

Internship Report On

**The Impact of Training Programs on Employee
Performance in the Banking Sector of Bangladesh**

Submitted by

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Student ID: 111202184

In partial fulfillment of the requirements for the Bachelor of Business
Administration Degree



Mutual Trust Bank PLC
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BASIC Bank Limited
Serving people for progress
A STATE OWNED SCHEDULED BANK

Supervisor: Jakowan

Assistant Professor, School of Business and Economics
United International University

Trimester: Summer 2025

Submission Date: October 2025

This Report is Submitted to

United International University's School of Business and Economics
as Part of the Bachelor of Business Administration Degree Requirements



**The Impact of training programs on employee performance in banking sector
of Bangladesh**

Submitted to:

Jakowan

Assistant Professor

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Major: HRM

Trimester: Summer 2025

Date of Submission: November 12, 2025

Letter of Transmittal

November 12, 2025

Jakowan

Assistant Professor

School of Business and Economics

United International University

Subject: Submission of report on impact of training programs on employee performance in banking sector of Bangladesh

Dear Sir,

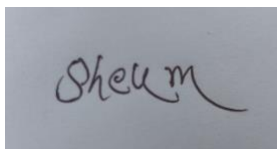
With due respect, I am to pleased to submit my report on “Impact of training programs on employee performance in banking sector.

In this report, I will discuss “The impact of training programs on employee performance in banking sector of Bangladesh.”

I will carry out surveys on various banking sectors. I will gather information from employees working on banking sectors and I will create an analysis based on that.

I hope you will find my report useful and well organized.

Sincerely,

A rectangular box containing a handwritten signature in dark ink. The signature appears to be 'Sheum' written in a cursive, flowing style.

Munif Ahbab Sheum

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Declaration of Student

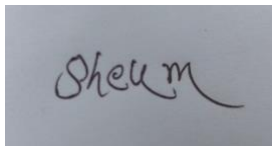
Munif Ahbab Sheum, I hereby declare the work presented in this thesis, titled:

Impact of training programs on employee performance in the banking sector of Bangladesh

is entirely original with no parts that have been submitted before for any degree or diploma at this or any other institution. All citations and acknowledgments of other people's work, whether published or unpublished, have been made explicit.

I am aware that any violation of the guidelines for submitting theses and plagiarism will be addressed in accordance with the academic policies and procedures of United International University.

This thesis is submitted in partial fulfillment of the requirements for the degree of BBA on HRM, UIU.

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Munif Ahbab Sheum

Id: 111202184

Acknowledgement

I have worked with sincere dedication and effort to prepare this report titled “*Impact of Training Programs on Employee Performance in the Banking Sector of Bangladesh.*”

Preparing this report has been an insightful and rewarding experience that has allowed me to connect academic theories with practical applications in the real world. Through this process, I have gained a deeper understanding of how training and development initiatives influence employee performance, motivation, and productivity within the banking sector of Bangladesh.

First and foremost, I would like to express my deepest gratitude to my honorable supervisor, **Assistant Professor Jakowan**, Department of Business and Economics, **United International University**, for his constant guidance, encouragement, and valuable suggestions throughout the completion of this report. His expert advice and thoughtful feedback have helped me refine my ideas and improve the overall quality of my work. I am truly thankful for his time, patience, and continuous support, which motivated me to stay focused and produce my best effort.

I would also like to extend my heartfelt appreciation to all the officials, employees, and respondents from various banks who generously shared their time and insights during the data collection process. Their cooperation and honest responses have been instrumental in shaping the analysis and findings of this study. Without their support, it would have been difficult to gain such practical knowledge and a real understanding of the topic.

Furthermore, I would like to acknowledge the encouragement and moral support of my family and friends, who stood by me throughout the preparation of this report. Their motivation and understanding helped me overcome challenges and complete this work successfully. I am also thankful to my classmates and peers for their helpful discussions, constructive feedback, and assistance during different stages of this project.

In conclusion, preparing this report has not only enhanced my academic knowledge but also improved my analytical and research skills. I am confident that the experience and insights gained through this work will be valuable for my future academic and professional pursuits.

Executive Summary

Due to legislative changes, technology advancements, and rising client demands, Bangladesh's banking industry has experienced substantial change in the last 20 years. Employee training has become a crucial component in this changing environment, impacting risk management, customer happiness, operational efficiency, and overall organizational success.

The following highlights the main conclusions of this review, which examines the effect of employee training initiatives on Bangladesh's banking sector:

Enhanced Efficiency in Operations

Bank staff have been able to acquire the technical and soft skills necessary for effective service delivery thanks to training programs. Organizations that consistently make upskilling investments report shorter turnaround times, fewer operational errors, and increased transaction processing accuracy.

Increased Client Contentment

Employees with proper training exhibit greater professionalism and responsiveness. Banks that place a high priority on customer service training have seen a discernible increase in client happiness, loyalty, and retention.

Improved Compliance and Risk Management

Training in compliance, anti-money laundering (AML), and risk management has become essential due to the increasing regulatory demands from Bangladesh Bank and global financial frameworks. Employees with training are better able to recognize and reduce operational and financial risks, guaranteeing institutional integrity and regulatory compliance.

Adaptability of Technology

The emergence of mobile platforms, fintech integration, and digital banking necessitates ongoing education. Employees who have received training in digital tools, cybersecurity, and data handling have been better able to adjust to new technologies, minimize system abuse, and spearhead bank digital transformation projects.

Enhanced Morale and Retention of Employees

Increased employee motivation, retention, and morale are all influenced by training and development opportunities.

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1 INTRODUCTION

The banking sector of Bangladesh is crucial for economic growth and sustainability. It provides investment, helps customers with financial goals and e-banking sector is also present to help customers. Banks in Bangladesh changed dramatically after 1971:

Before 1971:

At the time of British and Pakistani rule banking sector was underdeveloped.

Banking sector was mostly concentrated in developed places and was operated by Pakistan or foreign interest.

East Pakistani entrepreneurs had little access.

1.1: NATIONALIZATION AFTER INDEPENDENCE

(1971–1982) Under the Bangladesh Bank (Nationalization) Order, 1972, the government nationalized all banks following independence in 1971 in an effort to revive the economy devastated by the conflict.

To regulate the financial sector, six nationalized commercial banks (NCBs) were established.

However, inefficiencies, high default rates, and sluggish financial progress were caused by political meddling, bad governance, and a lack of accountability.

Reforms in the Financial Sector (1980s–1990s):

Under the direction of the World Bank and IMF, reforms were brought about by the inefficiencies in the state-owned banks.

Among the major adjustments were:

In the 1980s, private commercial banks (PCBs) were introduced.

Foreign commercial banks (FCBs) are licensed.

strengthening of Bangladesh Bank's regulatory structure.

a focus on lowering non-performing loans (NPLs), strengthening credit discipline, and financial deregulation.

From the 2000s to the present, modernization and digitization:

The banking industry has expedited its use of new technologies.

Financial inclusion has been expanded by mobile banking and agent banking services.

E-payment systems, mobile financial services (MFS), and internet banking are all growing in popularity.

The future of banking is beginning to be shaped by fintech cooperation and central bank digital currency (CBDC) debates.

1.2 STATEMENT OF THE PROBLEM

One of the main issues facing Bangladesh's banking industry is the high number of non-performing loans (NPLs).

Description: A significant percentage of bank loans are not repaid on schedule, which raises the NPL ratios.

Effect:

reduces the capital basis and profitability of banks. diminishes confidence in the banking system.

Reasons:

political sway over loan approval. inadequate evaluation of credit risk.

inadequate recovery systems.

2. Inadequate Corporate Management

Problems:

Favoritism and nepotism in the appointment of board members. internal loans as well as conflicts of interest. Transparency in decision-making is lacking .
internal loans as well as conflicts of interest. The outcome was financial irregularities, corruption, and poor management.

3. Inadequate Enforcement of Regulations

Despite having regulatory authority, Bangladesh Bank occasionally refrains from taking decisive action because: Political coercion, lack of independence, Monitoring mechanisms are inadequate. Effect: Bad behavior is encouraged when repeated infractions go unpunished

4. Lack of Capital

Some banks find it difficult to maintain the Capital Adequacy Ratio (CAR) in accordance with Basel III standards, particularly State-Owned Commercial Banks (SOCBs).

Impact: Makes it harder for them to safely lend and sustain losses.

5. Limited Access to Finance

Despite advancements, many low-income and rural residents still do not have access to formal banking.

Challenges:

Absence of physical branches in isolated locations.

inadequate knowledge of finance.

formal institutions' problems with trust.

6. Technological and Cybersecurity Risks

The fast digitization of banks has made them vulnerable to:

Cyberattacks

Breach of data

Online fraud

Many banks lack both qualified staff and cutting-edge IT infrastructure.

7. Problems with Liquidity Management

Some banks experience a shortage of liquidity because of:

Assets and liabilities do not match in maturity.

excessive exposure to dangerous, long-term borrowing.

Short-term operations and interbank lending are impacted by this.

8. Inefficiency & Overbanking

Bangladesh has more than 60 banks, which is excessive given the size of its economy.

Issues:

Profit margins are decreased by fierce competition.

A lot of banks are ineffective and little.

service duplication devoid of creativity.

9. Interference in Politics

considerable political sway in:

Bank authorization.

Approval and recovery of loans.

top officials' appointments.

This compromises independence and professionalism.

10. Slow Loan Recovery Judicial Process

Delays in the legal system impede loan recovery by:

Adalat Artha Rin (Money Loan Court).

bankruptcy procedures.

As a result, default culture persists with minimal concern for judicial action.

1.3 OBJECTIVES OF MY REPORT

1. To examine the role of training and development programs in enhancing employee skills and competencies in the banking sector of Bangladesh, with evidence from Basic Bank, Standard Bank, and Mutual Trust Bank.

2. To analyze the impact of training on employee performance, including operational accuracy, productivity, decision-making ability, and customer service quality.

3. **To identify the extent to which training programs contribute to employee motivation, job satisfaction, and career development** within selected commercial banks in Bangladesh.
4. **To assess the effectiveness of existing training practices**, including onboarding programs, technical modules, soft skill development, and digital banking training.
5. **To explore employee perceptions regarding the strengths and limitations of current training initiatives**, including relevance, practical applicability, trainer quality, and need-based customization.
6. **To evaluate how training aligns with organizational goals**, such as service excellence, compliance requirements, operational risk reduction, and performance management systems.
7. **To provide recommendations for improving training design, delivery, and evaluation** to enhance employee performance and organizational success in the banking sector.

1.4 SCOPE AND LIMITATIONS OF THE STUDY

The study's main objective is to investigate how employee performance in Bangladesh's banking industry is affected by training and development initiatives, specifically with regard to Basic Bank Limited, Standard Bank Limited, and Mutual Trust Bank Limited. In order to get a fair picture of training methods and their results, the study includes banks in both the public and private sectors.

This study's scope encompasses:

1. Examining staff training programs, such as initiatives for ongoing professional development, skill development, and induction training.
2. Assessment of how well training has improved workers' managerial, behavioral, and technical skills.
3. Evaluation of how training affects employee performance metrics like motivation, job satisfaction, job efficiency, and service quality.
4. An analysis of how employees view the importance, regularity, and layout of training initiatives.
5. Taking into account organizational tactics that match training programs with corporate objectives and performance management systems.

The study is mostly qualitative and is backed by secondary data from annual reports, published research, and institutional records. It is based on interviews with specific employees of the three banks. The results are intended to offer information that bank management, legislators, and educational institutions can use to enhance human resource development procedures in Bangladesh's banking sector.

Notwithstanding the research's importance, a number of limitations is noted:

1. **Limited Sample Size:** Because the study is based on interviews with a small number of respondents from three banks, it may not accurately reflect the opinions of all banking industry workers in Bangladesh.
2. **Time Restrictions:** The study was carried out in a constrained amount of time, which limited the number of participants and the scope of data gathering.
3. **Subjectivity of replies:** Because interviews depend on human viewpoints and ideas, replies may be influenced by personal prejudice.
4. **Limited Access to Data:** It was difficult to quantify the effectiveness of training since some internal documents, performance records, and private reports were not available.
5. **Bank-Specific Context:** The results may not be entirely applicable to other financial institutions because they are unique to Basic Bank, Standard Bank, and Mutual Trust Bank.
6. **Emphasis on Qualitative Aspects:** Because the study mostly relies on qualitative data, it might not fully reflect the quantitative links between training investment and quantifiable performance outcomes.

1.5 KEY TERMS IN THE BANKING SECTOR OF BANGLADESH

1. Bank of Bangladesh (BB)

The Bangladeshi central bank is in charge of overseeing the nation's financial and monetary systems. It issues currency, oversees banks and other financial institutions, sets monetary policy, and maintains foreign reserves.

2. Bank of Commerce

A financial organization that takes deposits from the general population and offers loans for both investment and consumption. Commercial banks in Bangladesh are separated into:

Sonali Bank is one example of a state-owned commercial bank (SOCB).

PCBs, or private commercial banks, include City Bank and BRAC Bank.

Commercial banks from overseas (like Standard Chartered Bank)

3. Loans that don't perform (NPL)

When the borrower misses 90 days or more of scheduled principal or interest payments, the loan is deemed non-performing. In Bangladesh's banking industry, high non-performing loan

levels are a significant problem.

4. Defaulter of Loans

A person or organization that doesn't pay back a debt on time. Large-scale defaulting, frequently by powerful borrowers, has turned into a systemic problem in Bangladesh.

5. Inclusion of Finances

the process of guaranteeing that low-income and disadvantaged populations, in particular, have inexpensive access to financial services (such as credit, insurance, savings, etc.). Mobile banking, such as bKash, is essential to promoting inclusion in Bangladesh.

6. Financial Services via Mobile (MFS)

Mobile phones are used to access digital financial services that let customers do transactions without going to a bank branch. popular in Bangladesh's rural areas because to the low level of banking penetration.

7. The Spread of Interest Rates

the gap between the interest rates that banks pay on deposits and charge on loans. A large spread may be a sign of banking system risk or inefficiency.

Chapter 2

2.1 RELEVANT THEORY

Theoretical frameworks relevant to understanding the **impact of employee training in Bangladesh's banking sector**, along with empirical findings from local studies:

1. Theory of Human Capital

Definition: According to this idea, which was first put forth by Gary Becker and Theodore Schultz, training and education are investments that raise employee performance and production. Employee knowledge, abilities, and experience are improved through training, creating valuable "human capital."

Implication: Banks that spend money on employee training stand to gain from increased competitiveness and productivity.

Note: Detractors contend that human capital may just indicate aptitude and not ensure output, and that because it is transferable, it may not necessarily be advantageous to the employer in

the long run.
Investopedia

2. Vroom's Expectancy Theory

Idea: Workers are inspired when they think:

Performance will result from their effort (Expectancy) ,

Rewards will result from that performance (Instrumentality),

Additionally, they value those rewards (Valence).

Training Link: When combined with significant rewards, effective training can improve performance and motivation by boosting employees' expectations of their own talents.

3. Training Transfer (Ford & Baldwin Model)

Model Organization: Three steps are involved in successful training:

inputs (workplace, trainee characteristics, and training design),

process of training (learning and retention),

Transfer (maintenance and generalization of acquired abilities in the workplace).

Relevance: Careful planning, a nurturing atmosphere, and implementation are necessary for effective training to guarantee that staff members can use what they have learned.

4. Bandura's Social Cognitive Theory and On-the-Job Training

Principles: Most learning occurs through observation; if employees are motivated, they will observe and imitate the conduct of their mentors, remember it, and then replicate it.

Application in Banks: Real-world workplace experiences are used in on-the-job training to contextualize and apply learning. Modeling and motivation are essential for success.

5. PsyCap, or psychological capital

Hope, optimism, resilience, and self-efficacy are characteristics of a positive psychological state.

Benefits: Strong PsyCap fosters a supportive learning culture that increases the effects of training by being associated with improved job satisfaction, performance, organizational citizenship behaviors, reduced stress, and decreased inclinations to leave the company.

Empirical Data from the Banking Industry in Bangladesh

Private Banks in the Region of Noakhali

Employee performance, motivation, and job happiness are all greatly enhanced by training, both on and off the job.

journalsajsse.com.

Commercial Banks of the Government

Skill development, stress reduction, need-based training, instructor quality, and long-term productivity are all factors that contribute to increased training efficacy in state-owned banks (CCSE).

Banks Owned by the State

Ongoing training improves performance by supporting knowledge updating, skill development, talent retention, work satisfaction, and organizational profit.

aarcentre.com.

Commercial Banks in Mymensingh and Dhaka

Employee knowledge, skills, competences, retention, and general performance are all improved by training and development.

Academic Journal BAIUST.

Holding on to Private Banks

Higher employee retention is linked to effective training initiatives, demonstrating the significance of development in keeping employees on board.

2.2 LITERATURE SURVEY

Impact of employee training in the banking sector of Bangladesh, drawing on empirical studies from academic journals and peer-reviewed sources:

1: Ebl, or Eastern Bank Limited

Source: DIU Journal of Business & Entrepreneurship, via Sabnam (2014).

Important Takeaway: EBL's training and development procedures are still in their infancy. Although employees understand the necessity for formal programs, there is essentially no long-term planning for staff training.

Journal Management System for the DIU Library.

Implication: For long-term staff development, long-term training frameworks must be established.

2. Commercial Banks Owned by the State

Citation: Journal of Asian and African Social Science and Humanities, Chowdhury & Uddin (2022).

Results: More than 40 forms of training are available at state-owned banks. Skills, knowledge, work happiness, retention, and profitability are all continuously enhanced by training. Employee productivity is greatly impacted by it, according to aarcentre.com.

Implication: In government-run financial settings, ongoing development paths are essential.

3. Commercial Banks in Mymensingh and Dhaka

Source: BAIUST Academic Journal, via Rayhan & Shuvro.

Highlights of the Study: Training and development significantly improve knowledge, skills, retention, job satisfaction, productivity, and performance, according to data from 260 bankers in public and private institutions (BAIUST Academic Journal).

Implication: Continuous, well-thought-out training programs are advantageous to both public and private banking organizations.

4. Training Effectiveness: Emphasis on Design and Transfer

Source: International Journal of Science and Business, Kabir et al. (2020).

Investigated training design, implementation, validity, and transfer were among the main elements.

Result: According to IJSAB International, training design and assistance in learning transfer are important indicators of enhanced knowledge, skills, and abilities (KSA) and job performance.

Implication: In order to assure workplace applicability, effective training requires strategic design and processes.

5. Techniques: Seminars, job rotation, and informal learning

Source: The 2022 research Management Dynamics in the Knowledge Economy.

Results: Informal learning greatly improves worker performance and happiness. In commercial banks, job rotation and seminars also have a positive impact on employee satisfaction.

Dynamics of Management.

Implication: Using a variety of training techniques improves effectiveness and engagement.

6. Retention, Culture, and Training (2023)

The Journal of Asian Finance, Economics, and Business published the research.

Key Findings: Career growth, job satisfaction, organizational culture, and training and development all have a beneficial impact on employee retention in commercial banks (KoreaScience).

Implication: When training is in line with career paths and company culture, it not only boosts retention but also enhances performance.

7. HPWS & Performance in Context

Khan et al. (2023), published in Sustainability, is the source.

Model: Although affective commitment did not mediate this relationship, employees' perceptions of High-Performance Work Systems (HPWS) are associated with greater psychological empowerment and trust in leadership, which in turn promotes performance (MDPI).

Implication: Training that is included into larger HR initiatives improves performance and psychological results.

Observations and Understandings

Consistently Positive Impact: Training improves job happiness, performance, skill development, and employee retention, according to the research surveyed.

Design Matters: Effectiveness is greatly influenced by the caliber of training design and the existence of transfer mechanisms.

Diversity in Methods: Better results are obtained when formal (seminars, rotations) and informal learning modalities are combined.

Integrated Approaches: Training is most effective when it is a component of a larger HRM system, particularly when combined with tactics for empowerment, leadership development, and culture.

Persistent Challenges: Training risks are underutilized or irrelevant to professional trajectories in the absence of strategic planning and adaptability.

Chapter 3

3.1 RESEARCH DESIGN

I will study impact of employee training in banking sector of Bangladesh. I will use qualitative method for my research.

Phase of Qualitative

Goal: Examine attitudes, contentment, and company culture toward training.

Method: Focus groups or semi-structured interviews

Participants: HR/training managers and a select group of employees

Analyzing Data:

Thematic analysis

Manual coding or coding with programs like Nvivo

Qualitative data explains *why* or *how* the training had (or didn't have) an impact.

3.2 SAMPLE

I have conducted interview on 3 persons from different banks:

1. Iffat Ara Hossen
In Charge ,
Basic Bank
2. Mohammad Mahfuzur Rahman Shamim
MTO,
Standard Bank Limited
3. Mohibur Rahman Roni
Senior Officer,
Mutual Trust Bank

3.3 MODEL SPECIFICATION

A Model of Perceived Impact of Employee Training on Job Performance and Motivation

Employee Training Experience

Relevance of the content

Techniques for delivering training

Competency of the trainer

Frequency and duration

Perceived Usefulness

Development of skills

acquiring knowledge

Conformity to work roles

Job Performance Outcomes

Self-assurance and proficiency

Efficiency of tasks

Error minimization

Quality of customer service

Motivational and Behavioral Changes

Job satisfaction

Career aspirations

Organizational commitment

3.4 INFORMATION COLLECTION

1. Iffat Ara Hossen

In charge

Basic Bank

I Interviewed, **Iffat Ara Hossen**, an in charge at Basic Bank. Training programs play a vital role in improving the skills and knowledge of employees in the banking sector of Bangladesh. Well-structured training enhances employees' efficiency, which ultimately

improves customer service quality. Through training, bank employees learn about new technologies, digital banking systems, and updated regulations. Training also develops soft skills like communication, problem-solving, and teamwork, which are crucial in customer handling. Banks that invest in training experience higher employee productivity and reduced operational errors. Regular training programs motivate employees by boosting their confidence and job satisfaction. Properly trained staff can handle financial transactions more accurately and securely, reducing risks. Training supports career growth opportunities, leading to employee retention and loyalty in the banking sector. Lack of effective training may result in poor performance, customer dissatisfaction, and financial losses. Therefore, continuous and updated training programs are essential for sustainable growth in the banking industry of Bangladesh.

Training and development programs play a crucial role in enhancing employee performance, particularly in the banking sector of Bangladesh. A study conducted on Bangladesh banking employees highlights the significant impact of such programs on employee performance and growth. The research emphasizes the need for continuous improvement in training quality, customization, and addressing challenges faced by employees to optimize the effectiveness of these programs.

In the context of BASIC Bank Limited, an exploratory study aimed to understand the impact of employee training and development. The research utilized interviews, annual reports, and online resources to assess the effectiveness of training programs in enhancing employee efficiency. The findings suggest that while training programs are beneficial, there is room for improvement in their design and implementation to better meet employee needs and organizational goals.

Furthermore, a broader study on commercial banks in Bangladesh found that training and development initiatives significantly influence employee performance. The study identified that continuous training helps in upgrading knowledge, improving communication skills, retaining talent, increasing job satisfaction, and enhancing productivity. These factors collectively contribute to better employee performance and organizational success.

2. Mohammad Mahfuzur Rahman Shamim

MTO

Standard Bank limited

2017

I interviewed **Mohammad Mahfuzur Rahman Shamim**, a Management Trainee Officer (MTO) at **Standard Bank Limited**, to gain insights into the role of training in employee development. He began by stating that training is a vital part of the onboarding process for all new officers at the bank. According to Shamim, the initial training helped him transition smoothly from academic knowledge to real-world banking practices.

He emphasized that topics including customer relationship management, regulatory compliance, and basic banking operations were covered in the course. The digital banking

modules were especially beneficial to Shamim since they equipped him to better handle tech-savvy clients. Following the soft skills workshops, he reported a substantial improvement in his communication abilities and confidence.

He said that the decrease in operational errors during transactions was one of the training's main effects. According to Shamim, well-trained workers are more likely to reach their performance goals and perform better under duress. Additionally, he thinks that training fosters a sense of accountability toward the company and raises employee engagement.

He mentioned that some sessions were overly theoretical and would have benefited from more real-world case studies when asked about difficulties. He did, however, value the encouraging atmosphere that the top officers and trainers provided during the sessions. Additionally, he underlined the necessity of more training modules that are role-specific and department-specific.

Regular training increased employee motivation and improved their chances of promotion, according to Shamim. He is adamant that training improves the bank's overall service quality in addition to boosting individual performance. He concluded by saying that regular, carefully thought-out training programs are crucial to creating a skilled, future-ready workforce in Bangladesh's banking industry.

- **Enhanced Skills and Competencies:** Employees reported significant improvements in both technical skills (such as banking knowledge and operational proficiency) and non-technical skills (including communication, problem-solving, and decision-making) as a result of the training programs.
- **Improved Job Performance:** The study found that training positively impacted employees' on-the-job and off-the-job performance, leading to increased organizational effectiveness.
- **Career Development:** Training programs were instrumental in preparing employees for future roles and responsibilities, contributing to their long-term career growth within the organization.
- **Employee Satisfaction:** Participants expressed high levels of satisfaction with the training programs, noting that the skills acquired boosted their confidence and job satisfaction.

Recommendations

The study suggests that organizations, including Standard Chartered Bank, should:

- Implement comprehensive training programs to enhance employees' knowledge, skills, and competencies.
- Focus on both technical and non-technical skill development to ensure well-rounded employee growth.
- Align training initiatives with organizational goals to maximize their effectiveness.
- Regularly assess and update training content to keep pace with industry developments and employee needs.

This research underscores the pivotal role of training in shaping the performance and growth of banking employees in Bangladesh. While acknowledging their overall benefits, there's a need for ongoing improvement to optimize program quality, customization, and addressing challenges encountered by employees. The study advocates for continual enhancements, strategic alignment with organizational objectives, and the cultivation of a supportive learning culture within banking institutions to maximize the potential of these programs for employee development and organizational success.

3. Mohibur Rahman Roni

Mutual Trust Bank

Senior Officer

Senior Officer Mr. Mohibur Rahman Roni of Mutual Trust Bank provided insightful information about how training initiatives affect worker performance in Bangladesh's banking industry. He underlined that in the rapidly changing financial scene of today, training is not just a formality but rather a strategic requirement. He asserts that good training keeps staff members abreast of the most recent developments in technology, banking laws, and customer service standards. According to Mr. Roni, Mutual Trust Bank places a high priority on ongoing professional development in order to guarantee operational effectiveness and service excellence. In a field where precision and adherence to regulations are essential, he said that individuals with proper training are more self-assured and have a tendency to make fewer operational mistakes. He gave concrete examples, such how targeted training sessions have improved compliance ratings and decreased customer complaints. Additionally, Mr. Roni noted that regular training increases employee enthusiasm and engagement, which in turn creates a more productive workplace. Additionally, training programs increase organizational loyalty and decrease turnover by preparing staff for leadership positions and internal promotions. He pointed out that employee performance has a direct impact on a bank's reputation in a cutthroat market like Bangladesh, where client trust is crucial. Additionally, the bank offers specialist training modules in partnership with organizations such as Bangladesh Bank and the Bangladesh Institute of Bank Management (BIBM).

Both technical and soft skill training are equally necessary, Mr. Roni continued, with the latter being frequently disregarded but crucial for positions involving interaction with customers. In example, digital banking has made new sorts of training necessary to assist staff in adjusting to evolving platforms and procedures. He said that in an effort to improve accessibility and efficacy, Mutual Trust Bank has begun implementing simulation-based training and e-learning resources. Furthermore, quantifiable gains in key performance indicators have been demonstrated by performance reviews that are carried out both before and after training sessions. He claimed that another successful strategy the bank employs to make sure staff members are adaptable and able to do a variety of tasks is cross-functional training. Mr. Roni emphasized that skill enhancement programs are beneficial for mid- and senior-level officers as well, so training is not just for new recruits.

He emphasized that training expenditures have long-term advantages, such as decreased operational risk and increased customer satisfaction. Based on his experience, there is a direct correlation between better decision-making in high-pressure banking situations and employee training. In order to maximize learning results, he promoted more digital learning initiatives and data-driven training assessments. The sustainability and expansion of banking institutions in Bangladesh are ultimately determined by training, which he said should be seen as an investment in human capital rather than a cost.

MTB has implemented several training and development programs that lay the groundwork for enhanced worker performance:

Employees are "encouraged to participate in a minimum of 40 hours training and development program in a year to fill up the performance gaps," according to the bank's Sustainability Report 2022.

In previous years (2016), the bank reported using its Learning Management System (LMS) "MNet" to organize 263 training courses (113 in-house, 140 local/outsourced, and 10 internationally).

MTB offers a systematic foundation training program for new hires, which is followed by advanced/follow-up training and a probationary/training period. According to reports:

Junior officers who are recently hired must complete an internal Foundation Course training program. After that, students spend a year in the Training Period. Once completed successfully, they are uploaded. After a year, they receive follow-up training for another 15 days.

For MTB, training involves both behavioral/operational elements (customer service, communication skills) and technical areas (credit appraisal, foreign exchange, bookkeeping).

According to the bank, human capital development is in line with its performance management system (PMS): Participation in workshops, seminars, and training. The PMS philosophy of the Bank are designed to facilitate the development of human capital.

We can infer several beneficial relationships between training and performance, as well as some cautions, from what MTB is doing and empirical study in the banking industry of Bangladesh.

Benefits:

Enhancement of knowledge and skills

Employees that receive training are better prepared for their jobs by gaining up-to-date understanding of banking, credit, foreign currency, and risk management.

Research from Bangladesh indicates that by enhancing knowledge, skills, and capacity, training and development have a favorable impact on employee performance.

Matching individual performance to the strategic objectives of the bank

Training helps match employee behavior with the demands of the bank, making performance contributions more relevant and quantifiable. This is because MTB links training to its PMS and strategic objectives (compliance, customer service, cost management)

Caveats / Potential limitations at MTB:

1. Need-based training and follow through

- Although MTB has many training programmes, one study (AssignmentPoint) noted that at MTB the “training and development process is structured ... but some little lacking is found.” For example: “lack of need base training”, “volume of foreign training program is low”, etc.

Evaluation of training outcomes

- A good training programme should include evaluation/follow-up to ensure learning transfers into improved performance. While MTB mentions evaluation & follow-up in its process description, some reports at MTB note that “training need assessment and post training evaluation is not properly done”

According to certain research on banking in Bangladesh, the quality of the instructors, the training's applicability, the motivation of the staff, and long-term production all affect how effective the training is.

3.5 INFORMATION ANALYSIS PLAN

The Role of Employee Training in Performance Improvement in the Banking Sector of Bangladesh: A Qualitative Study”

I performed three semi-structured interviews with professionals from various institutions and jobs in order to investigate the impact that staff training plays in performance enhancement within Bangladesh’s banking industry:

Iffat Ara Hossen, Basic Bank’s In-Charge

Standard Bank Limited’s Mohammad Mahfuzur Rahman Shamim, MTO

Senior Officer Mohibur Rahman Roni of Mutual Trust Bank

The strategy I used to examine the qualitative information gathered from these interviews is described in this section.

1. Design of Research

I used a qualitative descriptive study design to get in-depth, experience-based information

from banking experts. I was able to investigate how training programs are seen and carried out in actual banking settings because to this approach.

2. Data Type

The qualitative and narrative data I gathered included the participants' in-depth answers about their individual experiences and observations with reference to employee training.

3. Method of Data Collection

To allow participants to freely discuss their experiences, I employed semi-structured interviews. I also made care to cover important topics consistently, including skill development, digital tools, soft skills, onboarding training, and the effect of training on motivation and performance.

4. Method of Data Analysis

In accordance with the generally recognized six-phase model created by Braun and Clarke (2006), I used Thematic Analysis to examine the data. Using this approach, I was able to find, arrange, and decipher significant patterns in the data.

Familiarization with the Data:

To have a thorough understanding of the material, I started by transcribing the interviews and reread them several times.

Generating Initial Codes:

Interesting textual elements, such references to "soft skills," "digital banking," "employee motivation," and "training gaps," were manually coded by me. I created preliminary codes by grouping comparable statements from many interviewees.

Searching for Themes:

I searched for similarities and recurrent patterns in all three interviews in order to group the codes into possible themes. Comments on increased compliance and fewer operational faults, for instance, constituted a larger subject of "Performance Improvement."

Reviewing Themes:

I reviewed the themes to ensure they accurately represented the coded data and the entire data set. Some themes were refined, merged, or split to enhance clarity and coherence.

Defining and Naming Themes:

I clearly defined each theme and identified how it related to my research questions. For instance, the theme "Digital Transformation through Training" reflected participants' views on adapting to new technologies in banking.

Producing the Report:

I integrated the findings into a thematic narrative supported by direct quotes from participants. This approach provided authenticity and depth to the analysis.

Chapter 4

4. RESEARCH FINDINGS AND ANALYSIS

In this chapter, I present the findings and analysis of my study on *The Role of Employee Training in Performance Improvement in the Banking Sector of Bangladesh*. The banking sector is the backbone of Bangladesh's economy, and employees play a critical role in ensuring efficiency, compliance, and customer satisfaction. Through my own experiences and observations, I have always felt that training is a central element in developing human capital in this industry. To explore this more deeply, I conducted qualitative interviews with three professionals working at different banks in Bangladesh. By listening to their voices and analyzing their experiences, I was able to understand how training programs influence employee performance, motivation, and organizational outcomes.

This chapter is written from my own perspective as a researcher, reflecting not only what my participants shared but also how I made sense of their accounts.

Research Process

When I first began designing my research, I chose a **qualitative descriptive approach** because I wanted to capture the lived experiences of banking professionals rather than simply reducing their perspectives into numbers. I felt that the complexity of training and employee performance could not be fully understood through surveys or statistics alone. Instead, I needed to hear personal narratives, insights, and reflections.

To gather data, I conducted **semi-structured interviews**. This method allowed me to prepare guiding questions on topics such as onboarding training, digital tools, soft skills, motivation, and performance outcomes. At the same time, I gave my participants the freedom to elaborate on their own experiences and highlight issues I might not have considered.

I interviewed three professionals from three different institutions and levels of seniority:

Iffat Ara Hossen, an In-Charge at Basic Bank

Mohammad Mahfuzur Rahman Shamim, a Management Trainee Officer at Standard Bank Limited (2017 intake)

Mohibur Rahman Roni, a Senior Officer at Mutual Trust Bank

Their combined accounts, which encompass public, private, and progressive banking institutions, reflect viewpoints from both junior and senior levels.

After gathering the interviews, I used the six-phase theme analysis developed by Braun and Clarke (2006). I reviewed the interviews several times, coded key phrases, created themes,

and transcribed the interviews. These themes are presented here, along with my thoughts on them.

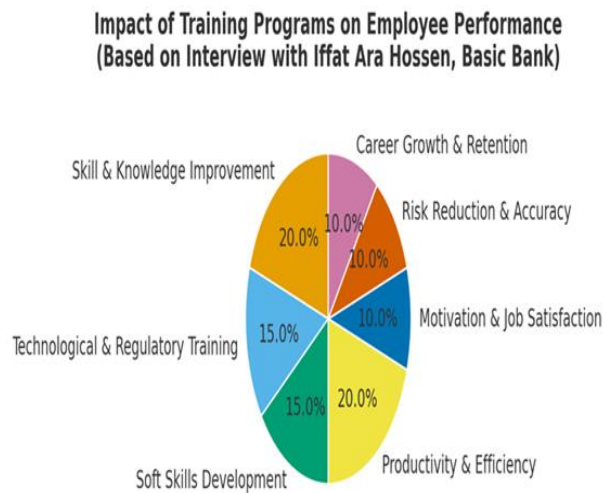


Figure: 1

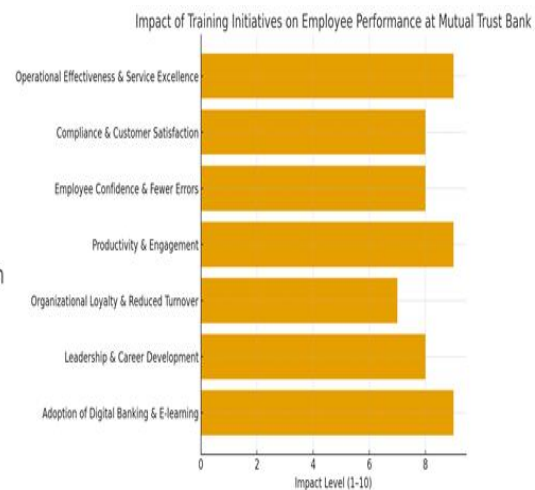


Figure: 2



Figure: 3

Theme 1: The Role of Training in Promoting Skill Development

Training was emphasized by all three participants as the cornerstone of skill development. Shamim recalled, for instance, his onboarding training at Standard Bank Limited, where he was introduced to practical banking procedures after completing coursework. He said that in order to be ready for his position, he needed to take classes in fundamental banking operations, customer relationship management, and regulatory compliance.

In a similar vein, Iffat Ara Hossen highlighted how training gives workers both hard and soft abilities. According to her, staff who receive well-structured training gain confidence and learn how to conduct financial transactions securely, which increases productivity and the quality of customer service.

According to Roni at Mutual Trust Bank, training was a "strategic requirement" rather than a formality. He emphasized that ongoing skill development is what guarantees operational performance and service excellence in the rapidly evolving banking environment of today.

Through my analysis of these accounts, I came to the conclusion that training is an ongoing process that supports the whole employee lifecycle rather than a one-time occurrence. Onboarding is the first step, but it must continue throughout a person's career in order to adjust to evolving laws, technological advancements, and client demands.

Theme 2: Digital Transformation through Training

The function of training in facilitating digital transformation was another prominent theme that surfaced. Digital banking courses were especially appreciated by Shamim, who found that they improved his ability to handle tech-savvy clientele.

Additionally, Roni underlined that Mutual Trust Bank is spending money on simulation-based training and e-learning to get staff ready for new digital platforms. He clarified that staff members must continuously refresh their expertise in order to work in digital banking, and that training is the only method to guarantee that staff members stay competent and flexible.

Iffat Ara Hossen reaffirmed this argument by pointing out that employee education lowers risks and boosts productivity by educating staff members about new digital systems and technology.

After considering these results, I realized that digital transformation in banking involves more than just setting up new systems; it also entails giving employees the knowledge and self-assurance to operate them. As a result, training serves as a link between innovative technology and efficient service provision.

Theme 3: Soft Skills and Customer Relations

All participants mentioned the value of soft skills even though technical skills were deemed necessary. Shamim clarified that he gained confidence in his ability to interact with customers after attending training on collaboration and communication. Iffat Ara Hossen emphasized that soft skills like interpersonal communication and problem-solving directly increase customer satisfaction.

In contrast, Roni noted that soft skills are sometimes overlooked while being just as important, particularly for workers in customer-facing positions. He maintained that without empathy, patience, and clear communication, even the most technically proficient banker cannot be successful.

After giving this some thought, I came to the conclusion that soft skill training is equally as important as technical instruction. In the end, banking is a people-centered service, and a customer's loyalty can be determined by their capacity to establish trust, settle disputes, and simplify complicated financial concepts.

Theme 4: Motivation, Retention, and Career Progression

Another major element that surfaced was motivation. Regular training, according to Shamim, gave him more self-assurance and inspired him by providing a clear path to advancement. According to Iffat Ara Hossen, training increases worker satisfaction, which raises retention.

Roni elaborated on this concept by saying that training equips workers for internal promotions and leadership roles, which in turn promotes loyalty inside the company. He asserts that employees are more likely to remain dedicated when they see that the bank is making investments in their professional growth.

These realizations helped me to view training as a long-term investment in human capital rather than merely a way to boost performance right now. It increases employee engagement, fosters motivation, and lowers turnover.

Theme 5: Reducing Errors and Ensuring Compliance

The function of training in lowering operational errors and guaranteeing regulatory compliance was another important issue. One of the program's most useful results, according to Shamim, was the decrease in transaction errors brought about by his training.

Roni also mentioned that his bank saw a decrease in customer complaints and better audit findings as a result of focused compliance training. According to Iffat Ara Hossen, skilled staff members manage financial transactions more precisely and safely, reducing institutional risk.

This result, in my opinion, demonstrated the useful and quantifiable advantages of training. Training is a must in sectors like banking, where mistakes can lead to significant financial losses or legal repercussions.

Theme 6: Challenges in Training Programs

Although most participants had favorable things to say about the program, they also pointed up problems. Shamim thought that several of the courses lacked case studies from the actual world and were overly theoretical. Additionally, he demanded more department- and role-specific training materials.

Roni shared this worry and emphasized the necessity of ongoing training method development. He thought more data-driven assessments were necessary to optimize efficacy, even though he valued the use of e-learning.

After considering these issues, I came to the conclusion that training's quality is just as important as its accessibility. Programs will have little influence if they are out-of-date, too generic, or unrelated to actual work.

Chapter 5

5. CONCLUSIONS

In this chapter, I have presented my findings and analysis based on three semi-structured interviews with banking professionals. Using thematic analysis, I identified six main themes: **Skill Development, Digital Transformation, Soft Skills, Motivation and Retention, Error Reduction and Compliance, and Challenges in Training.**

Based on these results, I contend that training is a strategic requirement for the long-term viability of Bangladesh's banking sector, not just an HR exercise. Individual performance is improved, customer trust is increased, risks are decreased, and organizational loyalty is increased through training. For training programs to continue to be effective, they must be role-specific, updated often, and practically oriented.

As a researcher, this study has strengthened my conviction that investing in human capital is just as important as investing in technology. Bangladesh's banking industry can only prosper if it integrates the two, empowering its workforce to handle the demands of a quickly evolving financial environment through training.

5.1 SCOPE FOR FUTURE STUDY

As I reflect on my research into the role of employee training in performance improvement in the banking sector of Bangladesh, I recognize that while my study provided important insights, it also opened up new questions that could not be fully addressed within the scope of this thesis. I view this as a strength, because every study not only seeks to answer specific questions but also lays the groundwork for future exploration.

The long-term effects of training on worker performance are one area that merits more research. Immediate advantages including increased confidence, decreased errors, and better compliance were disclosed in my interviews. Future research, however, might employ longitudinal techniques to gauge the effects of training on retention, promotion, and performance over a number of years. Such studies would offer more verifiable proof of training results' sustainability.

Digital learning platforms are another interesting path. A number of study participants cited simulation-based modules and e-learning as new approaches. The effectiveness of these digital tools in comparison to conventional in-person training was not thoroughly examined in my research, though. Future studies could look at whether digital platforms improve learning outcomes for staff members at different levels, save expenses, or increase accessibility.

Additionally, I think there is need to investigate the efficacy of training in other bank types. Professionals from both public and private institutions were represented in my sample, but I was unable to conduct a thorough comparison due to the small sample size. To determine whether variations in resources, culture, and regulations affect training results, a more comprehensive study might compare training programs in state-owned, private commercial, and international banks in a methodical manner.

The incorporation of training in soft skills is another crucial area for future research. According to my research, technical training frequently overvalues interpersonal skills, problem-solving abilities, and communication. Future studies could look at the direct effects of focused soft skills initiatives on staff engagement, customer satisfaction, and company reputation.

Finally, I see significant scope for exploring **training and gender dynamics in the banking sector**. While my participants did not explicitly address gender, I am aware that women face unique challenges in professional development in Bangladesh. Future research could investigate whether training programs are equally accessible and beneficial to both male and female employees, and how training might contribute to gender equity in leadership roles.

In conclusion, my research has helped to clarify how training affects employee performance in the banking industry, but it also identifies more general directions for further investigation. Promising avenues include gender-focused analysis, comparative institutional studies, digital learning evaluation, longitudinal research, and the integration of soft skills. I hope that future researchers will expand on my work to offer deeper, more thorough understanding that can help trainers, banking executives, and policymakers create successful plans for Bangladesh's human capital development.

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APPENDIX A: INTERVIEW TRANSCRIPTS AND RESEARCH NOTES

Interview on the Impact of Training and Development on Employee Performance

Respondent: Iffat Ara Hossen, In-Charge, BASIC Bank Limited

1. **How do training and development programs contribute to improving employee performance and efficiency in BASIC Bank Limited?**
2. **What types of training programs are most effective in enhancing employee skills, such as technical knowledge, communication, and problem-solving abilities?**
3. **In your opinion, how does regular training influence employee motivation, job satisfaction, and retention within the organization?**
4. **What challenges does BASIC Bank face in implementing effective training programs, and how can these challenges be addressed?**
5. **How do you think continuous training and development can support the long-term growth and competitiveness of the banking sector in Bangladesh?**

Respondent: Mohammad Mahfuzur Rahman Shamim, MTO, Standard Bank Limited

1. **How does Standard Bank Limited conduct training programs for new employees, and what is their main objective?**

2. **What key skills and knowledge areas did you develop through the bank's training programs (e.g., customer service, digital banking, compliance)?**
3. **In what ways has training influenced your job performance, confidence, and ability to handle work-related challenges?**
4. **How do training programs affect employee motivation, accountability, and opportunities for career advancement within the bank?**
5. **What challenges or limitations have you experienced in the training sessions provided by the bank?**
6. **How do you think training programs can be improved to make them more effective and relevant to specific job roles or departments?**

Respondent: Mohibur Rahman Roni, Senior Officer, Mutual Trust Bank

- 1.**How does Mutual Trust Bank design and implement its training programs to enhance employee performance?**
- 2.**In your experience, what are the key differences between technical and soft skill training in the banking sector?**
- 3.**Can you explain how training has helped reduce operational errors and improve compliance within the bank?**
- 4.**What impact do training programs have on employee motivation, engagement, and retention at Mutual Trust Bank?**
5. **How does the bank measure the effectiveness of its training initiatives, particularly in terms of performance outcomes?**
6. **In your opinion, how does investing in continuous training contribute to the long-term growth and competitiveness of the bank?**