

Role of Training and Development Policies in Shaping Workforce Competence in Haryana's Service Sectors

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Abstract

Training and development (T&D) policies are increasingly recognized as critical drivers of workforce competence and organizational success in the service sector. In the context of Haryana, where service-based industries such as banking, education, healthcare, and hospitality are expanding rapidly, the effectiveness of human resource policies in building employee capabilities has become a strategic concern. This study examines the role of structured training and development initiatives in shaping workforce competence and improving overall organizational performance. The research draws upon primary data collected from selected service sector organizations in Haryana, with a focus on Yamunanagar, Kaithal, and adjoining districts. Using a mixed-method approach combining survey analysis and semi-structured interviews, the paper evaluates how training frequency, content relevance, delivery methods, and post-training evaluations contribute to skill enhancement, employee engagement, and service quality. The findings indicate that organizations with clearly defined T&D policies report higher employee productivity, better adaptability to technological change, and stronger customer satisfaction levels. However, the study also highlights challenges such as inadequate customization of training modules, limited investment in employee development, and the absence of robust feedback mechanisms. The paper concludes that aligning training and development policies with organizational goals and employee aspirations is essential for creating a competent, motivated, and future-ready workforce.

Keywords: Training and Development, Workforce Competence, HR Policies, Service Sector, Haryana, Employee Performance

1. Introduction

The service sector in India has emerged as the backbone of national economic growth, contributing over half of the GDP and creating extensive opportunities for employment across urban and semi-urban regions [1]. Haryana, traditionally known for its agrarian economy, has undergone a structural transformation in recent decades, with service industries such as banking, education, healthcare, information technology, telecom, and hospitality becoming important drivers of development [2]. Districts such as Yamunanagar, Kaithal, and Panchkula illustrate this shift, as rapid urbanization, expanding consumer demand, and digital penetration have fueled the growth of service enterprises ranging from small firms to multinational organizations [3]. In this evolving landscape, the competence of the workforce has become a decisive factor for organizational success and customer satisfaction. Human resource management (HRM) policies, particularly those related to training and development (T&D), play a pivotal role in ensuring that employees are equipped with the necessary skills to adapt to change, deliver quality services, and maintain competitiveness [4]. Traditional training approaches—often limited to one-time induction sessions or generic skill development workshops—are no longer sufficient to meet the dynamic demands of service industries. Rising competition, increasing customer expectations, and rapid technological disruptions require organizations to adopt training policies that are continuous, customized, and employee-centered [5]. Furthermore, the importance of T&D extends beyond technical proficiency. Modern service organizations require employees who possess strong interpersonal skills, effective decision-making abilities, and customer orientation. Employees must not only be capable of using new technologies but also manage client relationships, handle conflicts, and align their personal growth with organizational goals. T&D policies thus serve as strategic tools, enabling organizations to build workforce competence that integrates technical, cognitive, and behavioral dimensions [6]. Against this backdrop, the present study explores the

role of training and development policies in shaping workforce competence in Haryana's service sector and identifies critical gaps where policy intervention is necessary to ensure sustainable growth and competitiveness.

2. Review of Literature

Rani & Dahiya (2023)[7] studied digital training initiatives in Haryana's banking and telecom services. They reported that e-learning platforms, when supported by strong HR policies, enhanced technological competence and adaptability among employees. Based on Technological Acceptance Model (TAM), the study highlighted that employees trained through digital modules showed greater confidence in adopting new tools and platforms. Their conclusion stressed the importance of blending traditional and digital learning to achieve holistic competence. Yet, the study critically noted resistance among older employees, suggesting that generational differences must be factored into training design. **Singh (2022)**[8] emphasized that T&D should not be viewed as a cost but as a long-term investment in human capital, especially in customer-facing industries like retail and healthcare. His work, based in Haryana's healthcare services, revealed that training policies improved not only technical competence but also empathy and patient-handling skills. By applying Human Capital and Service Quality Theories, Singh concluded that continuous skill enhancement improves both employee morale and service outcomes. A critical observation from his study was that budgetary constraints often force smaller organizations to reduce training frequency, undermining workforce competence in the long run. **Malik & Yadav (2022)**[9] explored the intersection of HR policies, employee engagement, and service delivery in Haryana's insurance sector. They found that training initiatives significantly boosted problem-solving skills and customer handling efficiency. Their conclusions, linked with Job Demands-Resources (JD-R) Model, showed that training acts as a resource that reduces job stress and improves competence. However, their critical observation was that many organizations focus excessively on product training, ignoring soft skills such as empathy and negotiation that are equally important in customer-driven industries. **Gupta & Bansal (2021)**[10] focused on Haryana's banking sector, analyzing how HR policies around training and development reduced attrition and strengthened employee commitment. They concluded that banks with structured T&D policies created higher job satisfaction and loyalty among employees, even during stressful conditions such as digital transformation. Anchored in Social Exchange Theory, their study suggested that employees reciprocate organizational investment in training with higher levels of commitment. Nevertheless, the research pointed out gaps in evaluating post-training outcomes, arguing that HR managers often measure participation but not long-term effectiveness.

Verma & Chawla (2021)[11] examined the hospitality industry in North India, including Haryana, to analyze how training policies affected employee adaptability and service consistency. They concluded that frequent training sessions reduced employee turnover and improved guest experiences. Their analysis was based on Expectancy Theory, which suggests that employees perform better when they perceive training as leading to valued rewards such as career growth. However, the study pointed out a gap in digital skill training, noting that many organizations still rely on outdated face-to-face training methods, reducing effectiveness in the modern context. **Kumari & Sharma (2020)**[12] explored the relationship between systematic skill development initiatives and employee competence in Indian service organizations, with particular reference to the hospitality sector. Using surveys across Haryana and Delhi-NCR, they reported that regular training not only improves technical skills but also enhances interpersonal communication and customer orientation. Their findings, grounded in Resource-Based View (RBV) of the firm, underline that employee competence is a strategic resource when nurtured through consistent HR policies. However, they warned that one-size-fits-all training programs often fail to deliver, and sector-specific needs should guide policy

framing. **Kaur (2020)[13]** investigated the role of training policies in improving workforce efficiency in Haryana's healthcare sector. Through case studies of private hospitals, she found that structured clinical and behavioral training improved patient satisfaction scores. Drawing upon Service-Profit Chain Theory, she demonstrated that employee competence translates into better service delivery, which then enhances organizational profitability. The study concluded that while large hospitals invest heavily in training, small and mid-sized facilities often neglect it, creating disparities in service quality across the sector.

Mehta & Arora (2019)[14] studied training programs in Haryana's educational institutions and observed that faculty training and pedagogical workshops had a significant impact on service quality in higher education. Their findings indicated that HR policies supporting continuous professional development improved both teaching quality and student satisfaction. Using Organizational Learning Theory, they argued that institutions with robust training frameworks developed a culture of knowledge sharing and innovation. However, they criticized the prevalent focus on compliance-based training in universities, suggesting a shift towards outcome-based training aligned with global benchmarks. **Sarma (2018)[15]** studied structured training programs in Indian IT-enabled service organizations and found that well-planned T&D initiatives improve organizational adaptability to rapidly changing markets. By applying Contingency Theory, Sarma emphasized that training outcomes depend on environmental dynamism—firms in volatile markets benefit more from systematic development policies. His conclusion was that adaptability and competitiveness cannot be achieved without aligning HR policies to external pressures. The study critically noted that many Indian organizations treat training as a routine exercise rather than a strategic response, limiting its transformative potential. **Atkin & Block (1983)[16]** conducted one of the earliest studies linking HR practices with employee productivity, arguing that training and development (T&D) policies directly shape workforce efficiency and customer satisfaction. Though their work was situated in a Western context, its implications resonate in India's service industries where structured training improves employee competence. Their conclusions align with Human Capital Theory, which suggests that investments in employee skills generate long-term organizational benefits. However, critics highlight that such models often overlook contextual differences in developing economies like India, where organizational budgets and employee readiness may limit training effectiveness.

3. Objectives of the Study

1. To evaluate the impact of training and development policies on workforce competence in service sector organizations of Haryana.
2. To analyze the link between T&D initiatives and employee productivity, motivation, and adaptability.
3. To identify issues and challenges faced by organizations in implementing effective training policies.

4. Research Methodology

Research Design: Descriptive and analytical.

Data Sources:

- *Primary Data:* Structured questionnaires and semi-structured interviews with employees and HR managers.
- *Secondary Data:* Journals, books, company reports, government publications.

Sample Area: Service sector organizations in Yamunanagar, Kaithal, and adjoining districts of Haryana.

Sample Size: 150 respondents (100 employees + 50 HR managers).

Sampling Method: Stratified random sampling.

Analysis Tools: SPSS used for descriptive statistics, correlation analysis, and regression.

5. Data Analysis and Discussion

Table 1: Distribution of Respondents by Gender

Gender	Employees (n=100)	HR Managers (n=50)	Total (%)
Male	58	32	60.0%
Female	42	18	40.0%

The gender distribution shows 60 percent male and 40 percent female respondents, indicating higher male participation in Haryana's service sector, consistent with regional employment patterns. While 40 percent female representation reflects growing involvement in fields like education, healthcare, and banking, the gap in overall participation and leadership roles remains. This highlights the need for gender-inclusive HR and training policies to promote women's retention and career progression.

Table 2: Distribution of Respondents by Age Group

Age Group	Employees (%)	HR Managers (%)	Total (%)
Below 25	20	–	13.3
25–35	45	20	43.3
36–45	25	18	28.7
Above 45	10	12	14.7

The age distribution shows that most respondents (43.3%) are between 25–35 years, representing a young, active workforce receptive to training opportunities. Mid-career employees (36–45 years) account for 28.7 percent, while 14.7 percent are above 45, mainly in senior roles. Only 13.3 percent are below 25, reflecting fewer entry-level staff. This mix suggests training policies must address both younger employees' need for skill development and senior staff's need for leadership and innovation training.

Table 3: Distribution by Educational Qualification

Qualification	Employees (%)	HR Managers (%)	Total (%)
Graduate	36	12	32.0
Postgraduate	42	25	44.7
Professional/Technical	17	11	18.7
Others	5	2	4.6

The educational profile shows that 44.7 percent of respondents are postgraduates, highlighting the service sector's preference for higher qualifications, particularly in banking, education, and healthcare. Graduates (32 percent) still form a significant share, largely in entry-level roles, while 18.7 percent hold professional or technical certifications reflecting demand for specialized skills. Only 4.6 percent fall in the "Others" category. This mix suggests that training policies must cater to both general skill development for graduates and advanced, sector-specific training for postgraduates and technically qualified employees.

Table 4: Work Experience of Respondents

Work Experience	Employees (%)	HR Managers (%)	Total (%)
< 2 years	25	–	16.7
2–5 years	40	8	32.0
6–10 years	25	20	30.0
>10 years	10	22	21.3

The work experience data shows that most employees are relatively less experienced, with 40 percent having 2–5 years and 25 percent less than 2 years, reflecting a younger workforce still in the learning stage. In contrast, HR managers are concentrated in higher brackets, with 20 percent having 6–10 years and 22 percent over 10 years, indicating leadership roles demand greater exposure and maturity. Overall, the mix of junior and senior staff highlights the need

for training policies that balance basic skill development for new employees with advanced leadership training for experienced managers.

Table 5: Sector-Wise Representation of Respondents

Sector	Employees (%)	HR Managers (%)	Total (%)
Banking	30	20	33.3
Healthcare	25	10	23.3
Education	20	10	20.0
Telecom	15	5	13.3
Hospitality	10	5	10.1

The sectoral distribution shows banking (33.3%) and healthcare (23.3%) as the dominant service industries in Haryana, followed by education (20%), telecom (13.3%), and hospitality (10.1%). This reflects both traditional and emerging areas of employment. The data suggests that training needs vary by sector—banking and telecom emphasize digital and customer service skills, while healthcare and education require technical expertise and interpersonal competence. Thus, HR policies must address sector-specific workforce demands to build overall competence.

Table 6: Frequency of Training Programs Attended (per year)

Frequency	Employees (%)
Never	8
Once	12
Twice	20
3–4 times	35
>4 times	25

The frequency of training programs shows that 60 percent of employees attended three or more sessions annually, reflecting a strong organizational focus on continuous learning. About 20 percent attended twice a year, while 12 percent attended only once and 8 percent never received training, highlighting gaps in inclusion.

Table 7: Relevance of Training to Job Requirements

Response	Employees (%)
Very Relevant	40
Relevant	35
Neutral	15
Less Relevant	7
Not Relevant	3

Most employees (75 percent) found training programs relevant to their job roles, showing that organizations design sessions aligned with workplace needs. However, 15 percent were neutral and 10 percent felt training was less or not relevant, suggesting that some modules are generic, outdated, or disconnected from sector-specific demands.

Table 8: Impact of Training on Key Competence Areas (Mean Scores on 5-point scale)

Competence Area	Mean	SD
Technical Skills	4.2	0.7
Communication	4.0	0.8
Decision-Making	3.8	0.9
Problem Solving	4.1	0.6
Customer Handling	4.3	0.5

The results show that training most strongly improved customer handling (mean = 4.3) and technical skills (mean = 4.2), both crucial for service delivery. Problem-solving (4.1) and communication (4.0) also improved, while decision-making scored lowest (3.8), indicating less emphasis on strategic thinking. Overall, training in Haryana's service sector is effective for

operational and customer-focused skills, but leadership and decision-making need greater focus for long-term growth.

Table 9: Post-Training Competence Perception (Likert Scale)

Response	Employees (%)
Strongly Agree	35
Agree	40
Neutral	15
Disagree	7
Strongly Disagree	3

The findings show that 75 percent of respondents agreed training improved their competence, confirming its value for professional growth. While 15 percent were neutral, only 10 percent disagreed, citing issues like generic content or poor alignment with job roles. Overall, training programs are effective, but organizations must focus on customizing content, ensuring practical relevance, and continuous evaluation to enhance outcomes for all employees.

Table 10: Correlation between Training Quality and Productivity

Variables	Pearson's r	Sig. (p)
Training Quality vs. Productivity	0.68	0.000

The correlation analysis shows a strong positive relationship ($r = 0.68$, $p < 0.01$) between training quality and employee productivity. This means that as the quality of training improves—through relevant content, effective delivery, and practical applicability—employee performance levels also rise significantly. The statistically significant result confirms that well-designed training policies directly contribute to higher productivity in Haryana's service sector organizations.

Table 11: Regression Analysis – Training Variables & Employee Motivation

Independent Variable	Beta	t-value	Sig. (p)
Training Frequency	0.32	4.5	0.000
Content Relevance	0.40	5.6	0.000
Delivery Method	0.28	3.9	0.001

The regression analysis shows that all three training factors significantly influence employee motivation, with content relevance ($\beta = 0.40$, $p < 0.01$) emerging as the strongest predictor. Training frequency ($\beta = 0.32$) and delivery method ($\beta = 0.28$) also had positive effects, indicating that both regular exposure and effective delivery contribute to higher motivation. Overall, the findings highlight that employees are most motivated when training content is directly aligned with their job needs and delivered consistently through suitable methods.

Table 12: Training Exposure & Adaptability to Technology

Training Exposure	High Adaptability (%)	Medium (%)	Low (%)
Regular Training	70	25	5
No/Irregular	30	40	30

The results show a clear link between training exposure and adaptability to technology. Among employees receiving regular training, 70 percent reported high adaptability, compared to only 30 percent in the no/irregular training group. In contrast, 30 percent of employees without regular training showed low adaptability, against just 5 percent with regular training. This demonstrates that consistent training plays a vital role in equipping employees to handle technological changes effectively in Haryana's service sector.

Table 13: HR Managers' Views on Challenges in Training Implementation

Challenge	Frequency	%
Budget Constraints	20	40
Lack of Digital Tools	12	24
Time Limitations	8	16

Low Employee Interest	6	12
Inadequate Trainers	4	8

The data shows that budget constraints (40%) are the most significant barrier to effective training implementation in Haryana's service sector, followed by lack of digital tools (24%). Time limitations (16%), low employee interest (12%), and inadequate trainers (8%) were also reported but to a lesser extent. These findings suggest that while organizations recognize the importance of training, financial and technological limitations remain key obstacles to fully effective HR policy execution.

Table 14: Gap Analysis – Employee Expectations vs. Outcomes (Mean Scores)

Training Aspect	Expected	Outcome	Gap
Skill Improvement	4.6	4.2	0.4
Career Growth	4.4	3.7	0.7
Incentives	4.2	3.5	0.7
Work-Life Balance	3.8	3.3	0.5

The gap analysis highlights that while employees had high expectations from training programs, outcomes did not fully match. The largest gaps appeared in career growth (0.7) and incentives (0.7), suggesting that training is not sufficiently linked to long-term advancement or rewards. Skill improvement (gap 0.4) and work-life balance (gap 0.5) also showed moderate mismatches. These findings indicate that although training enhances skills, organizations need to better align programs with employee aspirations and motivational drivers to maximize their impact.

Table 15: Regression Model Summary – T&D Policies and Workforce Competence

R	R ²	Adjusted R ²	F-value	Sig.
0.74	0.55	0.53	25.3	0.000

The regression model shows that training and development policies account for 55 percent of the variance in workforce competence ($R^2 = 0.55$), with a strong overall model fit ($F = 25.3$, $p < 0.001$). This confirms that well-structured T&D policies have a substantial and measurable impact on improving employee competence in Haryana's service sector organizations.

6. Findings and Discussion

Findings: The study examined the role of training and development (T&D) policies in shaping workforce competence within Haryana's service sector, covering banking, healthcare, education, telecom, and hospitality industries. The findings reveal several important patterns that provide insight into the strengths and gaps of current HR practices. The demographic profile showed that male respondents (60%) still outnumber females (40%), reflecting a gender imbalance in service employment, especially in leadership roles like HR management. However, the growing female participation highlights opportunities for gender-inclusive HR and training strategies to improve retention and career growth among women. The age distribution indicated that the majority of respondents (43.3%) are between 25–35 years, the most dynamic and receptive segment for training initiatives. Mid-career professionals (36–45 years) form 28.7%, while senior employees above 45 years comprise 14.7%, largely in leadership roles. This demonstrates the need for multi-tiered training approaches—basic skill acquisition for younger employees and leadership development for senior staff. Education levels also revealed important insights: nearly half (44.7%) of the respondents were postgraduates, reflecting a strong demand for advanced qualifications in service industries like banking, healthcare, and education. Graduates accounted for 32%, while 18.7% held professional or technical certifications, highlighting the growing importance of specialized skills. This educational diversity suggests that T&D policies must be designed to balance foundational learning with advanced, sector-specific modules. Similarly, the analysis of work experience found that most employees were relatively less experienced, with 40% having 2–5 years and 25% with less than 2 years of experience. HR managers, however, were concentrated

in the higher brackets (20% with 6–10 years and 22% with over 10 years), confirming that leadership positions require sustained exposure and maturity. Sectoral representation showed that banking (33.3%) and healthcare (23.3%) dominated the sample, followed by education (20%), with telecom and hospitality making up the rest. These differences in representation highlight varied training needs: while banking and telecom focus heavily on digital and customer service skills, education and healthcare prioritize technical expertise, interpersonal competence, and service ethics. In terms of training access, most employees reported attending three or more training sessions annually (60%), reflecting a strong organizational focus on continuous learning. However, 12% attended only once, and 8% reported never attending training, pointing to gaps in inclusion. Regarding relevance, 75% of employees rated training as relevant to their roles, though 10% found it less or not relevant, suggesting that some programs were too generic or outdated. When evaluating competence areas, training was found to be most effective in improving customer handling (mean = 4.3) and technical skills (4.2), followed by problem-solving (4.1) and communication (4.0). Decision-making scored lowest (3.8), indicating that strategic and leadership-focused training modules are relatively weaker. Overall, the results suggest that T&D in Haryana's service sector is highly effective for operational and customer-facing skills but needs to place more emphasis on leadership and innovation.

Employee perceptions further confirmed this trend: 75% of respondents agreed that training improved their competence, reflecting overall satisfaction. However, 15% remained neutral and 10% disagreed, suggesting issues such as lack of customization or poor alignment with job roles in certain organizations. Statistical analysis supported these findings, with correlation results showing a strong positive relationship ($r = 0.68$, $p < 0.01$) between training quality and employee productivity. Similarly, regression analysis demonstrated that content relevance ($\beta = 0.40$) was the most powerful driver of employee motivation, followed by training frequency ($\beta = 0.32$) and delivery method ($\beta = 0.28$). This clearly shows that training programs are most effective when designed with role-specific, relevant content and delivered regularly through effective methods. Adaptability to technological change was also strongly influenced by training exposure. Among employees who received regular training, 70% reported high adaptability compared to only 30% in the no/irregular training group. This finding demonstrates the critical role of consistent training in preparing employees for digital transformations and innovations in service delivery. Despite these positive outcomes, HR managers highlighted key challenges in implementing training policies. Budget constraints (40%) and lack of digital tools (24%) were the most pressing issues, followed by time limitations (16%), low employee interest (12%), and inadequate trainers (8%). These findings underscore the resource and infrastructure limitations that restrict the full effectiveness of T&D in many organizations. A gap analysis between employee expectations and training outcomes revealed significant mismatches, particularly in career growth and incentives (both with a gap of 0.7). While training improved skills (gap of 0.4), employees felt it was less effective in supporting long-term advancement or linking development to tangible rewards. Work-life balance also showed a moderate gap (0.5), pointing to unmet expectations in holistic employee well-being. Finally, the regression model confirmed that T&D policies accounted for 55% of the variance in workforce competence ($R^2 = 0.55$), with a strong overall model fit ($F = 25.3$, $p < 0.001$). This statistically validates the substantial impact of structured training and development policies on improving employee competence, motivation, and adaptability across Haryana's service sector.

Discussion: The findings of this study highlight the significant role that training and development (T&D) policies play in shaping workforce competence in Haryana's service sector. The results align with global human resource management literature that identifies structured training as a key driver of employee performance, motivation, and adaptability.

However, the study also reveals context-specific insights that reflect the realities of regional service industries. One of the most important observations is that training programs are widely implemented and positively perceived by employees, with a majority confirming improvements in technical, customer-handling, and problem-solving skills. This suggests that organizations recognize the importance of equipping their workforce with skills directly linked to service delivery and customer satisfaction. The strong positive correlation between training quality and productivity, as well as the regression results linking training relevance and delivery methods to employee motivation, reinforce the view that well-structured training contributes meaningfully to both individual and organizational outcomes. At the same time, certain limitations were identified. Decision-making and leadership competencies scored lower than operational skills, indicating that while employees are prepared for immediate service-related tasks, there is less emphasis on preparing them for higher-order responsibilities such as strategic planning and innovation. This reflects a gap in HR policies, where short-term operational efficiency often takes precedence over long-term leadership development. The gap analysis further confirms that employee expectations in areas like career growth and incentives are not being fully met, pointing to a disconnect between training outcomes and long-term professional aspirations. The study also underlines structural challenges faced by HR managers. Budgetary constraints and the lack of digital training infrastructure remain pressing issues, particularly in smaller organizations. These constraints limit the reach, quality, and frequency of training programs, resulting in unequal opportunities across different sectors and employee groups. Furthermore, while female participation in the workforce is increasing, the gender distribution suggests that women remain underrepresented in leadership roles, highlighting the need for more inclusive HR and training strategies. Another important finding is the strong link between training and adaptability to technology. Employees exposed to regular training demonstrated much higher adaptability to technological change compared to those with little or no training. This is especially relevant in the context of rapid digital transformation in banking, telecom, and healthcare services, where workforce competence increasingly depends on the ability to integrate new technologies into daily operations.

7. Recommendations

1. Develop sector-specific training modules tailored to local service industry needs.
2. Integrate digital and blended learning platforms to ensure scalability and accessibility.
3. Implement feedback-driven evaluation systems to measure training outcomes.
4. Align T&D policies with employee career aspirations to enhance engagement.
5. Increase collaboration with universities and skill development centers in Haryana for joint training programs.

8. Conclusion

The study concludes that training and development (T&D) policies are central to enhancing workforce competence and sustaining growth in Haryana's service sector. Far from being routine administrative activities, T&D initiatives serve as strategic levers that directly influence employee productivity, motivation, adaptability, and overall organizational performance. The findings revealed that structured training programs significantly improve technical, customer-handling, communication, and problem-solving skills, thereby strengthening service delivery. At the same time, the study highlighted important gaps in leadership and decision-making training, along with mismatches between employee expectations for career growth and the actual outcomes of training initiatives. The analysis also brought attention to key challenges such as budget limitations, lack of digital infrastructure, and uneven access to training opportunities, particularly in smaller organizations. Gender disparities in workforce participation and leadership roles further underline the need for more inclusive HR strategies. Importantly, the results showed that employees exposed to regular, well-designed training were more adaptable to technological changes, reinforcing the importance of continuous and digital

learning in today's rapidly evolving service economy. In essence, the study affirms that effective T&D policies not only build individual competence but also enhance organizational competitiveness, positioning Haryana's service industries as stronger contributors to India's knowledge-driven economy. For long-term success, organizations must move beyond traditional training models and adopt continuous, customized, and technology-enabled learning policies that align with employee aspirations and sector-specific demands. Such reforms will not only improve workforce capabilities but also foster innovation, inclusivity, and sustainable growth in the state's service sector.

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