is .000 among the age groups. Since the P value is greater than .05 null hypothesis is accepted and alternate hypothesis is rejected. This signifies that Board/Audio visuals ..... and competitive performance are related.

A one-way ANOVA was conducted to compare the perception of Voice modulation among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There

is significant difference in the perception of Managing the Stage with F value is 6.667 and p value is .000 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Voice modulation of Joint Field Work in workshop and competitive performance are related.

#### Joint Field Work and Gender Group

- H<sub>0</sub>- 1 Joint Field Work and "Competitive Performance" are not significantly related between Gender *groups*
- H<sub>1</sub>- 2 Joint Field Work *in workshop* and "Competitive Performance" are significantly related between Gender *groups*

**Independent Samples Test for Joint Field Work (JFW) – Gender wise**

		Levene's Test for Equality of Variances		t-test for Equality of Means			
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference
Opening the call	Equal variances assumed	0.661	0.416	2.503	1112	0.012	0.1753
	Equal variances not assumed			2.449	394.094	0.015	0.1753
Need Analysis	Equal variances assumed	0.661	0.416	2.503	1112	0.012	0.17535
	Equal variances not assumed			2.449	394.094	0.015	0.17535
Product Pitching	Equal variances assumed	0.661	0.416	2.503	1112	0.012	0.17535
	Equal variances not assumed			2.449	394.094	0.015	0.17535
Objection Handling	Equal variances assumed	0.661	0.416	2.503	1112	0.012	0.17535
	Equal variances not assumed			2.449	394.094	0.015	0.17535
Closing	Equal variances assumed	0.661	0.416	2.503	1112	0.012	0.17535
	Equal variances not assumed			2.449	394.094	0.015	0.17535

Using an alpha level of 0.5 an independent samples at t test was conducted to evaluate whether Opening the call is differed significantly between male and female respondents. The independent t-test indicated that Opening the call after training program were statistically significant difference between male and female respondents as T value is 2.503287 and P value is 0.012. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Opening the call of Joint Field Work and competitive performance are related.

Using an alpha level of 0.5 an independent samples at t test was conducted to evaluate whether Need Analysis is differed significantly between male and female respondents. The independent t-test indicated that Need Analysis after training program were statistically significant difference between male and female respondents as T value is 2.503 and P value is 0.012. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Need Analysis of Joint Field Work and competitive performance are related.

Using an alpha level of 0.5 an independent samples at t test was conducted to evaluate whether Product Pitching is differed significantly between male and female respondents. The independent t-test indicated that Product Pitching after training program were statistically significant difference between male and female respondents as T value is 2.503 and

P value is 0.012. Since the P value is greater than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Product Pitching of Joint Field Work and competitive performance are not related.

Using an alpha level of 0.5 an independent samples at t test was conducted to evaluate whether Board/Audio visuals usage is differed significantly between male and female respondents. The independent t-test indicated that Board/Audio visuals usage after training program were statistically significant difference between male and female respondents as T value is 2.503 and P value is 0.012. Since the P value is greater than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Board/Audio visuals of Joint Field Work and competitive performance are related.

Using an alpha level of 0.5 an independent samples at t test was conducted to evaluate whether Voice modulation is differed significantly between male and female respondents. The independent t-test indicated that Voice modulation after training program were statistically significant difference between male and female respondents as T value is 2.503 and P value is 0.012. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Voice modulation of Joint Field Work in workshop and competitive performance are related.

**Joint Field Work and Education Group**

$H_0 - 1$  Joint Field Work and “Competitive Performance” are not significantly related between Education groups

$H_1 - 2$  Joint Field Work and “Competitive Performance” are significantly related between Education groups

**Anova for Joint Field Work (JFW) – Education wise**

		Sum of Squares	df	Mean Square	F	Sig.
Opening the call	Between Groups	21.235	2	10.618	11.28	0
	Within Groups	1045.735	1111	0.941		
	Total	1066.97	1113			
Need Analysis	Between Groups	21.235	2	10.618	11.28	0
	Within Groups	1045.735	1111	0.941		
	Total	1066.97	1113			
Product Pitching	Between Groups	21.235	2	10.618	11.28	0
	Within Groups	1045.735	1111	0.941		
	Total	1066.97	1113			
Objection Handling	Between Groups	21.235	2	10.618	11.28	0
	Within Groups	1045.735	1111	0.941		
	Total	1066.97	1113			
Closing	Between Groups	21.235	2	10.618	11.28	0
	Within Groups	1045.735	1111	0.941		
	Total	1066.97	1113			

A one-way ANOVA was conducted to compare the perception of Opening the call among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Opening the call i.e F value is 11.28 and p value is .000 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Opening the call of *Joint Field Work* and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Need Analysis among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Need Analysis with F value is 11.28 and p value is .000 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Need Analysis of Joint Field Work and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Product Pitching among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Product Pitching with F value is 11.28 and p value is .000 among the age groups. Since the P value is greater than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Product Pitching of Joint Field Work and competitive performance are related.

A one-way ANOVA was conducted to compare the perception of Board/Audio visuals usage tact among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Managing the Stage with F value is 11.28 and p value is .000 among the age groups. Since the P value is greater than .05 null hypothesis is accepted and alternate hypothesis is rejected. This signifies that Board/Audio visuals usage t of Joint Field Work and competitive performance are related.

A one-way ANOVA was conducted to compare the perception of Voice modulation among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Managing the Stage with F value is 11.28 and p value is .000 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Voice modulation of Joint Field Work in workshop and competitive performance are related.

**Joint Field Work and Designation Group**

$H_0 - 1$  Joint Field Work and “Competitive Performance” are not significantly related between Designation groups

$H_1 - 2$  Joint Field Work and “Competitive Performance” are significantly related between Designation groups

**Anova for Joint Field Work (JFW) – Designation wise**

		<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Opening the call	Between Groups	10.529	2	5.265	5.536	0.004
	Within Groups	1056.441	1111	0.951		
	Total	1066.97	1113			
Need Analysis	Between Groups	10.529	2	5.265	5.536	0.004
	Within Groups	1056.441	1111	0.951		
	Total	1066.97	1113			
Product Pitching	Between Groups	10.529	2	5.265	5.536	0.004
	Within Groups	1056.441	1111	0.951		
	Total	1066.97	1113			
Objection Handling	Between Groups	10.529	2	5.265	5.536	0.004
	Within Groups	1056.441	1111	0.951		
	Total	1066.97	1113			
Closing	Between Groups	10.529	2	5.265	5.536	0.004
	Within Groups	1056.441	1111	0.951		
	Total	1066.97	1113			

A one-way ANOVA was conducted to compare the perception of Opening the call among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Opening the call i.e F value is 5.536 and p value is .004 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Opening the call of **Joint Field Work** and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Need Analysis among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Need Analysis with F value is 5.536 and p value is .004 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Need Analysis of **Joint Field Work** and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Product Pitching among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Product Pitching with F value is 5.536 and p value is .004 among the age groups. Since the P value is greater than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Product Pitching of Joint Field Work and competitive performance are related.

A one-way ANOVA was conducted to compare the perception of Board/Audio visuals usage tact among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Managing the Stage with F value is 5.536 and p value is .004 among the age groups. Since the P value is greater than .05 null hypothesis is accepted and alternate hypothesis is rejected. This signifies that Board/Audio visuals usage t of Joint Field Work and competitive performance are related.

A one-way ANOVA was conducted to compare the perception of Voice modulation among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Managing the Stage with F value is 5.536 and p value is .004 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Voice modulation of Joint Field Work in workshop and competitive performance are related.

**Joint Field Work and Income Group**

- $H_0$  - 1 Joint Field Work and "Competitive Performance" are not significantly related between *Income groups*
- $H_1$  - 2 Joint Field Work and "Competitive Performance" are significantly related between *Income groups*

**Anova for Joint Field Work (JFW) – Income wise**

		Sum of Squares	df	Mean Square	F	Sig.
Opening the call	Between Groups	7.688	3	2.563	2.685	.045
	Within Groups	1059.283	1110	.954		
	Total	1066.970	1113			
Need Analysis	Between Groups	7.688	3	2.563	2.685	.045
	Within Groups	1059.283	1110	.954		
	Total	1066.970	1113			
Product Pitching	Between Groups	7.688	3	2.563	2.685	.045
	Within Groups	1059.283	1110	.954		
	Total	1066.970	1113			
Objection Handling	Between Groups	7.688	3	2.563	2.685	.045
	Within Groups	1059.283	1110	.954		
	Total	1066.970	1113			
Closing	Between Groups	7.688	3	2.563	2.685	.045
	Within Groups	1059.283	1110	.954		
	Total	1066.970	1113			

A one-way ANOVA was conducted to compare the perception of Opening the call among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Opening the call i.e F value is 2.685 and p value is .045 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Opening the call of *Joint Field Work* and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Need Analysis among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Need Analysis with F value is 2.685 and p value is .045 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Need Analysis of *Joint Field Work* and competitive performance are significantly related.

A one-way ANOVA was conducted to compare the perception of Product Pitching among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Product Pitching

with F value is 2.685 and p value is .045 among the age groups. Since the P value is greater than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Product Pitching of Joint Field Work and competitive performance are related.

A one-way ANOVA was conducted to compare the perception of Board/Audio visuals usage tact among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Managing the Stage with F value is 2.685 and p value is .045 among the age groups. Since the P value is greater than .05 null hypothesis is accepted and alternate hypothesis is rejected. This signifies that Board/Audio visuals usage t of Joint Field Work and competitive performance are related.

A one-way ANOVA was conducted to compare the perception of Voice modulation among the different age groups of Employees, Advisors & CIFs. Normality checks and Levene's test are carried out and the assumptions met. There is significant difference in the perception of Managing the Stage with F value is 2.685 and p value is .045 among the age groups. Since the P value is less than .05 null hypothesis is rejected and alternate hypothesis is accepted. This signifies that Voice modulation of Joint Field Work in workshop and competitive performance are related.

**Consolidated analysis of components of Joint Field Work (JFW)****Anova for Joint Field Work (JFW)****ANOVA****JOINTFIELDWORK**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	185.734	2	92.867	5.536	.004
Within Groups	18635.624	1111	16.774		
Total	18821.357	1113			



### Multiple comparison of for Joint Field Work (JFW) Multiple Comparisons

Dependent Variable: JOINTFIELDWORK  
Tukey HSD

(I) Designation	(J) Designation	Mean Difference (I-J)	Std. Error	Sig.
Advisors	CIFs	-.63144	.29808	.087
	Employees	.59116	.31896	.153
CIFs	Advisors	.63144	.29808	.087
	Employees	1.22260*	.36908	.003
Employees	Advisors	-.59116	.31896	.153
	CIFs	-1.22260*	.36908	.003

\*. The mean difference is significant at the 0.05 level.

A one-way ANOVA was conducted to compare the responses of managing the stage dimension. Normality checks and Levene's test were carried out and the assumptions met. There was significant difference in the perception of Joint Field Work  $F(2, 1111) = 5.536$ ,  $p = .004$  between the employees. Post hoc comparisons using the Tukey test was confirmed a statistical significant difference between CIFs and Employees ( $p = 0.004$ ). Since the P value is less than .05, hence null hypothesis rejected and conclude that there is a significant relation between Joint Field Work and competitive performance among employees, advisors and CIFs in SBI life in Andhra Pradesh.

#### FINDINGS

##### Age

- Coherence between Joint Field Work and competitive performance as a prime requisite is thus established except for the component eye contact among all age groups.

##### Gender

- Consistency between Joint Field Work and competitive performance as a prime requisite is thus established among all gender groups.

##### Education

- Rationality between Joint Field Work and competitive performance as a prime requisite is thus established except for the component eye contact among all education groups.

##### Designation

- Lucidness between Joint Field Work shop and competitive performance as a prime requisite is thus established except for the component eye contact among all designations groups.

##### Income

- Steadiness between Joint Field Work and competitive performance as a prime requisite is thus established except for the component eye contact among all income groups.

#### SUGGESTION

##### Age

- To sustain the prevailing intensity without letting it down among all age groups.

##### Gender

- To sustain the prevailing intensity without letting it down among both the gender age groups.

##### Education

- To withstand the prevailing intensity without letting it down among all education groups.

##### Designation

- To endure the prevailing intensity without letting it down among all designations.

##### Income

- To endure the prevailing intensity without letting it down among all income groups.

#### CONCLUSION

- Research concludes SBI life HR training practices to be more aggressive to face the competition from competitors.

#### SCOPE FOR FURTHER STUDY

The effectiveness of presentation skills in 'on the job training' on Employees, Advisors and Bankers of SBI life can be stretched by investigating respondents insights and identifying any other training methods. Larger geographic sample and different geographical regions considering few more training attributes can be included.

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